Exploring how Black Caribbean-born People Discursively Construct Life Experiences

By

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Acknowledgements

First and foremost, I would like to thank God for giving me this opportunity.

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To my family, especially my mum, I could not have done this without your love and reassurance. I would also like to extend my gratitude to Tove, thank you for believing in me.

Finally, I would like to dedicate this portfolio to Adam; you will always be in my heart.

Declaration

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In this section I will outline the three core components that comprise this Doctoral Portfolio. The three pieces of work are an original empirical research project, a combined case study and process report, and a publishable journal article based upon my research study. I will discuss each section in turn, as well as explore the thematic connection they all share. I will end by exploring the pertinence of this central theme in relation to myself, and my journey towards becoming a counselling psychologist.

Section A: Original empirical research project

During the first part of this portfolio I will present my doctoral research, which explores how black Caribbean-born women living in the UK construct their experience of retirement. All participants had spent the majority of their adult lives working in the UK, and self-described as retired. In total eight women were interviewed and I used discursive psychology (DP) to analyse the data.

The primary aim of this research was to explore how the studied population used their discourse to construct their experience of retirement. This study ascribed to a social constructionist framework in relation to knowledge acquisition and therefore adopts the stance that there can be multiple retirement realities, yet maintains that each participant's construction is still considered true for them. In line with this framework, the research maintains the position that the social and historical context in which the individual is placed will impact upon how they create meaning and how they use language to make sense of their retirement. The findings from this research are discussed in terms of relevance, not only located within counselling psychology, but also on a societal level. This includes possible implications around how retirement is constructed more generally, and how its positioning may impact the availability of discourses for the retiree.

Section B: Combined case study and process report

I will then present a combined case study and process report outlining my work with a client who sought psychological therapy to help him manage feelings of depression. This client was a Caribbean-born man with whom I worked utilising a Cognitive Behavioural Therapy (CBT) approach in order to collaboratively address his presenting problems. I feel this example of my work illustrates not only the importance of maintaining cultural sensitivity within the therapeutic space but also highlights the benefits of doing so. I demonstrate how I utilised my knowledge of the CBT theory and interventions to champion the development of the therapeutic alliance, which served as a pivotal foundation for the work that followed.

I also present how my work with this client uncovered two important cultural awareness considerations. Firstly, it explores the relationship between the client's culture, prior-held beliefs and his presenting difficulties. Secondly, the process report/case study details how these interconnected areas impacted upon his beliefs concerning my response towards him. Both of these areas are considered within a shared cultural context between the client and me which, as I go on to discuss, seemed to enhance the work pursued. This is followed by my reflections regarding the implications and utility of enabling the exploration of culture and its influence within the therapeutic space.

Section C: Publishable journal article

The third and final part of this portfolio consists of a publication-ready journal article based upon my original research as detailed in Section A. I discuss how the existent literature highlighted the need for further research pertaining to the retirement of black women, as well as consider the methodological processes I utilised in order to pursue the empirical study. During the article I present one of the (three) discursive constructs identified during the analysis process, and consider the implications of

these findings not only in relation to counselling psychology but also within wider societal contexts. This article has been specifically written for the peer-reviewed *Journal of Women & Aging*. This journal prides itself on offering scholars, clinicians and interested readers a comprehensive insight into some the different challenges that women around the world may experience during the aging process. The unique and subjective constructions of Caribbean women's retirement are well placed within this journal, because it provides an esteemed platform for such a novel research area to be explored.

Thematic connection

The central theme that runs throughout each section of this portfolio is the value of explicitly acknowledging the influence of culture in relation to how Caribbean-born clients construct their social realities. In other words, all aspects of this portfolio consider the utility of supporting the studied population to openly explore how cultural contexts may impact not only how they experience other people, but also the world. The empirical research highlights the influence of culture upon the individual throughout the lifespan, detailing how meanings acquired from social contexts have shaped the experiences and meaning-making of their retirement reality. The combined process report/case study explores how the solid therapeutic relationship facilitated frank discussions around how a cultural connection between the client and me helped uncover and challenge deep-rooted beliefs around culture, and its relation to his presenting problems. The journal article presents some of the novel insights gained by openly exploring how cultural and contextual influences may have impacted upon how the participants' constructed their retirement experiences. All three sections of this portfolio also note the constructive nature of discourse in relation to the acquisition of meaning and life experiences, be it in relation to retirement or depression. Considering the extent to which language and expression are relied upon within the therapy setting, it would seem that as counselling

psychologists we are in a good position to champion the need for culture to be attended to within our work.

The common thread that runs across this portfolio is not surprising to me, because I have found that as I progress through my doctoral training the pertinence of culture has become stronger. I have noticed that, as I complete the different sections that comprise this portfolio, the significance of culture can be located on a societal and also more personal level. Whilst I believe that I embody the professional identity of a counselling psychologist, I also realise that my own cultural identity is intertwined within this. For example, when pursuing the empirical research and the combined case study/process report, I naturally started to consider how my own social, historical and cultural contexts have influenced me, not only as an individual but also as a psychologist. I believe that the Caribbean and British contexts that I have been privileged to experience simultaneously have enabled me to acquire an acute awareness of how each client (irrespective of cultural background) brings something different, and that this is to be acknowledged and respected. I find that this fosters a sense of curiosity and warmth that I naturally draw upon within my practice, which in turn seems to enhance my desire to attend to the nuances that make up the human experience. I believe that in order to truly understand the utility of openly discussing culture with Caribbean-born clients, there first needs to be an exploration about some of the different contexts it influences. That is what this portfolio sets out to introduce, through considering how Caribbean women construct their retirement experience, and how culture impacts upon one's experience of depression with a culturally similar therapist.

Section A: Doctoral Research

How do Black Caribbean-born Women Living in the UK Construct Their Experience of Retirement? A Discursive Psychology Analysis

Abstract

Historically, the study of retirement has tended to adopt an androcentric bias by assuming that a woman's experience aligns to that of a man. In addition, the focus on the experience of Caucasian participants has also been noted, with ethnic minorities considered under-researched within the field of psychology. The current study aimed to redress both of these pertinent issues by exploring how black Caribbean-born women living in the United Kingdom construct their experience of retirement. Eight women who self-identified as voluntarily retired were recruited, and data was collected through each participating in an individual semi-structured interview. A social constructionist epistemology was ascribed to, and data was analysed using discursive psychology. Of interest was how the participants' discourse created their social reality of retirement, and what the discursive implications of this constructed meaning was for the retiree.

Three main discursive constructions were identified: connections, negotiating difference and life learning. These different constructions highlight how retirement is presented as a powerful object that has the capability to shift the retiree towards positions of destabilisation and unease. In the context of retirement, participants aligned to either a position of agency or passivity, with each creating different consequences for how retirement is constructed and the meanings derived from it. The analysis explored how, when located within a religious discourse, the impact of retirement upon the participant lessens, as well as how dominant discourses constructed in early life experiences seemingly still impact upon how the participants communicate not just their retirement but experiences more generally. The current research acknowledges the intersectionality of experience for the studied population and, in line with counselling psychology philosophy, champions the unique subjectivity of the participants' experience. The insights gained from this study can be used as a guide for researchers and clinicians alike, to advocate the importance of maintaining cultural awareness within their practice. The limitations, implications and suggestions for future research are also considered.

Chapter One: Introduction and Literature Review

A.1.1   Overview

This introduction is intended to present a rationale for conducting the current piece of

original research. In order to do this I will outline how the previous literature has

served to inform wider contextual considerations that pertain to the research question.

This research has stemmed from a wide array of considerations, and as a result the

literature review will be presented in such a way as to offer the reader an insight into

this process. The purpose of the current study is to explore how Caribbean-born

women living in the UK construct their retirement. In order to do this the first half of

the introduction will discuss the subjectivity around the concept of retirement, as well

as review the main theories used to describe this process. This will include an in-

depth review of the empirical evidence about retirement, and the retirees' experience

of it. This is followed by a discussion about how there appear to be clear gaps in the

literature pertaining to not only the experience of women in retirement, but especially

black women. An overview of the documented migratory process for Caribbean

women will be outlined to offer additional context, in terms of how different

environments may impact upon the retirement process. A critical consideration of

retirement discourses drawn upon in the existing literature will be presented to

highlight the constructive nature of talk, and how it can create social realities and

meanings. This introduction culminates with a consideration of how aspects of

feminist theory have helped shape the research process undertaken.

A.1.2   An ageing population

There is an abundance of data to inform us that we are an ageing population. For

example, in 2015 it was estimated that 12% of the world's population were aged 60 or

over, with this figure expected to rise to 22% by 2050 (World Health Organization

[WHO], 2015). In the UK alone more than 15 million people are over the age of 60

(Office for National Statistics [ONS], 2016a). This is in comparison to 2008, when the number stood at 13.2 million (British Broadcasting Corporation [BBC], 2008a). The statistics suggest that this increase is set to continue, and it is projected that by 2030 over 20 million people living in the UK will be over the age of 60 (Age UK, 2017). This increased longevity suggests that generally people are spending longer in the retirement stage of life (Barbosa, Monteiro, & Murta, 2016). It could be argued that due to the increased number of people retiring there is more of a need for, and perhaps an interest in, research which explores this life stage. In addition, further psychological research exploring retirement might expand insights into how this process is understood, which could be beneficial for the retiree and society as a whole.

Moreover, national statistics consistently suggest that over the past 35 years the number of women in the UK who are part of the paid workforce has been on the increase. For example, the ONS (2013) states that in 1971 53% of women aged between 16 and 64 were in employment, whilst in 2013 this figure rose to 67%. As a result, it would appear that the number of women who consider retirement as an option might also be on the increase. Therefore it might be helpful if empirical research into the experiences of retired women was also expanded.

The current research aims to explore a specific area of the ageing process that many older adults experience – namely, retirement. This study will discuss how black Caribbean-born women living in the UK construct their experience of retirement. The rationale for this topic area and participant group will be discussed throughout this introductory chapter.

A.1.3 What is retirement?

Retirement has been defined as the act of leaving a job and no longer working (Oxford Dictionaries, 2017). Arguably this definition of retirement seems quite limited, because it positions retirement as an event that has clear-cut boundaries while in reality, as will be explored, it would seem that retirement can be a variable journey for the individual. Barbosa et al. (2016) claim that retirement has a differential meaning depending upon the context within which it is used. According to Denton and Spencer (2009), academic literature defines retirement based upon several different indicators. This appears to suggest that it has been difficult for a consensus to be reached in relation to what retirement actually denotes.

Beehr and Bennett (2015) acknowledge that retirement can take different forms and that no universal agreed-upon definition has been developed. They continue by stating that for some, retirement means no longer being in their previous career. However, they highlight that even this causes problems due to difficulties in establishing what is meant by a career and a job, as these terms are not synonymous with one another. For example, individuals can pursue 'bridge' employment, which has been defined as working for pay after retirement (Beehr & Bennett, 2015). Therefore, in this respect, an individual can be working and also retired. This again seems to highlight that the concept of retirement appears to be a social construct and that its meaning is contextually embedded.

According to Reitzes and Mutran (2004), the research literature suggests that retirement is more appropriately defined based upon self-definitions assigned by the individual, and whether or not they are engaging in full-time employment. This again poses challenges in terms of definitions, because it suggests that retirement is (in part) determined by the number of hours one works. This in itself raises questions about how to distinguish between those who deem themselves employed and work

full time, and others with the same working patterns but who consider themselves as retired. The difficulties associated with defining retirement become more pronounced when considering that different countries have varying ideas and structures of retirement in place. Furthermore, when considering individuals who might have been raised in one country and emigrated to another, or several other countries during their lifetime, there might be additional challenges in terms of how they might conceptualise retirement considering its contextual nature.

Schlossberg (2004) suggests that older definitions of retirement are less applicable because they do not take into consideration individual differences, and acknowledges that as times are changing so is what retirement means to people. She goes on to propose that retirement is not just the act of leaving employment but rather a career change whereby the individual moves onto something different. I would argue that Schlossberg (2004) presents a more empowering way of viewing retirement than other definitions. This is because positioning retirement as a loss, by highlighting 'leaving' and 'no longer' as key points, seems to suggest that the individual exits employment without entering something else, which appears to frame retirement in a negative way. By contrast, noting that retirement is a time of leaving as well as a time of embarking upon alternative endeavours seems to offer hope and signify new beginnings, which appears to position the individual as having more options upon retirement.

Banks and Smith (2006) make a helpful contribution, whereby instead of developing a single definition of retirement, they suggest treating retirement as potentially involving different elements. They state that retirement can be embodied by different degrees of completely ceasing work, receiving a pension, and self-assessment (e.g. perceiving oneself as being retired). This idea appears to highlight the subjectivity

involved in retirement and its meaning, which seems like a useful way of considering the retiree's relationship towards it.

Bateson (2010) makes a good point when stating that the meanings of retirement have actually changed amongst individuals. She continues by positing that prior beliefs around retirement were based upon a rather archaic retirement structure which at the time was appropriate considering that the majority of adults were not living to retirement age. However, this has now changed, with life expectancy increasing and people generally being more active and maintaining better health than in times gone by. In line with Bateson (2010), if the meanings of retirement are changing, than this might suggest that practices in retirement are also shifting. If this is the case then further research into retirement might help researchers and psychologists to cater for the changing needs of the individual during this time of their lives.

According to Dittmann (2004), many people define retirement based upon the importance of having enough financial capital to be secure, and with less emphasis on maintaining psychological resources. It has been claimed (at least previously) that part of the reason why financial planning had such a prominent role was due to the large number of seminars around retirement planning funded by financial organisations (Osborne, 2012). However, research into psychological wellbeing during retirement began to receive more attention when it was found that financial stability was only one part of a healthy retirement transition (Osborne, 2012). Anderson, Goodman and Schlossberg (2012) suggest that retirees have a "psychological portfolio", which provides the link between their prior work and retirement (p. 58). Each retiree's portfolio combines their "identity, relationships and meaningful involvements" (p. 58). Identity refers to the retiree's sense of self; relationships refers to having and maintaining these social connections during

retirement, and meaningful involvement is concerned with how the retiree creates meaning and a sense of purpose in their lives. Anderson et al. (2012) state that it is vital to maintain the upkeep of all three areas of the psychological portfolio during retirement, and that this is an ongoing process.

A.1.4 Theories of retirement

Thus far I have discussed the tensions involved in trying to define retirement, as well as introduced ideas about how contextually driven beliefs around retirement can influences one's experience of it. A large amount of research has been concerned with exploring the retiree's adjustment to retirement, and as a result theories have been created that are centred around this concept. I will now present some of the main theoretical models pertaining to retirement adjustment, as posited by Wang, Henkens and van Solinge (2011). According to van Solinge and Henkens (2008), retirement adjustment refers to the process by which individuals adapt to their changing circumstances.

According to Kim and Moen (2002), role theory is frequently used to explain one's retirement adjustment. Role theory posits that individuals become invested in the various roles that they have during their lifetime. One of these positions may be the work role. Wang et al. (2011) claim that feelings of self-worth and pleasure may be linked to how effectively the individual can pursue that role. Therefore retirement is positioned as a role transition, which involves the weakening of some roles (e.g. employee) and the strengthening of others (e.g. within family and the community). One advantage of this theory is that it can account for a variety of experiences that occur while transitioning into retirement. For example, by postulating the link between identity and employment, retirement may be experienced as a loss and lead to feelings of depression (Kim & Moen, 2002). By contrast, if the work role exit serves as a rewarding experience then retirement may increase psychological wellbeing (Kim &

Moen, 2002). Recent support for role theory comes from Wang and Shi (2014) who concluded that individuals whose identities were strongly connected to their work role were more likely to experience declines in their psychological wellbeing upon entering retirement. Nonetheless, George (1993) claims that a limitation of role theory is that it does not give due consideration to how social context can influence life transitions. For example, there is little discussion about how social context affects role exit and further transition. Therefore, whilst role theory has helped in promoting the importance of role exit and transition, there are limitations with regard to how it accounts for differences within and across individuals (George, 1993).

Also highlighting this limitation is research by Price (2002), whose research compared female retirees in professional and non-professional jobs and found that there were differences in retirement experience. She notes that professionals had a greater attachment to work and therefore found it more difficult to exit employment than non-professional women. Also, the professional retirees described experiencing more of a loss, in terms of their professional identity, than the non-professional women (Price, 2002). This research appears to suggest that when considering the impact of role, additional contextual information is necessary to understand the value it holds for the individual.

Continuity theory (Atchley, 1999) posits that although adults will experience widespread changes throughout their lives, the majority are able to consistently adapt to their changing circumstances and live a fulfilled life (Atchley, 1999). This theory would suggest that older adults maintain a level of continuity in their self-concept and thinking patterns, which in turn creates consistency for them to negotiate their adjustment to retirement (Wang et al., 2011). It is important to note that continuity does not refer to an unchanging circumstance, but rather one which follows a general pattern (Atchley, 1999). Therefore, in this instance, continuity and change can coexist

within one's retirement adjustment. Continuity theory appears to conceptualise retirement in terms of new opportunities for the individual, due to potential changes in their circumstances. Therefore, this theory postulates that individuals should not experience lower levels of wellbeing in retirement, unless there is severe disruption in their maintaining familiar patterns (Wang et al., 2011). Atchley (1999) went on to conclude that it would be helpful to view retirement in terms of continuity and change, thus highlighting that retirement is a dynamic process.

In comparison to role theory, continuity theory appears to provide more of an account into how social structures may influence the individual, and thus their retirement adjustment. For example, continuity theory is constructionist in terms of acknowledging that the self-concept is influenced by social constructs and the contexts within which these are placed (Atchley, 1999). Therefore continuity theory can offer an explanation as to why different people may have different retirement adjustment experiences.

Another explanation put forward to explain retirement adjustment posits that not only is retirement a process, but also the adjustment to it occurs in stages. It is claimed that before fully retiring, people will gradually exit the workplace by, for example, engaging in bridge employment options. Retirement is therefore considered to be a long-term process, whereby variations will occur with regard to the retiree's wellbeing (Wang et al., 2011). Stage theory (Atchley, 1976) postulates that this process corresponds with different phases of retirement that individuals will experience, these are: honeymoon, disenchantment, reorientation, stability and termination. It is claimed that during the initial honeymoon phase the individual experiences euphoria due to their increased time and freedom (Reitzes & Mutran, 2004). Disenchantment comes once the reality of retirement does not live up to the retiree's expectations of it. Eventually retirees move into reorientation phase where they develop a more realistic

understanding of what retirement can hold for them. During stability phase retirees have adjusted and are settled in their altered daily routines (Gall, Evans, & Howard, 1997). Finally, during termination, the retiree loses their independence due to death or disability (Reitzes & Mutran, 2004).

Strong support for stage theory comes from Reitzes and Mutran (2004) who explored retirement adjustment by conducting a longitudinal mixed methods study. This involved tracking 826 US workers (men and women) over the course of five years, or until retirement. All participants were aged between 58 and 64, as the authors anticipated that a large number of these workers would enter retirement within five years. The study involved participants having an initial telephone interview, pre-retirement questionnaires and three interviews once retired at intervals of six months, one year and two years. In total, analysis was conducted on the data from 376 people, as only participants who completed all areas of the study were included. Reitzes and Mutran (2004) found that participants reported positive attitudes regarding retirement at the six-month interval, whilst after one year there was a decline, with there being a recovery (to at least pre-retirement levels) after two years in retirement. The authors claim that this resurgence in positive attitudes towards retirement between one and two years could be linked to the retiree adapting to the opportunities that retirement could hold for them. However, the authors acknowledge that their sample only utilised participants from a small local area. In addition, they note that it would have been helpful to sample more black people, thereby implying that it would be difficult to generalise these findings to the wider population.

Although there has been other empirical support for a stage theory of retirement (e.g. Gall et al., 2007: Victor, 1994), some findings have not been in line with Atchley's (1976) model. For example, Richardson and Kilty's (1991) study found that participants reported a decline in wellbeing and satisfaction after the initial six months

of retirement, which seems to go against the honeymoon phase described previously. It would seem that a difficulty of attributing a stage theory to retirement is that it identifies a 'standard' pattern of explaining how most people might experience retirement adjustment (Reitzes & Mutran, 2004). Therefore it does not seem surprising that there would be variation in terms of the stages identified by researchers, because they will have different participants, who in turn have different retirement experiences.

The life course perspective (Settersten, 2003) follows the principle that individuals pursue decisions, choices and actions based upon the opportunities and limitations of their social realities (Wang et al., 2011). It is claimed that one's social world is influenced by one's historical and social background; therefore it is the interaction between the individual's personal context and their choices which shapes retirement adjustment (Barbosa et al., 2016). This theory is based upon the premise that (adjustment to) life transitions are contextually dependent, and therefore how the individual has dealt with transitions in the past may be an indication of how they might manage the adjustment of retirement. For example, if the retiree has developed a flexible style in coping with life transitions, they may be able to incorporate these attributes into retirement preparations, which might aid adjustment (Wang et al., 2011). Furthermore, this theory emphasises how different areas of the retiree's life are connected, and how these interlinked parts can be influenced by each other (Wang et al., 2011).

The idea that decisions can influence one's social reality is supported by retirement research. Van Solinge and Henkens (2005) conducted quantitative research whereby heterosexual Dutch couples were given questionnaires enquiring about adjustment to retirement. They found strong evidence to support their hypothesis that control over the decision to retire can have a big impact upon subsequent adaptation to

retirement, with those forced into retirement reporting higher instances of adjustment difficulties. Van Solinge and Henkens (2005) also reported that women in their study experienced more difficulty adjusting to retirement than their male partners. As the focus of their paper was the retirement adjustment of couples, there was little space devoted to exploring why the women sampled experienced greater difficulties. That being said, they did suggest that perhaps the women sampled were more amenable to expressing difficulties than their male partners. Whilst this is speculation, if indeed it were the case this would appear to limit the validity of this gender-related finding.

It has also been argued that retirees who are able to engage in valued and desirable activities (not work-related) experience increased adjustment and wellbeing in retirement (Wang et al., 2011). Van Solinge and Henkens (2005) support this claim by hypothesising that retirees who participate in activities might experience smoother adaptation to retirement in comparison to those who experience high levels of boredom. Other empirical evidence has suggested that retirees prefer not to undertake new activities; rather, there is an inclination to pursue previously held interests (Vinick & Ekerdt, 1991). This research appears to suggest that it could be useful for individuals to have developed meaningful leisure interests prior to retiring, in order to facilitate ease of adjustment, and transition into retirement. Furthermore, Vinick and Ekerdt's (1991) research seems to offer support for the life course perspective model by highlighting the constructionist nature of one's social world, and by highlighting how personal contexts (e.g. previous interests) can influence future endeavours (e.g. activities pursued once retired). Based upon the theories and research reviewed thus far it would appear that the role of context when studying the individual's experience of retirement is significant.

Another theoretical model proposed to explain adjustment to retirement is the resources perspective. This theory is similar to the life course perspective, in that they

both highlight the importance of context when considering retirement adjustment (Barbosa et al., 2016). According to Wang et al. (2011), the resource perspective model offers a means of assessing which factors might be associated with retirement adjustment. Hobfoll (2002) broadly defines resources as the entities that the individual possesses, which are centrally valued, or can be used as a means to acquire those valued outcomes. When applied specifically to retirement, this model proposes that there is a positive correlation between ease of retirement adjustment and the retiree's access to resources (Wang et al., 2011). Whereas a decrease in the amount of resources is hypothesised as being associated with more difficulties experienced during retirement (Wang et al., 2011). According to Wang (2007), the resources necessary to fulfil one's valued needs might be physical, emotional, social, cognitive, financial and/or motivational. Wang et al. (2011) posit that in order to understand retirement adjustment, researchers need to study the factors that have a direct impact upon the retirees' resources.

Similar to the resources perspective, Wang et al. (2011) developed the resource-based dynamic perspective, which conceptualised retirement adjustment as a longitudinal process interconnected with contextual elements (Barbosa et al., 2016). This theory posits that research should shift towards looking at how the experience of retirement influences the retirees' wellbeing, rather than focusing on whether it is experienced as a positive or negative process (Wang & Shi, 2014). It is claimed that by studying retirement in this manner, the researcher would be able to pursue a unified exploration of different variables that impact upon retirement outcomes (Wang & Shi, 2014). For example, by applying this theory to the list of resources (above) by Wang (2007), it could be hypothesised that if retirement enables an individual to invest more (cognitive and emotional) resources into fulfilling a significantly valued outcome then this may lead to increases in wellbeing (Wang & Shi, 2014). Whereas if (pre-retirement) the individual's identity was entrenched within the worker role, and

upon retiring they were unable to redirect those (cognitive, emotional and social) resources into pursuing a meaningful role, this may lead to a decrease in their wellbeing for a time immediately after exiting the workforce.

It has been claimed that the resource-based dynamic perspective offers flexibility when considering how individual differences can play a pivotal role in shaping one's retirement adjustment and overall experience (Wang & Shi, 2014). Furthermore, it acknowledges that retirement might not follow a linear sequence for each individual, thereby highlighting the dynamic nature of this process. Moreover, it has been suggested that this model offers researchers the scope to explore how different variables might influence resources available and therefore the quality of retirement from the macro to micro level (Wang et al., 2011).

A.1.5 Research reviews

Much research is currently taking place to conduct comprehensive reviews to identify what conclusions can be drawn from empirical research, in order to provide applicable information to the individual. For example, Wang and Hesketh (2012) reviewed the retirement literature over the last two decades and used this information to offer recommendations for how the retiree could attain wellbeing. Also, researchers Wang and Shultz (2010) reviewed retirement research spanning 25 years, organising the different findings to provide a comprehensive account of the key theoretical and empirical developments that have occurred within the field. Unlike the majority of the research detailed thus far, Wang and Shultz's (2010) review paid particular attention to understanding the retirement process from the individual's perspective, rather than concentrating on adjustment to retirement. This feels helpful because, arguably, a pure focus on adjustment suggests that there is a standard way in which retirement occurs, and the experience of the retiree might get lost. Wang et al. (2011) claim that

more empirical research into the retirement process will not only benefit the field but also offer valuable insights into how individuals manage changes in later life.

Notably, one recommendation raised throughout Wang and Shultz's (2010) review is the gap in research pertaining to cross-cultural differences in retirement experiences. Although the authors made these observations in relation to the US population, it also seems pertinent for UK-based research when considering that over 13% of UK residents were born elsewhere (ONS, 2016b). Therefore, the importance of retirement research across cultures seems increasing relevant.

A.1.6   Retirement and the individual

It is not possible to outline all of the research that has taken place within the area of retirement and at the same time present a relevant and informative literature review. Therefore, I will remain within the confines of discussing the research that holds particular relevance to the present study. According to Webster and Watson (2002), an effective review involves using the literature to move beyond the areas where an abundance of research already exists and uncover aspects that require further exploration. With this in mind, I will now detail the research that has provided a foundation for the current study. I hope this will offer the reader an insight into how the existing research was combined and interpreted to identify a gap in the literature. I will now outline the empirical research findings that specifically pertain to the individual, and their experience of retirement. The areas of focus will be: role and retirement, interpersonal relationships, and satisfaction and wellbeing.

– Role and retirement

It has been claimed that there are differences in terms of what impact the role of work can have for the individual once retired. For example, in line with role theory, there is research to suggest that strong identification with the worker role can negatively

impact upon psychological health in early retirement, in comparison to those who invest time in other valued roles prior to retiring (Reitzes & Mutran, 2004).

Support for there being a connection between role and identity in retirement comes from quantitative research conducted with Swiss retirees by Teuscher (2010), who explored how self-image differs between employed and retired individuals. Reported findings were that occupation was reported as an important self-descriptor for all participants, even those retired. Teuscher (2010) takes this finding even further by suggesting that retirement status had little impact upon the importance of professional identity. These findings imply that perhaps the importance of the work role for retirees can outlast the actual time spent in that profession. However, Teuscher's (2010) research paper did not make reference to there being an option for additional qualitative feedback from the participants, which might have offered further depth when exploring the relationship between work role and identity.

Teusher's (2010) findings are consistent with those from Kim and Moen (2002) who found that individuals experienced increased levels of depression upon entering retirement. However, Wang (2007) posits that retirement may have a beneficial impact upon the individual from the outset. He claims that retirees who found their jobs unpleasant may actually view retirement as a release and therefore might experience positive changes in their psychological health. According to Wang et al. (2011), the variation in these empirical findings can be reconciled by approaching the findings from a role theory perspective. They posit that negative changes in psychological health can be accounted for by highlighting that no longer being in the worker role might represent a significant loss for the individual, leading to depression. Whilst for retirees who had a less favourable work experience, relinquishing the worker role might serve as an opportunity to invest their time in other meaningful

roles. Therefore the relief of retirement might act as a reward, which leads to increases in psychological wellbeing (Wang et al., 2011).

This suggestion is supported by claims from Fehr (2012) who suggests that retirement can have a positive impact because the individual can engage in and embrace new challenges, which encourages creativity and excitement. He continues by stating that this new role could lead to a positive identity transition for the individual. Furthermore, Latif (2011) used data from seven different Canadian National Health Surveys to conduct quantitative longitudinal research comparing the psychological wellbeing of retired and non-retired individuals. Latif (2011) reported that retirees rated their happiness higher than employees, therefore concluding that retirement could have a positive effect on psychological wellbeing. The researcher stated that entering retirement enabled the individual to leave behind work stressors, which encouraged the retiree to invest in other more valued roles, thus facilitating psychological health. When considering these reported findings, it seems important to note that the differences between mean scores (for happiness between retired and employed individuals) were minimal at times, which may impact upon the conclusions drawn.

There has also been research suggesting that religion can play a part in shaping how the retiree considers their role after employment. For example, US researcher Black (1999) conducted qualitative research on 50 older age black women and found that their narratives constructed religion as giving their lives and experiences purpose and meaning. Park (2012) appears to align with this perspective when she describes how religion can seemingly act as a guiding force for retirees to decide what course of action to pursue. In this sense, religion appears to have a comforting and empowering effect on the individual, which also appears to support the retirees' mental health and adjustment in retirement (Barbosa et al., 2016).

Keyes and Reitzes (2007) conducted longitudinal quantitative research over the course of five years measuring whether perceived religious identity impacts upon depression and self-esteem, when comparing older American workers and retirees. In the specific context of the current research, of interest was the finding that religious identity can be a predictor of mental health, with stronger religious identity linked to increased mental health in retirees (Keyes & Reitzes, 2007). This appears to imply that strong religious engagement could have a protective effect on retirees' mental health. Although there were almost equal numbers of men and women participating in this study, the authors make no suggestion that they sought to explore whether there were any differences across gender. Also, it is important to note that only US residents were sampled, almost 90% of whom defined as white, therefore claims about whether these findings could be generalised across different geographical locations and ethnicities remain quite limited.

From the research outlined thus far, it would appear that the amount of value the individual attributes to the worker role could impact upon how they feel towards retirement. Also, it seems as though in order to place (at least part of) the retirement process in context, there needs to be some exploration about how external factors contribute to the retiree's experience.

Consistent with this idea is research suggesting that the decision to retire may have an impact upon the retirement process. According to Henkens, van Solinge and Gallo (2008), a key difference (for the individual) between forced and voluntary retirement is the subsequent psychological stress. They hypothesised that those who were forced into retirement are more likely to experience psychological stress than those who view retirement as being their choice. Hershey and Henkens (2014) conducted a longitudinal quantitative study over a six-year period with Dutch workers. During the course of the study more than half (of the 1400) participants retired from full-time

employment. They found that those who retired voluntarily consistently self-reported as having higher satisfaction in life than those who were forced into retirement. These findings appear to suggest that not only does choice when entering retirement impact upon the individual's satisfaction during the initial phase but also that this can endure years into the process. Other researchers have also noted that those who retired voluntarily describe having more positive experiences (e.g. Gall et al., 1997; van Solinge & Henkens, 2008). There might be different reasons for this finding, for example when retirement is voluntary retirees may be more amenable to engaging with the new opportunities that it entails (Reitzes & Mutran, 2004). It is also possible that financial preparedness plays a role. Perhaps those who voluntarily retired had more chance to build up enough capital, whereas those who were forced may not have had as much opportunity to do this.

– Social/interpersonal relationships
There is a general consensus amongst researchers that one's social network can play a pivotal role in shaping how later life might be experienced (Pinquart & Sörensen, 2000). Furthermore, studies analysing the relationship between social networks and wellbeing have generally found there to be a positive correlation between the two factors (e.g. Gray, 2009; Grundy & Sloggett, 2003). When considering social support and retirement, recent research by Kim and Gilligan (2016) appears to suggest that after retirement one's social environment changes and this may have an impact upon the individual. Findings appeared to imply that the social contribution of the retiree decreased after exiting employment, thereby suggesting that retirement may negatively impact the individual socially. This idea is supported by Fletcher (2014) who conducted quantitative research comparing the social networks of retired and employed participants, based upon survey data obtained from several different European countries. Fletcher (2014) found evidence that retirees reported a reduction in how close they were to people in their social network, perhaps

suggesting that retirement is associated with an alteration in the quality of social relationships. However, the researcher notes that the differences observed were minimal and should be considered accordingly.

Chen and Feeley (2014) conducted another longitudinal study based upon US health survey data. Their sample consisted of 7000 US residents who had taken the Health and Retirement Study survey. This study sought to understand how social support and loneliness might impact upon individuals in older age. Loneliness has been defined as emotional distress due to the perceived lack of quantity or quality of social relationships (Peplau & Perlman, 1982). Whilst many interesting findings arose from this research, of particular importance for the present study was the claim that loneliness might not be linked to the quantity of social relationships but rather the quality. Chen and Feeley (2014) note that loneliness became linked to reduced psychological health when the social relationship was considered indirect (e.g. distant relative) rather than direct (spouse and close friends). Simmons and Betschild (2001) also note the importance of social relationships, particularly for retired women. They found that strong social friendships allow retired women to feel as though they were making a meaningful contribution, which appeared to encourage a sense of self and balance in their lives. This appears to suggest that it is not the quantity of social relationships that promotes psychological health in retirement but rather the perceived quality of that association.

– *Satisfaction and wellbeing*
Kim and Moen (2002) noted that the empirical evidence (about retirement transition) was 'inconsistent', however, they acknowledge that when placed within a temporal context, the differential findings support the changeable relationship between retirement and wellbeing. This might suggest that researchers are acknowledging that

different people are likely to have different retirement experiences, which may in part account for the heterogeneous findings reported.

For example, earlier research has indicated that retirees have a less favourable attitude towards retirement, and experience increased anxiety and depression, as well as decreased life satisfaction (Atchley & Robinson, 1982; Bossé, Aldwin, Levenson, & Ekerdt, 1987; Elwell & Maltbie-Crannell, 1981). In contrast, other researchers have found that generally workers were looking forward to retirement, and once retired, reported it as having a positive impact upon their lives (Atton, 1985; Dorfman, 1992). At the same time, it has also been reported that pre- and post-retirement measures indicated only minimal changes to retirees' satisfaction levels over a seven-year period, which the researchers claim could be due to retirement having little impact upon individuals (Gall et al., 1997). These variable findings appear to add support to Kim and Moen's (2002) claims that context can have a pivotal role with regard to the individual's retirement experience.

Alternatively, there has been research conducted whereby empirical findings appear to converge with one another. For example, Wang (2007) conducted a longitudinal study in order to gain further insights into the effects of time with regard to wellbeing and adjustment in retirement. This was a quantitative study consisting of archived data collected over an eight-year timeframe from the US Health and Retirement Survey. Wang (2007) reported that in terms of retirees' psychological wellbeing, 70% experienced minimal changes, 25% initially experienced negative changes upon entering retirement (though this stabilised or improved over time), and 5% experienced positive changes in wellbeing. In addition, this study also found evidence to support the theories of retirement presented earlier, namely continuity theory, role theory and the life course perspective. Nonetheless, a potential methodological limitation of this research is that although the data comes from a nationally

representative sample, it is still solely based upon American retirees. Therefore, it may be difficult to ascertain whether this observation of retirement adjustment would be consistent for retirees living elsewhere.

That being said, Pinquart and Schindler (2007) collated data based upon German retirees and found similar results to Wang (2007). They found that, in terms of German retirees' life satisfaction, 75% experienced minimal changes, 9% initially experienced significant decreases, although this gradually improved, and 15% experienced significant increases in life satisfaction.

According to Barbosa et al. (2016), a limitation of researchers using broad categories (such as wellbeing and depression) to describe retirement adjustment is that there does not appear to be any uniform criteria in place to assess group allocation. They claim that as a result only generic variables are produced, which have limited use when it comes to generating theoretical models or interventions for the individual. Perhaps further research specifically exploring the individual's experience of retirement from a qualitative perspective might help address this issue, as participants might have more flexibility in terms of what they share, and the researcher might be in a position to be led by what the participant raises, which arguably might foster deeper insights into the retiree's experience.

A.1.7   A feminist perspective

According to Kim and Moen (2002), in order for research to truly gain an understanding of the individual's experience of retirement, there first needs to be an awareness of context. One such contextual consideration is the influence of gender, namely that men and women might have different retirement experiences. Some theories of retirement have been criticised for taking an androcentric view and positioning a woman's experience as able to align with that of a man (Calasanti,

1993). One of the many difficulties in holding the opinion that men's and women's retirement experiences are similar, if not the same, is that it ignores the different career trajectories that may have taken place. For example, Duberley and Carmichael (2016) claim that 'traditional' models suggest that retirement signifies the end of continuous employment, and the start of a time filled with the pursuit of leisure activities. It is claimed that this position fails to account for the many women who may have adopted different employment pathways, perhaps taking a career break for family circumstances and/or caregiving (Richardson, 1999). It has been claimed that further research should take into consideration contextually embedded factors (e.g. family, individual career paths and ethnicity to name a few) that might influence a woman's experience of retirement (Duberley & Carmichael, 2016).

The previous literature has identified a gap in the research concerning women's experience of adjustment in the retirement process (Kim & Moen, 2001). It has been noted that much of the retirement research available solely explores the experiences of male retirees (Kim & Moen, 2001, 2002). A reason for this may be because women were previously perceived as having more of a homemaker role, and as a result were overlooked when it came to participating in retirement research (Price, 2003). Furthermore, Cunningham (2008) notes how over time women's attitudes towards the historical male breadwinner and female homemaker model have changed. In line with these authors I would argue that the landscape of women's employment has changed, which seems to strengthen the case for why further research into their retirement experience is warranted.

Similar to the concept of retirement, Hepburn (2003) explains that there is no single agreed-upon definition of feminism. However, for the purposes of this research I will be referring to the insightful definition put forward by Lord, Cashman, Eschenbach and Waller (2005) who suggest that feminism serves to "end sexism, racism,

classism, heterosexism, ablism, ageism, and all of the other oppressions" (p. 15).

Feminist psychological research has been instrumental in highlighting the male bias

in science, whilst also challenging the effects of this gender bias in relation to

research findings and interpretations made (Doucet & Mauthner, 2007). According to

Doucet and Mauthner (2007), feminist researchers have encouraged the pursuit of

further study for women, by women, appearing to suggest that it would be helpful if

the feminist research pursued had some utility for women, and that often this process

is helped if women conduct the research.

A.1.8   Qualitative retirement research

Research has suggested that some women appear to experience dichotomies in

relation to their retirement. For example, a mixed methods study on American women

found that the women experienced both excitement and fear in relation to their

retirement (Sherry, Tomlinson, Loe, Johnston & Feeney, 2017). The same study

reconciled this by suggesting that whilst participants recognised that retirement was a

new phase in their lives, which could be filled with opportunity, they also felt as

though it was a time of loss, which led to trepidation. The researchers note how

participant narratives simultaneously constructed both the loss and gains of

retirement. Whilst the authors did not explicitly explain what methodology they used to

qualitatively analyse the data, their findings suggest that it might have been

interesting to explore further how these differing speaker positions impacted upon the

meanings created by the participants. Sherry et al. (2017) also posit that the research

into women's retirement does not adequately explore apprehensions about this

process, which they claim make it difficult for researchers and clinicians to develop a

more in-depth understanding of the retiree's experience.

Other studies appear to offer insights into how apprehensions can arise for the

individual during retirement. For example, Price (2003) conducted an interesting piece

of qualitative research in the US investigating how women adjusted to the retirement process. In total fourteen participants were interviewed, and based upon their narratives Price (2003) found that adjustment to retirement was predominantly influenced by four variables, which I will discuss in turn. First was role expansion, whereby the participants utilised their skills in other roles. Next was whether participants could maintain their sense of self during the retirement transition. The third factor involved how well structure was created in their schedules, which it is claimed helped the participants achieve a sense of purpose. Finally, there was community involvement, which relates to the positive effects noted by participants who got involved with activities in their local areas. This research appears to provide support for the role theory of retirement. For example, it is noted that generally across cultures more women are engaging in permanent paid employment, and as a result it is possible that their work-role identities may be strengthening, which might impact upon how they approach and view their retirement (Price, 2000). Price (2003) concluded that retirement adjustment may be supported if the participant is able to utilise their skills and maintain an active routine, which she stated could counteract the loss of identity and role that might come from exiting their primary employment position. Perhaps difficulties in maintaining these four areas might lead to distress and a sense of unease for the retiree. Price (2003) also acknowledged that up until this point, research had failed to take into account the complexity involved in a woman's retirement journey, which meant that their experiences were being overlooked.

Borrero and Kruger (2015) conducted phenomenological research on six retired American women and noted similar results to Price (2003). In particular Borrero and Kruger (2015) found that role continuity (outside of work) was important for the women to maintain a constant self-identity. In addition, their in-depth qualitative interviews provided further support for researchers to acknowledge that there appear

to be clear differences between the retirement experiences of men and women. Many

authors (e.g. Borrero & Kruger, 2015; Howell & McEvatt, 2005, Price, 2003; Price &

Balaswamy, 2009; Richardson, 1999; Sherry et al., 2017) have suggested that a

limitation of the current empirical evidence into women's retirement is that there is a

tendency to focus on Caucasian women, and that research into the experiences of

minorities, especially black women, is limited. Therefore, it implies that whilst the

research into women's retirement experience is expanding, there needs to be more

involving under-researched ethnicities.

A.1.9   The Windrush generation

In June 1948, SS *Empire Windrush* transported almost 500 people from the

Caribbean to Britain. This event is often described as the beginning of the mass

migration of Caribbean people into the UK (Peach, 1998). According to news sources,

the initial reason for this migration was that Caribbean people were invited to the UK

in order help assist with the labour shortages that occurred after the Second World

War (BBC, 2008b). The first migrants to arrive in the UK were from a range of

Caribbean islands and collectively they became known as 'The Windrush Generation'

(Brown, 2006). Over the following years, hundreds of thousands of Caribbean people

migrated to the UK. Several different reasons have been put forward to account for

this. Firstly, up until the British government enforced the Commonwealth Immigrants

Act of 1962, all Commonwealth residents could be granted British citizenship (BBC,

2008b). Secondly, the Caribbean job market was in decline and the British

employment sector was in need of workers (Brown, 2006).

For Caribbean women in particular, the significance of working in the UK appears to

be historically rooted. According to Byron (1998), Caribbean women generally

position themselves as working for the majority of their waking hours. Whilst at first

this might seem like an exaggeration, research and survey data appear to suggest

that Caribbean women living in the UK are more likely to be in full-time employment (Owen, 1994) consistently over the course of all life stages (Holdsworth & Dale, 1997) than women from other ethnic groups. This information implies that maintaining employment and making a living is important for Caribbean women. Byron (1998) claims that the significance of working for Caribbean women can be traced back to times of slavery. She goes on to imply that this persistent level of working continued even once the women were emancipated. Senior (1991) claims that Caribbean men were not in a position to be the main financial providers for their families. Therefore perhaps working hard was considered a necessity for Caribbean women in order to maintain their standard of living. Moreover, Byron (1998) suggests that black women adopted the role of provider, and with that came a sense of independence and strength. It seems that working hard is presented as a necessity for Caribbean-born women to maintain their way of life in the UK. This seems to raise important questions about what happens to these women in particular, when employment ceases or reduces. For example, if the value and concept of work has become engrained, then the transition from worker to retiree may be quite significant for the individual.

Historically, researchers have also alluded to the significance of work for black women. Belgrave (1988) conducted longitudinal quantitative research involving black and white American women. Data was gathered from women who were aged between 62 and 66 and (self-reported as) nearing retirement. In total, 258 participants were asked to complete two surveys, with a two-year interval between each. The reported purpose of the surveys was two-fold; to compare how work differed by race, and to enquire about how work, financial resources and health in retirement differed by race. Belgrave (1988) reported a range of findings, of particular interest was that the black women had a greater tendency to remain in employment even though they had reached the eligible retirement age and could receive a pension. She claims that the reasons for remaining in the workforce were not due to having less financial

capital, but rather because it allowed them to maintain a sense of continuity, therefore suggesting that there might be a link between working, continuity and reluctance to retire for the black women sampled.

The emphasis on working and independence appears to be highlighted when considering the development of the pension system within the Caribbean. For example, social assistance and occupational pensions were only gradually implemented in the Caribbean from the mid-1960s, whilst for some islands it was not enforced until the late 1980s (Forde, 2001). This is in comparison to the UK where retirement ages and the pension system were introduced during the 1930s (Atton, 1985). Also, Gobin's (1978) paper describes how at the time of writing, sickness and incapacity assistance was still awaiting implementation in some Caribbean countries. This paper also describes the struggle that Caribbean people would have if they were not able to work, with 'inadequate' basic assistance offered to cover just the necessities. These authors appear to provide additional context about the importance of maintaining work for those living in the Caribbean, by positioning employment as the way to maintain one's finances and livelihood. Moreover, in some parts of the Caribbean the pension system is only 30 years old; one could therefore argue that the concept of retirement and what it means to Caribbean residents might be different in comparison to the UK. This contextual consideration is even more intricate when considering women born in the Caribbean who migrated to the UK, as it is possible that both countries might have influenced the retiree's experience and meaning of retirement.

A.1.10   Migration and retirement

Goulbourne (1999) wrote an interesting paper about what he called 'return migration', which was described as the aspiration of Caribbean migrants living in Britain to return to their country of origin for resettlement. Although there was not an in-depth

discussion about how retirement might affect return migration, it was noted that this could be a time for individuals to consider it as an option. He encouraged the reader to understand that returning to the Caribbean needed to be understood as part of a process for the individual. Goulbourne (1999) stated that although there may be many benefits for individuals who choose to return, there might also be some costs that needed to be considered. For example, he posited that psychological factors, such as the individual's expectations and memories, might impact upon the return and resettlement process. In addition, the loss of the individual for family and friends remaining in the UK might impact upon the decision to return. For example, if the individual hoping to return played a big role in supporting family members, this might make the decision to leave more complicated. Likewise, if the individual had a strong support network in the UK, this might also leave them with additional considerations when assessing the advantages of moving back.

Similarly, Byron (1999) wrote a fascinating paper constructing the complexity of return migration from Britain to the Caribbean. The data utilised was obtained from different Census reports collated between 1951 and 1991, in order to meaningfully describe how return migration had manifested over a 40-year period. Again, one's social circumstance was named as being influential regarding the decision to return. Byron (1999) posited that the individual's social network had a big impact upon how the individual felt about returning. She continued by highlighting that many of the Caribbean migrants had developed strong social connections in the UK, and therefore uprooting might be an undesirable option for the individual. Furthermore, Byron (1994) found that Caribbean women in particular reported more uncertainty about whether to return migrate than Caribbean men did. Byron (1999) suggested that this finding could have been because Caribbean women adopt more of a caring role, such as providing assistance for their children and grandchildren, and therefore perceive themselves as having more responsibilities, which seem to make the decision to

return more difficult. To compound this issue further Byron (1999) noted how, often, Caribbean women felt torn between whether to remain or return, because their spouses frequently expressed a preference to go back to their country of origin. Therefore, it would seem as though deciding where to live in retirement could be a major decision for Caribbean-born women who migrated to the UK, influenced by several different internal and external factors.

Throughout my search of the literature, I was unable to find any research specifically exploring the retirement of Caribbean-born women living in the UK. Nonetheless, there has been research to suggest that migrating to another country may impact upon the individual's experience of retirement. Bolzman, Fibbi and Vial (2006) surveyed over 400 Spanish and Italian retired migrants living in Switzerland primarily to explore factors influencing residence after retirement. They discussed a number of observations, and for the purposes of this review I will focus only on the ones that seem pertinent to the current research. They described the "duality of resources and references" as potentially having an influence upon the decision of where to live (Bolzman et al., 2006. p. 1361). 'Duality of resources' refers to the two resource foundations that the individual has, both in their home country and their country of residence, whilst 'duality of references' relates to the shared cultural connection the individual has between the two countries. They posited that retirees who were able to maintain strong 'resource and reference' connections with both locations had a preference to divide their time equally, perhaps by spending half the year in each country. The authors claim that if there were disparities in terms of the resources or references between countries, this would influence the preference of where to live. The country with the stronger cultural and socioeconomic connections would provide an impetus for the individual to orient towards living there. This is an interesting finding because some of the resources and references, such as social network and cultural ties, could be considered as subjective and influenced by the individual's

perspective. This is an important consideration because if these aspects are described as pivotal in terms of influencing how connected the retiree feels towards their home and host country, then further exploration about how the retiree makes sense and meaning of this duality seems central.

As was the case with Goulbourne (1999) and Byron (1999), Bolzman et al. (2006) highlighted the importance of social relationships for the retiree. Bolzman et al. (2006) also claimed that particularly for migrants, retirement initiates many changes for the retiree in terms of their social circumstances. This research also appears to highlight the important role that the host country plays, as retirees' relationships with other inhabitants will inevitably influence the strength of the connections. As this research was conducted on Spaniards and Italians in Switzerland, the findings reported may have limited resemblance to the retirement of Caribbean-born women living in the UK. Furthermore, it is important to note that the aforementioned study specifically explored factors affecting residence after retirement, and arguably there are additional pertinent aspects of this process for the retiree. Therefore, perhaps further research exploring some of these other areas could serve to increase the overall body of migration and retirement literature available.

Given that one of the main reasons for migration during the Windrush era was for Caribbean people to find and maintain employment, this raises questions about what happens for the individual once that tenure changes. Therefore, it seems worthwhile to consider how Caribbean women might position themselves in relation to retirement. Furthermore, there have been calls for further research into older immigrants, as they have been labelled as 'ignored' within European countries (Bolzman et al., 2006). Moreover, researchers have highlighted the pertinence of further research concerning black women (Howell & McEvatt, 2005; Price & Balaswamy, 2009). Therefore, the current research hopes to address both of these suggestions within the context of

retirement which, as discussed, can be a significant transition for migrants (Bolzman et al., 2006).

A.1.11   Discourses of retirement

After a thorough search of the literature concerning women's discursive constructions of retirement, very little results were yielded. This endeavour goes some way to further justifying why the current research is needed to help address this gap in the literature. Nonetheless, I will present findings about the discursive impact of retirement in relation to how it is constructed. Before that, I will give a brief overview of how non-discursive (quantitative) research can also be constructive in relation to retirement and its meaning.

Van Solinge and Henkens (2008) noted that up until the 1960s psychological research often positioned retirement as a time of 'crisis' for the individual. This appears to imply that previously retirement was constructed as signifying a time of fear and instability. There is evidence to suggest that authors continued to utilise this discourse when constructing retirement. For example, Kim and Moen's (2001) paper questioned whether retirement is "good or bad for subjective wellbeing" (p. 83). This constructs rigidity in terms of how wellbeing is affected by retirement, as well as implying that the retiree might align to either of the two positions. Interestingly, the paper itself highlighted the subjective and nuanced nature of retirement, which when considered with their research question appears to construct a differential discourse. This retirement dichotomy is emphasised when Kim and Moen (2001) referred to retirement as a "critical life transition", which when linked to a medical discourse connotes uncertainty, and potentially a dangerous time ahead (p. 86). This again appears to construct an unyielding discourse of retirement. It seems as though on occasion retirement is presented as a potentially unsettling object that the individual needs to 'survive' in order to manage this process effectively.

The construction of retirement as something to be wary of is also discussed elsewhere. US authors Lips and Hastings' (2012) paper (although not solely about retirement) discussed the competing discourses available for older women. They noted how women in particular are presented with different and often contradictory constructions of what retirement could be like, which they claimed creates a dichotomy in terms of the meanings the individual attributes to this time.

An interesting piece of qualitative research conducted by US-based researchers Smith and Dougherty (2012) explored the different narratives individuals used to construct retirement. As this study wanted to compare expectant and experienced retirement discourses, not all of the participants were retired. Therefore, in line with the current research, I will only present findings from this study that arose from the retired participants. The authors noted that two overarching retirement narratives were constructed, namely the freedom of retirement and routine craved. This is compelling because whilst retirees constructed discourses embracing the freedom they felt upon entering retirement, they were also constructing narratives of seeking routine. Smith and Dougherty (2012) noted how positioning retirement as a fear-inducing object created the necessity of routine. This appears to highlight the constructive nature of discourse within the creation of meaning. The authors also noted that the idea of a 'successful' retirement was created as being solely the individual's responsibility. This implies connotations of the retiree being under pressure to 'get retirement right', which, when considering how subjective and transitional this process is, seems an extremely rigid construction. Once again, the researchers noted that future research would benefit from considering the impact of race and gender on retirement, as Smith and Dougherty (2012) sampled both male and female participants, with over 80% described as white.

As already discussed, retirement is a changeable process. Therefore, it would seem as though further research could align to this position by exploring how retirees negotiate these changes through discourses pertaining to their retirement experience.

A.1.12   Feminism and the current research

Hess (1990) posited that researchers should strive to "construct models that reflect multiple realities", in order to continue challenging the biased male norm put forward, in addition to acknowledging the importance concerning the experiences of women (p. 89). In line with critical feminist theory, the present research endeavours to encourage participants to engage in their own meaning-making process, rather than adhere to a stereotypical viewpoint (Borrero & Kruger, 2015).

According to Doucet and Mauthner (2007), reflexivity is a key consideration point in terms of feminist research. Reflexivity involves me as the researcher being open and engaged with the different ways that my own subjectivity has influenced the creation of discourses and meaning. It would seem unrealistic for me to disregard or dispute my positioning within the current research, which is why I have implemented steps to offer the reader transparency about this process. For example, I have included discussions on methodological and analytical reflexivity (in the associated chapters of this research), where I offer an in-depth exploration of how I approached the research process and the implications of this.

Also, it is important to acknowledge the intersectionality of gender and ethnicity within this research, in terms of the interaction between different social identities. Medjuck (1990) noted that it would be erroneous to assume that all women have similar experiences just because of their gender, without taking into consideration the effects ethnicity can have. She cautioned that this position could lead to ethnocentrism and thus further oppression, especially for ethnic minority women. Reports and

researchers have suggested that there appears to be inequality for black people in the UK when it comes to healthcare provision (e.g. Mangalore & Knapp, 2012), socioeconomic status (e.g. Department of Health [DoH], 2009) and employment (e.g. Department for Work and Pensions [DWP], 2014). Therefore, by focusing solely on the experiences of black Caribbean-born women, it is hoped that the salience of their experiences will be illuminated.

Furthermore, Neale, Worrell and Randhawa (2009) have drawn attention to the limited empirical evidence available regarding ethnic minorities and, like them, I hope the current study could go some way towards redressing that, in this case by highlighting the value and importance of researching black women. Moreover, as posited by Thomas (2004), as a black Caribbean woman myself, I am in a good position to draw upon my own experiences when conducting this research, possibly to help improve provision and better understand the participants.

A.1.13   Rationale for the current research

According to Borrero and Kruger (2015), a greater understanding of women's retirement experiences is needed in order to continue challenging the biased male norms that have historically been adopted (Simmons & Betschild, 2001). It is also claimed that there is limited qualitative research into women's retirement experience, therefore an increase in such research is warranted (Borrero & Kruger, 2015).

As discussed, an agreed-upon definition of retirement is difficult to attain, which seems to highlight the subjective and varied nature of this process. Duberley and Carmichael (2016) claimed that often researchers fail to acknowledge that retirement does not necessarily mean the end of employment, which they suggest hinders the progression and utility of research, as the changing landscape of retirement is often minimised. Furthermore, the cultural, social and historical influences that underpin

one's experience make retirement a subjective process that is difficult to generalise not only across genders but also across different populations (Borrero & Kruger, 2015). Richardson (1999) posited that models and definitions of retirement would benefit from incorporating a more 'fluid' style that would accommodate diverse roles and backgrounds. Whilst this seems to be a helpful suggestion, one might question how these changes could be introduced without further research being conducted to explore the different ways in which retirement is experienced. In response to this, the hope for the current research is that by exploring an original research area, increased fluidity can be developed and embraced.

Similar to that revealed by Borrero and Kruger (2015), I found that when conducting a search of the literature, research into women's retirement seemed to be typically quantitative (e.g. Belgrave, 1998; Perkins, 1994; Price & Balaswamy, 2009) and more focused on adjustment and financial planning. Smith and Dougherty (2012) noted that very little research specifically focuses on how the individual makes sense of this process. The current research aims to help address this gap by exploring not only the participants' meaning of retirement, but also how they construct that meaning and the implications of such constructions.

Over three decades ago American authors Jackson and Gibson (1985) noted that very little research had been conducted documenting the retirement of black people. Whilst these calls seem to have been heeded within the US (e.g. Gibson, 1987; Gibson, 1991; Richardson & Kilty, 1992; Silverman, Skirboll, & Payne, 1996; Slevin, 2005), this unfortunately does not seem to be the case within the UK. For instance, during my search of the literature I was unable to find any research specifically exploring the retirement of black people living in the UK. Moreover, there have been calls for research specifically exploring the retirement experience of minority women (Borrero & Kruger, 2015: Price & Balaswamy, 2009) and the current research intends

to respond to this omission in the literature by exploring how black Caribbean-born women living in the UK construct their retirement, as well as consider how the use of discursive strategies creates a social reality for the participants, and what the action orientation of such constructions are.

In summary, the upcoming research question is: how do black Caribbean-born women living in the UK construct their experience of retirement? For reasons already discussed, this study will involve only those who self-identify as being retired, and who claim this decision to be of their own choosing (i.e. voluntarily retired rather than forced into it). The constructed narratives will be discursively analysed to explore the participants' meaning-making processes, in the context of retirement. Discursive psychology will be used to discuss the rhetorical tools that are drawn upon in order to negotiate different speaker and object positions, as well as consider the social action of the co-constructed discourses produced.

A.1.14 Application considerations

The current study also acknowledges other key considerations, such as utility of the research for participants and the field of counselling psychology. Firstly, considering the relative scarcity of research concerning Caribbean women, this study will provide a platform for the participants to share their experiences. Also, it is hoped that the findings can be disseminated to help professionals working with the studied population (and perhaps those approaching retirement) by offering insights into how retirement is constructed by the participants, which could help inform tailored projects and provisions. For example, within the healthcare sector there have been calls for a more culturally competent service to meet the needs of ethnic minority groups (Neale et al., 2009). Moreover, a core principle of feminist theory is to try and help remove inequality, Therefore, perhaps the present research could support this, as in order to eradicate inequality there first needs to be an understanding of the experiences of

those less researched, in order to gain first-hand insights into what these differences are.

According to Bury and Strauss (2006) a unique aspect of counselling psychology (over other psychological disciplines) is the privilege placed upon understanding the client's subjective experience, rather than a more pathological interpretation. They also claim that at the heart of counselling psychology is an appreciation of the importance of creating an alliance where collaboration between the therapist and client is championed. By adopting a discursive framework, the current study intends to align with these sentiments by drawing upon how the co-created nature of discourse between the interviewer and interviewee might be instrumental within the creation of meaning. Furthermore, by utilising a framework that emphasises the importance of language in relation to the creation of social realities, the current study might be useful for therapists working with the sampled population. According to Spong (2010), discursive approaches denote that language is a medium by which clients share their experiences and meanings of the world. In other words, discourse is not simply a means of expression, but rather how things are constructed into being. Therefore, if we adopt this perspective during our work with clients, we may gain deeper insights into how discourse is used to construct meaning from their retirement experiences. In addition, our own reflexive practice may be enhanced because the emphasis on talk means that we are encouraged to critically analyse how we use language to limit and co-construct our client's narrative. With this in mind, I believe that the present study holds significant applicability and relevance to the field of counselling psychology.

Chapter Two: Methodology

In this chapter I will introduce the epistemological and methodological underpinnings that informed the current research. This includes explanations about why these methodological choices seemed most appropriate for the research aims I hoped to address. I will then discuss the specific research methods that were utilised, as well as the analytic approach undertaken. This chapter will end with a discussion around how validity was sought, and by considering issues pertaining to methodological reflexivity.

A.2.1   Reminder of research aims

The current study aimed to explore how black Caribbean-born women living in the UK construct their experience of retirement, and utilised a discursive psychology (DP) framework for analysis. In line with DP principles, and to guide the research focus, the following questions were of interest:

- How do Caribbean-born women construct their experience of retirement?

- What subject (and object) positions are presented within these discourses?

- What is the action orientation of the discourse?

- How does context affect similarities and variations in the discourses produced?

– Rationale for qualitative approach

It is hoped that this study will add to the existing retirement research, as well as increase the research-base pertaining to black women who, according to Howell and McEvatt (2005), are under-represented within the existing research literature. Given the research aims it seemed as though a qualitative methodology was more suitable, as quantitative approaches could not explore these lived experiences in real depth

(Moustakas, 1994).

Historically, research within psychology had been dominated by positivist paradigms, which aligns to the position that findings can be objective and produce unbiased knowledge (Ponterotto, 2005; Willig, 2013). Although there are clear advantages in aspiring to produce objective knowledge, it did not seem suitable for the current research question. The aim of qualitative research is to explore what something is like for the individual (Willig, 2013). This means that new insights can be obtained that could form the basis of alternative understandings and hypotheses (Curry, Nembhard, & Bradley, 2009).

– Rationale for DP

During the initial part of the research process, I did consider using alternative methodologies, such as Interpretative Phenomenological Analysis (IPA; Smith, 1996). IPA ascribes to a phenomenological framework as it hopes to create knowledge centred around the participants' subjective experiences (Moustakas, 1994). IPA advocates that the analysis process involves the researcher making sense of the participant's 'meaning-making' (Brocki & Wearden, 2006). The researcher develops a shared understanding with the participant during the interpretative meaning-making journey to produce an analytic reflection of the studied experience (Smith, Flowers, & Osborn, 1997; Smith, Jarman, & Osborn, 1999).

Whilst utilising an IPA framework may have produced rich and meaningful data about the participants' experience of retirement, it was felt that this emphasis on the meaning of retirement would have shifted the focus, and created a different piece of research. As discussed in the introduction, previous research suggests that the experience of retirement differs across time within participants. Therefore, it felt more appropriate to view their accounts as being changeable depending upon the context

of their retirement experience. In addition, it has been claimed that utilising a phenomenological framework requires the participant to connect with and articulate their experiences, which may be difficult for some people to do (Willig, 2013).

Another possibility would have been to use Grounded Theory (GT) to analyse data. Originally developed by Glaser and Strauss (1967), GT utilises theoretical sampling in order to continue collecting data in line with emerging theory, whilst conversely striving to make claims applicable to a wider population (Brocki & Wearden, 2006). GT researchers are required to continue with their participant sampling until no new themes or categories emerge, in other words once they reach 'theoretical saturation' (McLeod, 2015). A persuasive reason why the current research did not align with GT principles is that the aim was not to create a theory that may be used to make more general assumptions about how others might experience retirement. This research was interested in how the participants constructed their experience of retirement and I believe that adopting a social constructionist epistemology enabled me to study this further.

A.2.2   Theory of knowledge acquisition: social constructionism

It has been claimed that the postmodernist movement provides the theoretical underpinnings for social constructionist research (Edley, 2001). Postmodernism rejects positivist ideas that there is, or could be, an objective truth, instead ascribing to the position that 'truth' is contextual and situationally dependent (Burr, 2015). In line with this notion, social constructionism posits that we take a critical stance in relation to the acquisition of knowledge (Willig, 2012). Furthermore, that knowledge is culturally and historically specific (Burr, 2015), represented through language, text and symbols.

The 'turn to language', represents the shift that occurred during the 1970's within

social psychology, which challenged the cognitivist perspective that language is used as a (neutral) means of conveying mental states and the true account of events (McKenzie, 2005). Instead, it was theorised that language is used to construct differing versions of reality depending upon what the social objectives of that interaction might be (Willig, 2013). As a result, social constructionist research makes no claim about seeking to discover what the truth is (Parker & Spears, 1996), as doing so would assume that there is objective information to be uncovered, and this would contradict postmodernist ideas about the multiplicity of what the truth could be (Burr, 2015). Rather, of interest to social constructionist research is how discourse is used to construct the world, and what the consequences of these constructions might be. Unlike other forms of psychological research, social constructionist paradigms posit that it is not possible for the researcher to speak on behalf of the participant. Therefore, the researcher is not viewed as the 'expert', which could go some way towards challenging the hegemonic and generalised talk that is more present within positivist paradigms (Nicholls, 2009). Instead, the researcher produces yet another construction of what the participants are sharing, based upon their own historical and social backgrounds.

A social constructionist epistemology is often associated with an extreme relativist ontology (Mcgregor-Johnson, 2016), which could be described as denying the existence of an objective world or reality. The current research does not ascribe to a relativist ontology, because no assertions have been made about whether the constructions of retirement that the participants share constitute reality. Rather, the current study maintains that a fruitful way to research retirement experience is through the participants' talk, and my analysis of their discourse. Sims-Schouten, Riley and Willig (2007) summarise this position by stating "the non-discursive can only be conceived or experienced in any meaningful way when transformed into, and examined as, discourse" (p. 102). In addition, Edwards and Potter (1992) propose

that discourse is utilised to serve a specific purpose, so instead of viewing talk as the relaying of an account, it is better treated as a means of communicating "actions and interests" (p. 16). Therefore, the current research does not intend to illuminate the true experience of what retirement is like for the participants, but rather to analyse what they are doing with their discourse, and the action orientation of the talk. As Wood and Kroger (2000) state, "the discursive perspective does not deny physical reality" (p. 4), therefore it is inessential for this research to refute that there might be an objective social reality that my participants have access to, as it is not pertinent to the primary aims of this study. As the main interest of this study is how Caribbean-born women use discourse to construct their retirement, it might restrict potential discourses if I were to postulate whether this experience forms part of an objective reality (or not).

A.2.3   Discourse analysis

There are several different ways of analysing discourse, however, within social psychological research two main types are generally utilised (Willig, 2013). One version is Foucauldian discourse analysis (FDA), which is commonly associated with post-structuralist writers and the work of Foucault (Holt, 2011). FDA is concerned with exploring how the language available to people is used to socially construct the self, legitimacy and wider power relations through discourse. According to Parker (1992), language and discourse have power, and from an FDA perspective this can have a liberating and/or constraining effect over what can be said, and by whom (Willig, 2013). As mentioned, it is argued that discourse is historically and socially situated. Therefore, different discursive resources will be available within cultures. As a result, discourses can be used to construct different subject and object positions, which can affect the way the world is viewed and experienced by the individual. It is claimed that this variation in positioning can have societal implications in relation to subjectivity and power distribution, through the liberation or restriction of positions available (Holt,

2011). Therefore, FDA adopts a macro-level view when studying the effects of discourse for the individual, power relations and institutions.

The second type of discourse analysis – which the current study utilises – is based upon ethnomethodology and conversation analysis, and is interested in how people use their language within an immediate interactional context to fulfil interpersonal aims. It was the significant Potter and Wetherell (1987) publication that provided the platform for British psychology to introduce this type of discourse analysis – which has since become labelled as discursive psychology (DP) (Edwards & Potter, 1992; Willig, 2013). According to Potter and Wetherell (1987), people use language to do things, and this is dependent upon what they are trying to achieve through their talk. This is not to say that people are actively planning what objectives they are trying to attain, but rather that in every interaction we adopt a certain position, and language is used to manage our stake in that exchange. In line with social constructionist epistemologies DP asserts that language and talk do not offer confirmation to an external world or objective cognitive depictions of that reality (Edwards & Potter, 1992). Instead, discursive approaches posit that different versions of social constructs are presented through the analysis of talk and text, and these constructions have been offered in such a way as to accomplish an interpersonal action (Edwards & Potter, 1992). In addition to being constructed, it is also claimed that discourse is used to construct different social realities. For example, different rhetorical strategies are drawn upon to pursue varying social activities (such as blaming, justifying, emphasising and so on), however, in doing so different subject and object positions will be negotiated, whilst forming part of the social reality that is being presented (Holt, 2011). So in this respect talk is constructive because through the use of different discursive practices employed, things can be spoken into being, and of primary interest to DP researchers are the processes by which this is done (Willig, 2013). It is posited that a variety of discursive devices are drawn upon in order to

pursue the performative function of social interaction, and these devices are shaped by the speaker's social, cultural and historical influences (Holt, 2011). One such discursive resource is an interpretive repertoire. Within DP interpretive repertoires are considered to consist of culturally recognisable frameworks that originate from commonly known themes (Wetherell, 1998). Often described as "taken for granted truths" (Holt, 2011, p. 71), interpretive repertoires can provide a means for the speaker to afford the listener with enough detail to make sense of their positioning whilst in that interactional context (Wetherell, 1998).

In comparison to FDA, DP utilises a micro-level analysis by focusing on the interactional elements that construct discourse (Holt, 2011). DP acknowledges that there will be variation between and within different discourses, and accounts for this by highlighting that language should not be thought of as an isolated, unchangeable entity. Instead, Potter and Wetherell (1987) state that "people use language, like a tool, to get things done" (p. 18), thus highlighting how a speaker's discourse might vary depending on the context within which it is deployed (Wetherell, 1998). According to Holt (2011), a strength of the DP approach is that it recognises (and accounts) for variability by emphasising that discourse is situated, and is therefore utilised to achieve a performative function within that specific interaction, whilst also acknowledging that speakers have a stake in any interaction, and therefore will negotiate their position depending upon the discursive function they are orienting towards (Willig, 2013). As a result, similarity and variability within discourse is expected as different discursive functions construct alternate social realities, and this is shown through variations in language (Potter & Wetherell, 1987). Therefore, from a DP perspective, a response is not necessarily taken as answering the question, but rather is viewed as the speaker drawing upon available linguistic resources within that context (Holt, 2011). So by considering the construction, variation and context-

dependent nature of discourse, the researcher can analyse the performative function of talk (Willig, 2013).

Sims-Schouten et al. (2007) argue that a limitation of adopting a discursive analytic framework is that by prioritising discourse, researchers reduce any experience that might go beyond the scope of language, for example embodiment. They claim that by making discourse the primary focus, other experiences become marginalised and subjectivity is ignored. I can acknowledge this point and hope to be transparent about the limitations not only of discursive approaches generally, but also specifically concerning how they pertain to this study. In addition, whilst this research cannot make any claims about the participants' phenomenological experiences, it can offer a different insight into how meaning is created and used to create their social realities.

Another criticism of discourse analysis concerns the claim that meaning and knowledge are socially constructed, thereby suggesting that any analysis of data can continue indefinitely, without a fixed interpretation or undisputed claims (Morgan, 2010). Whilst this may be a limitation in some research, it was not viewed as a hindrance for this study, since the purpose of this research was not to make absolute claims about what retirement is like for the participants, but rather to illuminate how they use their language to construct it. Therefore, perhaps it might be helpful for someone else to produce a completely different analysis of the same data, as this in itself might serve to highlight the contextual nature of meaning and reality, which might emphasise why it is important to pursue such research in spite of its tensions. This begins to touch on the issue of reflexivity, and its pertinence within discursive research. For example, within this study, if I were to explore the discursive actions of others without acknowledging my own, it could be quite misleading and also contradictory. That is why I have considered my position as 'researcher' and other factors that may have influenced the co-constructed interviews and the resultant

analysis. My endeavour to be transparent about these considerations is why I have included a section on methodological and analytic reflexivity (in the respective chapters). Having outlined the epistemological and ontological underpinnings, I will now go on to introduce my research.

A.2.4   Introducing the research

– Clarification of terms used

It is important to clarify what is meant by the term 'discourse' in this research, as, according to Potter and Wetherell (1987), it can be used to represent many different things. Therefore, in line with Potter and Wetherell (1987), I will be using the definition put forward by Gilbert and Mulkay (1984), which encompasses all kinds of spoken interaction and written texts.

For this research I decided to use the term discursive psychology (DP) as opposed to discourse analysis, although I have adhered to the methodological guidelines offered by Potter and Wetherell (1987), which preceded the label DP (Potter & Edwards, 1992). A key reason for this is to differentiate the methodology I have utilised from the many other types of discourse analysis (Willig, 2013). Furthermore, in academic texts the version of discourse analysis developed by Potter and Wetherell (1987) is often referred to as DP (e.g. Willig, 2013; Wood & Kroger, 2000) – perhaps suggesting an alignment between DP and the discourse analysis introduced by Potter and Wetherell (1987). Finally, I chose to use the term DP to highlight that this approach is not just a methodological consideration but rather represents a shift in the theoretical and interpersonal realms of meaning (Edwards & Potter, 1992).

– The research: origins

The present research aimed to explore how Caribbean-born women construct their experience of retirement, by analysing the action orientation and consequentiality of

their discourse. I have already discussed the rationale behind this research earlier (in Chapter One), so I will now go on to discuss the different methodological decisions that were incorporated in order to pursue the current study.

Once I had settled upon a research question, a major consideration was how to collect the data that would form the analysis. Generally DP research is well suited to naturally occurring talk; as a result the use of interview data is declining (Wood & Kroger, 2000). Whilst the use of naturally occurring talk (perhaps between participants) might have produced rich and interesting data, this was not pursued within the current research due to the ethical and practical issues that may have ensued. In order to minimise these difficulties many discursive researchers use semi-structured interviews (Willig, 2013), and this was also my method for data collection. The use of interviews as a means of data collection has been called into question, in particular how the interviewer's questions are not recognised during analysis and so the participant's response has little context (Potter & Hepburn, 2005). As I incorporated the discursive approach put forward by Potter and Wetherell (1987), my questions were considered just as important as the participant's response. Therefore, by acknowledging the constructive and interactional nature of the interview process, I believe these difficulties were lessened.

A.2.4.1   Pilot study

According to Sampson (2004), discussion of pilot studies conducted within qualitative research is rarely reported. Kim (2011) suggests that pilot studies are not intended to yield results, which may account for why they are seldom discussed. It is claimed that pilot studies can be beneficial in highlighting the feasibility of methodological options, as well as helping the researcher to develop a clearer plan and focus for the remainder of the investigation (Kim, 2011). With this in mind, I will now introduce the pilot study that I conducted. By doing so I hope to share how it informed subsequent

aspects of the research, including a shift in my initial methodological stance. The first participant who agreed to take part (and met the inclusion criteria – detailed later in this methodology) formed the pilot study. One semi-structured interview was used to collect the data, and we met at a location of her choosing (her home). The interview lasted one hour and was audio recorded on an encrypted voice recorder.

Before conducting the pilot interview I had initially intended to explore the participants' lived experience of retirement, which would have aligned more with a phenomenological framework (Smith & Osborn, 2015). It was only after I conducted the pilot interview and reviewed the data gathered that I started to question whether a phenomenological approach would be most appropriate for the data gathered. During the interview I noticed that something quite dynamic was happening where I found myself curious about the different positions the participant was upholding, in particular, instances where there would be oppositional stances from those presented earlier. In addition, whilst listening back to the interview I noticed that although I was asking explicitly, I was unable to obtain the participant's lived experience; instead quite factual accounts and considerations were shared.

Subsequently, whilst discussing the process with my research supervisor, I found myself still wondering about what my participant's experience of retirement was, feeling as though I was not in a position to describe or interpret what it was like for her. Instead, I was fascinated by the variation in her account, in terms of what she was presenting. At the same time I was aware that generally when utilising a phenomenological methodology the researcher endeavours to remain alongside the participant's experience, in order to gain an understanding about the meaning and quality of the experience in question (Willig, 2012). Although interpretative phenomenological approaches allow the researcher to be more 'suspicious' of the data, the focus is still on the experience, rather than the person and how they are

constructing their account (Willig, 2012). It was through careful consideration about how to manage these tensions that I decided to discursively approach researching how my participants construct their experience of retirement. According to Kim (2011), the nature of "data collection and data analysis in qualitative research are often subject to change once implemented" (p. 192). It would therefore seem that by conducting the pilot study I was able to identify an analytic alteration that was necessary in order to enhance the main research, which is one of the principle advantages of conducting preliminary research (Kim, 2011).

In terms of what I asked during the pilot, I realise that my question "how do you make sense of your experience of retirement" was not presented in a clear manner, as this resulted in my participant seeking further clarification. This seemed to affect the rhythm of the interview and it became quite stilted for a few minutes afterwards. I decided to change the phrasing of the question by asking, "how would you describe your experience of retirement?" I also felt as though I asked too many questions, which may again have impacted upon the flow of the interview. I tried to address this by removing a couple of the questions from the interview schedule, and also at the end (of subsequent interviews) asking my participants whether there was anything they thought I had not asked about (in relation to their retirement experience). I had hoped that this would give participants the space to introduce any aspects they considered significant, thereby acknowledging that there are different ways in which the same event (in this instance retirement) could be constructed and presented.

– *Main research design*

Eight black Caribbean-born women participated in one semi-structured interview each, in order to explore how they constructed their experience of retirement – a DP approach was used to analyse the data, following the procedure put forward by Potter and Wetherell (1987).

A.2.4.2   Recruitment

– *Inclusion/exclusion criteria*

In line with the research question and literature review, only females who were born in the Caribbean (and currently living in the United Kingdom) could participate in this study. For methodological reasons I decided to only interview women who had spent the majority of their working lives in the UK. A reason for this was to try and maintain some homogeneity within the sample, as previous research has noted that working context could impact upon subsequent retirement (e.g. Wang et al., 2011). In addition, only participants who had spent the majority of their adult lives working (outside of the family home) were included. This is because research suggests there may be differences in retirement experience between those in externally paid employment and those in homemaker roles (e.g. Fox, 1977). It is important to stress that this is not to undermine or belittle those in homemaker roles, but rather that to maintain some consistency within the research sample it felt necessary to differentiate between these roles. Also, only women who voluntarily retired (rather than those forced to retire or made redundant) were able to participate. This was again due to research suggesting that one's retirement experience might be impacted depending upon how the decision to retire was reached (e.g. Henkens et al., 2008). Given that a primary aim of DP is to analyse the similarities and variance within the discourse, it seemed appropriate to have an inclusion/exclusion criteria that produced some homogeneity within the sample.

Participants with obvious serious mental health difficulties (for example, dementia) were excluded from the study. The reason for this is because other factors would be affecting the way their discourse was constructed, and that would take the focus away from the primary research aims. For similar reasons, non-English speaking participants were also excluded from this study.

Willing participants who met the above criteria (and could give informed consent) were included regardless of age (both retirement and current), socioeconomic status and length of retirement.

– Recruitment process

Initially I visited three Caribbean day centres within the inner London area to advertise my research. This involved me spending an afternoon at the day centre (with authorisation), placing the recruitment advert (see Appendix 1) on their notice board, and speaking to any members who wanted to know more about the research. I contacted all of the day centre managers before my visit to inform them of my intentions, and also to obtain their permission for me to visit the centre at a date and time convenient for them.

Several months had passed without anyone offering to take part, so I decided to pursue an additional recruitment avenue. I started distributing adverts amongst my acquaintances, and requested that they circulate them within their networks. I decided to do this because (being of Caribbean heritage) I thought that people within my network might have access to the participant group that I was seeking to interview. In order to adhere to ethical standards I requested that potential participants contact me using the details located on the advert. I decided to do this instead of getting my personal contact to obtain their permission for me to contact them, because it meant that they had the autonomy to decide if and when they would make contact. Once the initial contact with respondents had been made, I then offered a follow-up phone call to discuss any queries and ascertain suitability for the study. In addition, I offered to post (or email) them a copy of the participant information sheet (Appendix 2).

During the initial (and follow-up) contact I explicitly stated to the respondent that further enquiry did not mean that they were obligated to participate in any way. I was

able to recruit four participants using this method. The remainder were recruited using snowballing. Snowballing is a sampling technique where the initial participants identify other potential participants, which in turn generates a larger sample (Vogt & Johnson, 2011). Snowball sampling has been criticised for producing a selection bias, which reduces the representativeness (thus the external validity) of the sample (Atkinson & Flint, 2001). Whilst heterogeneous sampling may be an aspiration in other research, in this instance generalisability of findings was not of particular importance. The reasons behind this will be discussed during the validity section of this chapter. In addition, snowball sampling has been credited as offering a way for researchers to study groups that may not be easily accessible (Atkinson & Flint, 2001). Based upon indications that Caribbean women are under-represented in psychological research and also the specificity of my inclusion criteria, it would seem that snowballing was an appropriate means of recruitment. It is important to note that obtaining my participants via personal contact networks may raise additional considerations in relation to the discourses produced. I will consider this point further in the methodological reflexivity section.

After speaking to respondents and sending them the information sheet, if they still consented to participate, it was at this point that a suitable date, time and location for the interview was arranged. All of the interviews took place at the participants' homes – this was their choice. I had hoped that the participant being in a place of their choosing would facilitate a comfortable setting during the interview process.

Table 1 contains the (pertinent) participant demographic information. In line with guidance from Willig (2013), I have only listed aspects that might be considered contextually relevant for any analysis of the constructions produced. Other (more general) demographic information has been omitted in order to reduce constructed

social categories being imposed on the participants. All participants have been given pseudonyms to maintain their anonymity.

	Pseudonym	Place of origin	Age at time of migration	Time retired (in years)	Pre-retirement occupation
Participant 1	Alison	Jamaica	15	6	Bus driver
Participant 2	Beverley	Jamaica	14	4	Bus inspector
Participant 3	Cassandra	Jamaica	19	7	Factory worker
Participant 4	Denise	Jamaica	20	8	Factory worker
Participant 5	Esther	St Lucia	18	3	Baker
Participant 6	Faye	St Vincent	18	5	Administrator
Participant 7	Gabrielle	Barbados	17	4	Social worker
Participant 8	Hazel	St Vincent	17	6	Factory worker

Table 1: Participant Demographic Information

A.2.4.3   Ethical considerations

Participants were asked to describe their experiences of retirement, including differences that they may have noticed in their lives. It has to be acknowledged that not only is each participant's experience of retirement unique to them, but their reaction to sharing those experiences may be just as varied. As a result of this subjectivity ethical implications were a main consideration. Before beginning the data collection process this research was approved by City University Ethics Committee (See Appendix 3 for original ethics form and Appendix 4 for amendments form to

incorporate methodological changes). To protect participants from harm I informed

them about the nature of the study during the initial contact and before the interview

itself. Informed consent was sought from participants prior to interview

commencement. They were verbally reminded that the interview could be

discontinued at any point, without reason and with no adverse consequence. Also, at

the end of the interviews a debrief was conducted (see Appendix 8 for debrief

information).

Whilst I informed participants that I was interested in how they described their

experience of retirement, I did not give specific details about what analytic approach I

would be adopting. Hammersley (2014) argues that participants may have the

expectation that the researcher is solely interested in their experience, rather than

how they construct that experience. He does however acknowledge that (when using

discursive approaches) the answer may not involve explicitly informing the participant

about the analytic approach because it might influence how they present their talk.

Throughout this research, minimising harm to my participants was of utmost

importance to me, and it seems debatable whether giving participants exact details

about the analysis process would have been helpful for them. Hammersley (2014)

posits that presenting participants with an explanation of discursive research aims

might make the research perplexing. Furthermore, he situates this type of research as

being unlikely to cause harm to those involved, therefore omitting specific analytic

details might be considered justifiable.

– *Personal safety*

As all of the interviews took place within the participants' homes, I had to give due

consideration to my personal safety. I familiarised myself with participants before

going to their homes (through the initial and pre-interview phone calls). Also, I

informed a personal contact what time the interview would be, and made

arrangements to call afterwards to confirm that I had left the premises. It is worth noting that although at no point did I feel unsafe inside participants' homes, it is nonetheless a safety consideration that required attention and planning.

A.2.4.4   Interview process

Upon arrival at the participants' homes, I introduced myself and again gave them the research information. I wanted my participants to feel at ease, so I asked them whether they would prefer me to read the information sheet aloud – they all agreed to this. Once each participant had verbally stated that they were still willing to participate, I asked them to sign (two copies of) the consent form (Appendix 5), which I also signed and we each received a copy. Before beginning the interview, I asked participants a few pertinent demographic questions (see Appendix 6). I then again asked whether they had any queries.

The one-to-one semi-structured interview then followed. The interview questions and prompts (see Appendix 7) followed a loose structure, guided by the research aims, but also allowed space for the participants to guide the direction of the interview. The audio recorder was placed in plain sight, equidistant from us both. All interviews lasted between 55-75 minutes, and were conducted within a four-month timeframe.

After each had finished I sought feedback from participants about how they experienced the interview, as well as inviting any questions that they might have had. I subsequently presented participants with debriefing information, which contained details of available support should they be left with any distressing feelings as a result of the interview. Before leaving I thanked them for participating.

– *Transcription*

I began transcribing after all eight participants had been interviewed. I mainly used the notation conventions from Potter and Wetherell (1987), which are considered a 'lite' version of the transcription notation system developed by Gail Jefferson (Willig, 2013). On occasion I found that the participants were expressing something quite significant that this system could not allow for (such as laughing). I therefore decided to use an additional notation, as noted by Potter (2012) – Appendix 9 provides the transcription conventions used.

Throughout this process I was able to repeatedly listen intently to the recordings and also closely align myself to the transcript, which was an essential part of the analysis process (Potter and Wetherell, 1987).

A.2.4.5   Analytic strategy

Texts providing guidance about DP are clear in highlighting that there is no single method for analysing data, rather they offer guidelines for how researchers could approach it. In line with remaining transparent, I will describe the analytic procedure I adopted.

I primarily used Potter and Wetherell's (1987) steps for the analysis of discourse, whilst incorporating aspects of Willig's (2013) DP analysis guidelines for additional depth at some stages. It is important to stress that in line with DP principles I did not follow these steps in a linear sequence, but rather treated them as a guide.

In line with Willig's (2013) procedure, after transcription was completed I begun by reading (and re-reading) the texts. As recommended by Willig (2013), during this initial reading I did not attempt any analysis of the data, rather I tried to get a sense of what the text was doing. At this early stage I started by making brief notes about general observations and how the text was making me feel.

After reading through all of the transcripts I then started the coding process. Similar to how Potter and Wetherell (1987) describe coding, this involved me trying to organise the discursive material into manageable categories for subsequent analysis. In order to code effectively it was imperative that I remained aware of my research question and aims, namely:

- How is their experience of retirement being constructed?

- How is this construction negotiated?

- What subject (and object) positions are presented within their discourses?

- How does the discourse construct their version of retirement experience?

- What are the social functions of their experience being constructed in this way?

- How does context affect similarity within and across the discourses produced?

- How does context effect variation within and across the discourses produced?

In addition, I incorporated Willig's (2013) recommendation to adopt an inclusive stance in relation to coding. In practice this meant that coding included all instances where even an indirect connection to the research question was present – therefore all "potentially relevant" material was considered (Willig, 2013, p. 120). Allowing the raw data and the research question to guide the coding process meant that constructions within the discourse were becoming apparent.

Once I had coded the data, I then started to make notes concerning the discursive devices, rhetorical organisations and positioning that I had discerned. I was then able to place the sorted codes into lists based upon these broad groupings (see Appendix 10 for preliminary discourses and Appendix 11 for annotated transcript exerts). In line with the analytic procedure discussed by Potter and Wetherell (1987) my focus became on identifying "the constructive and functional dimensions of" the discourse,

as well as hypothesising about what the consequences of such constructions might be (p. 169). This was by far one of the more challenging aspects of the entire analytic process, because it did not involve linear progression from one stage to the next (e.g. reading, coding and analysis). Instead, I would generate a theory about what the participant was doing discursively, and then search through the text for corresponding evidence, only to realise that it was not as promising as initially considered. According to Potter and Wetherell (1987) the "search for patterns in the data" (p. 168) is a crucial phase of analysis. Being aware of this meant that I could remain focused on the consistencies and variations within the discourse, which are discussed throughout the upcoming analysis chapter. In addition, I found that my initial categorisations changed quite significantly, based upon my re-reading of the transcripts, and alternative hypotheses and theories developed. This formed part of the validation process, which will be discussed later in this chapter.

Furthermore, in order to produce a discursive reading, I approached the text with specific questions adapted from Willig (2014, p. 344), these are:

- What sorts of assumptions (about the world, about people) appear to underpin what is being said and how it is being said?
- Could what is being said have been said differently without fundamentally changing the meaning of what is being said? If so, how?
- What kind of discursive resources are being used to construct meaning here?
- What may be the potential consequences of the discourses that are used for those who are positioned by them, in terms of both their subjective experience?
- How do speakers use the discursive resources that are available to them?
- What may be gained and what may be lost as a result of such deployments?

Using these questions to approach the data facilitated an interrogative reading of the text, which guided the final part of the analytic process. The culmination of the analytic procedure that I undertook is detailed within the analysis chapter. I have committed a large amount of this research paper to the analysis chapter; my rationale for doing so will be discussed in the validity section.

A.2.4.6   Validity

Validity in research has been described as how well the research has been executed as well as how trustworthy, legitimate and useful the findings are (Yardley, 2015). It has been suggested that the standard for validity within psychological research is based upon a positivist epistemology, which advocates the possibility of objective knowledge (Sousa, 2014). This becomes problematic when trying to evaluate validity within qualitative research because the paradigmatic foundations of such research are vastly different in terms of research aims and conclusions drawn (Morrow, 2005). This is not to suggest that quality and rigour are not aspirations within qualitative research. Rather, it has been suggested that the validity of qualitative research is better assessed based upon its epistemological and methodological underpinnings (Sousa, 2014). The current research ascribed to this position, and therefore the analytic practices to assess validity proposed by Potter and Wetherell (1987) have been adhered to. It is worth acknowledging that the guidance about validity within qualitative research has been written about extensively since Potter and Wetherell's (1987) criterion. Therefore, I also drew upon Yardley (2015) to support my process of validation. I will now discuss how I utilised different validation processes to inform this research.

Potter and Wetherell (1987) offer four methods for validation in discursive research: coherence, participants' orientation, new problems, and fruitfulness. Coherence is concerned with how the overall analysis (once completed) produces a coherent

presentation of the discursive functions utilised, as well as offering an account for exceptions to the regular patterns observed. Within the current research this was pursued by continuously developing hypotheses and referring back to the text to evidence them, whilst at the same time taking note of any variation observed, and accounting for it within the hypotheses generated. Participants' orientation refers to ensuring that the researcher's interpretations are not treated as more meaningful than those of the participants. This happened throughout the research by privileging the participants' understandings over my own. For example, during the pilot study when my participant stated that a question was not clear, I did not take this as conveying something other than that my question needed adapting. Another example would be when I sought participants' feedback regarding missing questions and how they found the overall interview process (Sampson, 2004). New problems occur as a result of utilising discursive resources to rectify an initial problem. An instance of this may have been during the interview interaction when each participant was not only presenting their stake in the conversation but also presenting their response to my questions. Managing both positions may have led to the development of new problems discursively. Fruitfulness refers to whether the analysis produced can offer solutions and novel insights into problems within the research field. As with the majority of research completed, the current research hopes to offer new ideas not only about how the participants constructed their experience of retirement but also to increase the body of research pertaining to this under-represented section of society.

Yardley's (2015) guidance on producing valid research has similarities with the four criteria discussed by Potter and Wetherell (1987). There are, however, further offerings that seemed helpful to enhance validity within the current research. These included maintaining an evidence 'trail' of the analytic process, so that someone else could examine what had been done (Yardley, 2015). Being explicit about my research question and detailing my analytic strategy were efforts to do this. In addition,

providing exerts of annotated transcripts, maintaining an initial discourses list and keeping my own notes (which informed the upcoming discussion on reflexivity) are further evidence of how I strived for transparency within this research.

Another means of enhancing transparency, and in turn the validity of the research, is to consider reflexivity. Reflexivity refers to the ways in which the study has been influenced by the researcher. It is important to explicitly acknowledge that my own social and cultural interests may have influenced the data and my interpretations of it (Yardley, 2015). By adopting a reflexive approach to this research my hope was to openly discuss any experiences and biases that might have impacted upon the research. According to Morrow (2005), an effective method for pursuing this self-awareness is to keep a reflexive journal from the beginning to the culmination of the research. I incorporated this suggestion into my study, and share this with the reader by including sections on methodological and analytic reflexivity.

It is important to acknowledge that methods for increasing reliability have not been included. This was not an omission, but rather a practical decision made. This is because, generally, reliability is concerned with whether the same findings could be obtained if the study were repeated (Morrow, 2005). However, this research is based upon the epistemic position that the data is a construction of the participants' experience at that time, and is created based upon that interaction. Therefore, it would be inaccurate and irrelevant for me to suggest that my findings could be replicated at a later stage, or by another researcher.

A.2.5 Methodological reflexivity

As mentioned previously I kept a reflexive journal throughout the research process in order to share with the reader how my own personal, social, cultural and historical understandings might have influenced this piece of research. My intention for this

section is to be open about my motivations for pursuing this research, my initial assumptions, and what I have learnt (methodologically) as a result of this study. I hope that this will give the reader an insight into how I approached the research, so that they can see what influenced my decisions and interpretations, and also so that they can draw their own.

My interest in retirement arose whilst I was completing my undergraduate dissertation project, as part of a BSc in psychology. I was researching 'older women's lived experience of ageing', and recall being struck by how many women spoke about retirement being a pivotal point in their lives. This was several years ago, and I did not pursue further research at that time. My interest in retirement piqued again when my mother spoke to me about her exit from employment. I remember that whilst she was excited about the prospect, she was also apprehensive because she did not know much about the process or what life would be like afterwards. This made me curious, and so I looked for psychological research into retirement. I was slightly surprised to find very little research on the area of retirement I was interested in. I was not only looking for research into women's retirement, but specifically black (Caribbean) women's retirement. I then widened my search, and found that the amount of literature into retirement (as a whole) is increasing. However, this did not seem to be the case for black women. To clarify, both of my parents are Caribbean, and I feel as though I was raised with a sense of the Caribbean culture and heritage. I therefore define myself as a British-Caribbean woman.

As already discussed, I had initially intended to look at the lived experience of retirement for Caribbean-born women. However, after conducting my pilot study, this did not seem to be the most appropriate methodological stance to take. During the pilot I felt as though my participant was trying to convey a scenario of retirement that she thought I 'expected' of her. I say this because at times I got a sense that she was

'censoring' the version of retirement she presented to me, almost as if she was holding back. In addition, when listening back to the recording, I noticed that I essentially repeated questions that asked specifically about her experiences. This was because when I initially asked, a factually based (rather than experiential) account was presented. At this point I became curious about what might have facilitated this sense within me that she was holding back, and what the function of this might have been for our co-constructed interaction.

After the interview, I found myself reflecting more about how the interactional nature of the conversation had played out between the two of us. It was at this point that I seriously considered whether a change in methodology would be more fitting for this research topic and participant group. At the same time, whilst reviewing the literature, I noticed myself paying particular attention to how women's retirement was constructed and found that (at times) negative presentations were used to label their experiences. It was a combination of the above considerations and in-depth discussions with my research supervisor that encouraged me to consider a social constructionist perspective for this study. This adaptation meant that I could shift my focus from their experience to the construction of their experience.

According to Willig (2013), it is not possible for the researcher to remain 'outside of' their study during the research process. This might go some way towards accounting for why it is not unusual for the researcher to choose an area that holds some significance or relevance to them. I am aware that this vested interest in the research area could benefit as well as hinder the process. I think that my interest in the topic is helpful, because I am genuinely intrigued and curious about what I am studying. On the other hand, I do not want my keenness to taint the research to the point where it becomes ineffective.

As previously discussed, the researcher's role in the construction of the account produced cannot be ignored. This is because the interviewer's questions are situated; therefore the interviewer-interviewee context will inevitably influence the discourse. Thus the researcher is not passive, but rather active in the participant's discourse (Potter & Wetherell, 1987). It is for these reasons why (at various points during the analysis) I included my discourse and analysed its social action. Again, I do this to offer transparency, as well as so that the reader can form their own constructions about alterative analyses that seem pertinent to them.

I believe that my own experiences of Caribbean culture have afforded me certain insights that I have been able to incorporate into this study. For example, I felt as though I would have more success recruiting participants by utilising the acquaintances of my friends and family, rather than leaving flyers in public places. Therefore, I feel as though my cultural insights encouraged me to make specific methodological decisions, which in this respect seemed to add to the research process.

On the other hand, I think it is important to acknowledge that the aforementioned cultural insights might have also set boundaries on what could be found. For example, by requesting support from my acquaintances to identify suitable people through their contacts, it is possible that the participants (directly or indirectly) knew my contact, and this may have influenced the constructions presented. Whilst I had never met or spoken to any of my participants before this study, and confirmed that at no point would I reveal their real names, using this recruitment strategy might nonetheless have produced an additional contextual consideration for my participants. It is possible that whilst they were orienting themselves to the interview process, and me as the researcher, they may have also been managing their stake as a potential representative of their contact, which might provide further context to

the 'holding back' I described earlier. However (as I go on to describe during the analysis chapter), there may be other factors contributing to this observation. For the reasons detailed above it would have been preferential not to go through my personal contacts for recruitment, however, I am unsure how practical it would have been to do otherwise, due to the documented difficulties linked to recruiting this participant group (e.g. Thomas, 2004).

Additional boundaries may have been set based upon the epistemological assumptions incorporated within the research. Willig (2013) posits that epistemological reflexivity involves engaging with one's own assumptions about what constitutes knowledge and what the consequences of such assumptions are for the research. For example, by positioning this research within a social constructionist epistemology and utilising DP to analyse the findings, I adopted a critical analytic style. This meant that I was unable to focus on the richness of my participants' retirement experience; rather, the attention was on how they constructed their experience. I am not suggesting that adopting this position was problematic for the current research; rather, I am noting that these decisions will in some way limit and define what could be found. I fully appreciate that another researcher might have designed this study differently, incorporating alternative limitations, which would have produced varied results.

To summarise, whilst I do not believe that it is possible for me (or any researcher) to remove all traces of personal bias and assumption from research, I do not view this as a limitation. In my opinion, part of being a reflexive researcher involves being open about such influences – thereby acknowledging how they might have shaped the study – but also finding the balance so that the findings can still be considered valid. I have come to understand and appreciate that researchers will have alternate preferences, and that this does not make one idea better than another. Instead, these

creativities are what enable the field of psychological research to thrive and develop. Potter and Wetherell (1987) highlight that any analysis the researcher makes of the data is essentially their construction of the participants' constructions. Nonetheless, I think this point actually strengthens the DP position by highlighting that language is both "constructed and constructive" (Gill, 2000, p. 188). I hope that being reflexive about my role within the research has given the reader some insight into the background within which my analysis is based, and how this process might be contextually driven. Therefore, I would encourage the reader to consider the upcoming analysis as one version of many possible analyses that could take place on the same dataset.

A.2.6   A note on the analysis chapter

In line with suggestions posited by Willig (2013), the analysis chapter encompasses both what was found and the analysis of these findings. This means that meaningful discussion about the findings can take place alongside insights that have been produced.

For ease of reading, throughout the upcoming analysis chapter I have used terms such as discourse, talk, accounts and narrative almost interchangeably as a way of referencing the different ways in which people use language to construct their social reality. Although, when I discuss a participant's use of a specific rhetorical or discursive device, for example extreme formulations, these are named explicitly. I hope that by removing some of the confusion associated with terms used to construct experience, I will allow the reader to be better positioned to engage with the analytic discussions that follow, without ambiguity about definitions of terminology used. Now that my research methodology has been outlined, I will present the analysis.

Chapter Three: Analysis

– Reminder of research aims and methodology

The purpose of this study was to explore how black Caribbean-born women living in the UK construct their experience of retirement. I conducted eight individual interviews with women who self-identified as being retired and DP was used to analyse the data. I aimed to identify what discursive devices were used to construct the participants' retirement experience, and what the action orientation of such devices were, in terms of (subject and object) positioning and the creation of meaning.

A.3.1   Structure

In order to present a comprehensive account of the discourses shared from the eight interviews, I will present my analysis in three broad parts. These parts are designed to identify how the participants construct their retirement; this includes the different tools that were drawn upon depending on the rhetorical function of the discourse.

The discourses identified during the analysis were as follows:

Part 1: Connections

       1.1: Interpersonal

       1.2: Mind and body

Part 2: Negotiating difference

       2.1: Work and retirement

       2.2: Home

Part 3: Life learning

       3.1: Inner strength

       3.2: Retirement as a gift

       3.3: Unspoken

The structural layout of this analysis is a discursive endeavour, which I hope will create a clear and inviting narrative for the reader, as I discuss how the participants and I attempted to uncover meaning when negotiating our way through the complex constructions of retirement.

A.3.2 Connections

Within these discourses, the participants construct the formation, maintenance and disentanglement of connections. These discourses explore how participants create meaning, as well as how they position retirement in relation to connecting with others, and themselves. As will be discussed, although the self and the other might be discursively constructed as separate, there appear to be parallels in terms of how meaning created in one area impacts upon the other. The manner by which participants construct these connections had consequences for the speaker and object positions created; this is presented within the discourses of interpersonal, and mind and body.

A.3.2.1 Interpersonal

Participants discussed the effect of retirement on their social lives and relationships with others. Participants used a variety of discursive tools to construct different speaker positions. In using these discourses, generally participants were presented as either an 'agent' in actively choosing what happens, or as a 'patient' who bears the "consequences of external forces" (Wood & Kroger, 2000 p. 101). This had the rhetorical effect of creating differing levels of accountability for the speaker in relation to the impact retirement has had on them interpersonally.

<u>Extract 1</u>

Alison: "Rece:ntly (.) I've not been going anywhere (.) I've just stayed in".

Melissa: "Why do you think that is (.) wha:t's changed?"

Alison: "I used to go to the pub every(h)day (.) a couple of us used to go everyday (.)

but they can't do it now (.) and I don't go on my own (1) Well some of the people have

died (.) some have moved (.) some of the other people are not around"

(181-187)

Alison utilised a three-part-list (Jefferson, 1990) to put forward a persuasive

justification as to why she had been staying in more recently. Instead of just saying,

"some of the people are not around", Alison added that some "have died" and "some

have moved". This appears to mitigate her responsibility by offering a rhetoric that

places the reasons for "staying in" beyond her control. Therefore she is positioned in

a patient role, which is presented through a discourse suggesting a lack of agency,

thereby implying that she suffers the consequences due to events that were not of her

choosing (Wood & Kroger, 2000). This has the effect of reducing her level of

accountability in relation to going out and meeting people, which in turn makes it

difficult to contest.

My question not only implied that Alison has self-awareness to understand and offer

her rationale for the change, but also, by saying "what's changed?" may imply that the

change was influenced by her. Therefore perhaps I had positioned Alison as an agent

in charge of choices (Wood & Kroger, 2000). Her response discursively challenged

my assumption by deflecting responsibility. One could argue that the action

orientation of her talk was to act as a rebuttal to any insinuation that she may have

been instrumental in the change of her circumstance.

Alison also stated that she does not "go on her own", rather than saying that she does

not "want" to go on her own. The addition of "want" might have suggested that Alison

made a choice not to go. As it is, Alison did not offer any further explanation as to why

she does not go on her own (as she did for why she does not go with the people she

used to). This appears to further support the suggestion that the result of being positioned in this way is that it mitigates responsibility and also suppresses counter-arguments.

Extract 1 appears to position retirement as a powerful object, whose forces are suffered by the subject. This is in comparison to Extract 2 where the speaker and object are both positioned differently.

<u>Extract 2</u>

Melissa: "I know we touched on it befo:re (.) but I wondered if we could talk about ho:w your social life ha:s changed (.) since retiring?"

Beverley: "Well I do go out a lot heh (3) Socially (.) I <u>do</u> have a <u>social</u> life (.) I still meet up with friends and colle:agues and we still go out for meals and so on and so forth (1.5) I go out with my sister and family (.) and I do social events (.) and so I'm <u>busy</u> really and truly (.) I'm <u>always</u> out heh"

(259-266)

I would argue that the speaker's use of the word "still" twice in short succession highlights to the listener that even though time has passed, she is actively involved with others and pursuing activities with them. In addition, Beverley did not say that she still meets up with 'people', but specified "friends and colleagues", and perhaps that extra detail provided within the discourse emphasises that she is able to maintain relationships with colleagues, even though she has retired. The action orientation of this talk appears to be that of making it clear that Beverley is sociable, and to refute any suggestion otherwise. Beverley subsequently offers further detail with regard to what she does during 'meet-ups'. Again, the function of this seems to be as a means of orientating the listener to the wide array of activities that she participates in.

Interestingly, Beverley's use of the word "still" also suggests that it is some kind of achievement that she is currently able to meet up with people. Discursively, if Beverley had stated that she 'meets up with friends and colleagues and goes out for meals' the action of this might have been to portray seemingly factual information, without implying that this is a feat of any kind. Whereas the use of 'still' appears to emphasise to the listener that maintaining a social life is something that Beverley has been able to continue, at the same time suggesting that this can be an effortful endeavour. Whilst this appears to position maintaining an active social life as perhaps more difficult than it was previously, Beverley is positioned as actively navigating this challenge. Therefore, this discourse seems to position Beverley as an active agent in terms of minimising the effects that retirement has on her social life by 'still' going out and doing things.

I think it is important to discuss my speaker's turn, in particular how it may offer an idea about how contextually Beverley made sense of my question, and her subsequent response. The way I phrased my question positioned Beverley's social life as being changed since retiring (through my use of "how", rather than 'if'). Consequently, perhaps Beverley wanted to inform me that this was not the case, by convincing me that actually, she is very "busy". This is an example of an extreme case formulation (Pomerantz, 1986), and in this instance serves to increase the effectiveness of her claim that she is "busy". Another example is the use of "always" which seems to add further legitimacy to her position. In addition, it would appear that the use of "really and truly" is to imply that being "busy" is just the way it is for Beverley. This is a type of 'externalising device' (Woolgar, 1988), which in this instance has the effect of adding factuality to Beverley's discourse. Perhaps the action orientation of this is to demonstrate, to me as the listener, that she still regularly socialises by rhetorically implying that her discourse is trustworthy and unbiased.

Extracts 1 and 2 highlight the variability across participants' discourse – Extract 3

shows that there is similar variability within participants' accounts also. In this extract

Alison is discursively positioned as having more agency with regard to decisions

made in her social life (in comparison to Extract 1).

Extract 3

Melissa: "Have you (.) noticed any changes within yourself sinc:e retiring?"

Alison: "I've got quieter (1) I've just got quieter and (1) more to myself (.) I used to

have loads of friends (1) and in fact I don't even wanna talk to them"

(393-397)

Alison's use of "used to" seems to highlight the difference between what her

friendship network used to be and what it has become – and stating a quantity of

friends strengthens her point; in this instance it was "loads". The action orientation of

this rhetoric would be to inform. Also, when placed in context (with my question), it

could be argued that discursively blame is being attributed to the object (of

retirement) for this change. This is because Alison's discourse would have been

positioned differently if she had said, "I don't have loads of friends". As discussed,

"used to" implies that there is a contrast to how things were previously, which adds

factuality to an account (Edwards & Potter, 1992). Furthermore, Alison stating, "I don't

even wanna talk to them," suggests that she is actively making a decision whether to

connect with friends, and also that possibly her attitude towards her friends has

changed. Alternatively, perhaps (in relation to my question) Alison's discourse

constructs a more personal change within herself, whereby friendships that she used

to have no longer seem as enjoyable as they once were.

Again, Alison's discourse appears to position retirement as not only a powerful object,

but also a potentially frightening one. Alison states that since retiring she has become

"quieter" and "more to myself". This discourse of 'retreat' appears to position Alison as withdrawing from the friendships and interactions that she once upheld. Therefore, it would seem that the rhetorical devices used have the function of positioning retirement as something that has significantly changed Alison's friendships. The action orientation of this appears to be that Alison is not as forthcoming with regard to involvement with her friends. When looking at the potential wider implications of this, it could be argued that perhaps her construction of retirement (as something to retreat from) might be a potent element in how Alison regards the utility of seeking connection with others. If this were the case, it could have wide-reaching implications for whether support would be sought if it were regarded as necessary.

A common thread runs through all three of the previous extracts. Retirement is positioned as being an object that could impact upon the participants' interpersonal connections, either through discourses of it being a powerful entity or something that can be minimised. In the following extract, Denise discusses how it is not just the object of retirement that can have a big impact upon the individual.

Extract 4

Melissa: "Do you find tha:t being indoors a lot (.) has an effect on your social life?"

Denise: No (1) well ye:s (.) because sometimes I want to go out and I cannot go (.) because I've go:t to look after him (.) if I don't have so:mebody to leave him with."

Melissa: "Ho:w do you keep in contact with people?"

Denise: "My friends ca:ll me"

(218-224)

Earlier in the interview Denise discussed how she is a carer for her husband who has dementia. Initially Denise downplays the impact that her caring role has had on her

social life. She then appears to acknowledge the effect it has when she describes the circumstances surrounding her ability to go out. Discursively, Denise assigns the responsibility to herself as she has "got to" care for her husband. At the same time, her discourse appears to highlight a lack of agency and autonomy because there are times when she 'wants to go out' but cannot. The action orientation of this discourse appears to be that of conveying how restricted Denise's social life has become.

Later on in the extract Denise states how she keeps in contact with friends. Her discourse here appears to maintain a position whereby there is limited agency when she states, "my friends call me". When looked at in the context of my question, it would appear that Denise is refuting the claim that she actually does keep in contact with friends; rather, they keep in contact with her. Similar to Alison (in Extract 3), Denise's discourse appears to imply that she has also retreated socially.

Extracts from the interpersonal discourses drew upon a range of discursive devices that functioned to construct retirement as either an object of power, or one that has minimal impact. This was done by drawing upon the 'agent-patient' position (Wood & Kroger, 2000), which rhetorically informs the level of accountability the speaker oriented towards. During Extracts 1 and 3, retirement was presented in a powerful position, which appeared to have a significant impact upon the participants' interpersonal relationships. Retirement being positioned in this way appeared to render the speaker as being unable to challenge its consequences. In Extract 2, retirement is presented as being less of a domineering force; therefore the speaker is positioned as taking a more active role in her social life. Extract 4, however, highlights how Denise's social life has changed, but that retirement itself was not the primary factor. This highlights how the participants' (social) lives during retirement can be affected by both internal and external considerations. The ways in which the more

internal aspects impact upon the participant and their constructions of retirement are explored further during the following discursive sub-section.

A.3.2.2   Mind and body

Participants drew upon a dualistic discourse when discussing the physical and mental aspects of the self in relation to retirement. This is in contrast to occasions when the mind and body were presented as one. I go on to discuss how the social action of this rhetoric is to present retirement as an object, which can facilitate mind and body either coming together, or disconnecting, and the impact of this upon the participant.

In the following extract Beverley describes her experience of boredom. Interestingly, this discourse appears to be quite different from that presented in Extract 2.

<u>Extract 5</u>

Melissa: "When you sa:y 'getting bored' (1) what do you mean exactly?"

Beverley: "As I said (.) there is only <u>so</u> much you can d:o (.) and after I've done that (.) what else am I going to do no:w (1.5) I could find myself sitting down watching TV (.) day in <u>and</u> day out (1) after I've done certain things (.) after getting up in the morning (.) such as the housework (1) and then I <u>sit</u> down and watch the TV (.) and I might go for a walk"

(316-322)

In this extract Beverley appears to be positioned as stuck about what to do during retirement. There also appears to be clear variation with regard to her construction of "always" being out (in Extract 2). From a discursive perspective this variability is to be expected. One of the central tenets of DP is that speakers construct and orient their talk in line with the context they are in (Potter & Wetherell, 1987). As a result, the speaker utilises different discursive devices in talk to "shift their stance" (Hayes, 1997,

p. 75). In addition, it is noted that discourse is rhetorically organised to corroborate one account of the world, in spite of competing versions (Billig, 1991). In other words, discourse is organised depending upon its social function. I would argue that the action orientation of Beverley's alternative rhetoric is to justify and explain.

Beverley's use of extreme case formulations when saying "day in and day out" is to emphasise her boredom when faced with the prospect of spending the day watching TV. Later in the extract Beverley reiterates her example, but without the emphasis, by saying "I sit down and watch the TV". Arguably, the repetition in her discourse adds power to the action orientation of making it clear how unappealing she finds that prospect. This discourse appears to position Beverley as experiencing a sense of unease, almost as if she had tried everything and was passing the time watching TV.

During the extract Beverley appears to construct her mind and body as separate entities, which can at times communicate with each other. This is constructed when she states, "I could find myself", implying that it just happens without her actively pursuing this, and in this case "I" as the subject is differentiated from "myself" as the object. This suggests that moments of mind and body connection can also be intertwined with instances of disconnection. Perhaps the function of the extreme case formulations and mind/body (dis)connect could be to represent the distinction between who Beverley feels she 'really' is and what she is doing now. During the extract she lists the activities that she finds boring, and describes almost 'switching off' in these moments. Perhaps the action orientation of her discourse here is to illuminate the distance she feels between the Beverley she finds watching TV during the day and the Beverley she considered herself to be (possibly pre-retirement). Therefore, perhaps in this extract Beverley's mind/body disconnect serves as a means of protection from experiencing a sense of feeling lost, which seems to come about when she says she 'finds' herself.

This extract illustrates the use of an interpretative repertoire put forward to offer an explanation as to why Beverley needed to do something else to occupy her time. Beverley states that "there is only so much you can do", which forms the basis for her subsequent justification of what she has tried and why it has not been enough for her. Therefore, the interpretative repertoire serves to illustrate how Beverley has made sense of this aspect of her retirement; it also provides the contextual setting for the listener to piece together the relevant parts of her argument. Potter and Wetherell (1987) note how interpretative repertoires are culturally available discourses that can be utilised as a means to frame the speaker's experience. Therefore, the action orientation of Beverley being positioned as essentially having tried all that she can serves to justify, explain and set the scene for why she decided to regain employment (which she spoke about during the Interview).

In the next extract, Beverley continues to share a sense of unease by presenting a dualistic discourse as being personally beneficial.

Extract 6
Beverley: "I don't rea:lly think about being retired (1.5) I don't think about it (.) I just get up (.) and go and do and that's it (1) and live as I've alw:ays and carry on regardless".
(442-445)

Discursively, it appears that the action of Beverley distancing herself from thinking about retirement is an active effort. This is because "I don't think about it" suggests that the speaker is actively doing something. The sureness of this rhetoric would have been reduced if instead she had continued saying, 'I don't really think about it'. Possibly the function of this discourse is to present retirement as something that it is better not to think about. I would argue that the addition of "and live" in this instance is

to imply that a preoccupation with "being retired" might be synonymous with 'not living'. Therefore, perhaps the speaker was suggesting that retirement could be experienced as a loss of some kind.

Beverley's discourse implies that she actively tries to keep a mind/body disconnection. The discourse constructs the body's ability to "get up and go" and "carry on" as dependent upon Beverley not thinking about being retired. This presents retirement in a potent position, because it would seem that just thinking about it has the capability to destabilise one physically. Therefore, it is constructed as advantageous for the speaker if she is able to separate the mental and physical aspects of retirement.

In Extract 7 Faye details what would happen if she did not have company during her retirement. Similar to Beverley (in Extract 6), the consequences for the speaker are presented as severe.

Extract 7

Melissa: "Oh no (1) would you say it was (.) helpful having friends who had alrea:dy retired?"

Faye: "<u>Yes</u> de::finitely."

Melissa: "Why's that?"

Faye: "Because (.) I alwa:ys have company when my husband was out doing whatever he does (1) on the <u>odd</u> day when I'm at home alone (.) and I don't hear from <u>anyone</u> (.) time seems to be at a standstill (1) and I think to myself (.) I'd go <u>mad</u> if it was like <u>this</u> eve:ryday"

(325-333)

Faye begins by sharing how helpful she finds having friends who, like her, are also

retired. She does this by adding emphasis when she says "yes", and also by clearly extending the word "definitely". Also, the choice of those words adds confidence to Faye's account because they offer a clear and direct rhetoric to the listener.

Faye begins her second speaker's turn with an extreme case formulation to share with the listener that "always" being around other people could be considered as a necessity for her. She continues to use this discursive device to describe what happens when she is alone. She states that it only happens on the "odd day", which suggests that it does not happen often, but still resonates with her because she then goes on to provide a rich and vivid account of what takes place. Faye describes feeling as though time is at a "standstill", which is generally synonymous with a tense situation that requires action. Therefore, in this instance Faye employs a dramatic discourse to add further strength to her account that having company in retirement is important for her.

Similar to Beverley (in Extract 5), Faye briefly alludes to a mind/body connection when she says "I think to myself", again with "I" and "myself" being assigned the subject and object positions respectively. In this instance though, the discursive function of the connection is to elucidate what might happen if being "alone" occurred more than just occasionally. By stating that she would "go mad", Faye utilises a psychiatric discourse to underline how vital it is that she is able to be around other people in a similar situation to herself. The action orientation of this discourse is to position retirement as unsettling, which the speaker can disconnect from by avoiding the mind/body link.

Similarly, in Extract 8 Alison describes a functional separating of the mind and body.

Extract 8

Melissa: "Ho:w do you manage tha:t (.) change?"

Alison: "I just get <u>on</u> with it (1) I go to sleep a <u>lot</u> (.) a lot of times (.) I just go to bed."

(389-392)

Alison preceded my turn by saying that the amount of friends she has since retiring has decreased. My response makes the assumption that Alison is not only managing the change, but that she can account for how she does this. I have therefore positioned Alison as an active agent in negotiating friendship changes in retirement. I would argue that Alison's response is a way for her to refuse credit for this. Arguably, Alison's discourse might have been different if I had asked, "How do you experience this change?" Therefore, when put into context, perhaps the assured rhetoric of my question led to Alison resisting the discursive responsibility that may have been assigned to her if she had presented herself as managing the change.

It would appear that discursively Alison describes more of a distancing herself from the change. Alison shares how she would "sleep a lot" and "just go to bed". This presents a discourse of 'avoidance' and 'hiding' from the change. As a result, retirement is positioned as something to be feared or quite taxing for the speaker – something that needs to be avoided or from which she needs to take a rest. In addition, it could be suggested that the function of "sleep" in this context is to stop the speaker from thinking about the changes (in friendship) since retiring. Therefore, discursively Alison presents 'sleep/going to bed' as a means of acquiring physical (and mental) respite. This would imply that the mind and body are separate entities that can work in alignment with one another, which enables "sleep" to act as a break for Alison when considering friendship changes in retirement.

In Extract 9 Beverley's discourse draws upon some of the difficulties she experiences, and the object of retirement is prominently positioned as the cause.

Beverley: "At the moment I'm doing something (.) ju:st to help me (.) my mindset (1)

coz you <u>can't</u> rea:lly stay (1) people say when you retire you get bored (1) you <u>do</u> get

bored after a while (.) coz three years I've been there (1) as I said I've travelled (.) but

after a while I'm thinking I've <u>done</u> this (.) I've done <u>that</u> (1) what else can I do (1.5) I

didn't want to become so stagnant and not doing <u>a:nything</u> (.) coz the bones <u>all</u> seize

up and everything like that (1) so I started doing a little job (.) to get me <u>out</u> and

about"

(55-62)

Beverley's discourse continues to switch between the generic reference of "you" to the personal discourse of "I". It seems as though the function of Beverley saying "you" several times initially in the extract was to externalise the effects of retirement. Also, Beverley making reference to what "people say" about retirement is a way of emphasising the factuality of her claims, because there is now a consensus (Edwards & Potter, 1992) between her views and those of other people. By using her account to state (rather than speculate) what happens during retirement, the action orientation of this discourse becomes to relay factual information.

By positioning retirement as leading to "stagnation" and the "bones all seizing up" Beverley incorporates extreme case formulations to powerfully evoke a potentially damaging aspect of retirement. In this extract, retirement is not positioned as a standalone event. Rather, retirement is constructed within a medical discourse, which is used to strengthen her claim that it can lead to dysfunction within the body. Beverley's discourse presents the problem of the degenerating body, and then presents the solution of returning to work. In this extract work is positioned as the only solution. The rhetorical function of this is that Beverley persuasively justifies why

returning to work was her 'only option' in order to avoid such 'damaging' consequences of retirement.

The dysfunction is also extended to the mind. Beverley states that she is working "just to help my mindset", implying that re-entering employment was not only helpful to maintain a healthy mind, but also a necessity. This extract also seems to invoke a connection between the mind and body, because retirement is constructed as potentially damaging to both. Beverley's discourse constructs that she has access to both (mind and body), whilst retirement is presented as having a mental and physical effect on the speaker.

Retirement is presented as having 'mysterious' qualities, which can have debilitating effects upon the speaker. Arguably the function of this rhetoric is to position retirement as an unknown entity that cannot be bypassed or ignored. Perhaps the social action of presenting retirement in this way is that it enables the speaker to share her sense of unease in negotiating retirement.

In Extract 10, Gabrielle constructs an alternative discourse, whereby retirement had a beneficial effect on her mentally and physically.

Extract 10

Melissa: "So once _you'd_ made the decision to retire (.) what did retirement me:an to you?"

Gabrielle: "If I ca:n (1) once I made up my mind to leave (.) a huge sense of relief _washed_ over my body (.) I knew that I'd made the right decision for _me_ (.) and it was a relief (.) it felt good"

(74-78)

When asking Gabrielle the question, I drew out the "mean". This appeared to have the rhetoric effect of emphasising this aspect of her experience as being the part that I was interested in.

At the beginning of Gabrielle's discourse it would seem as though "if I can" was her requesting permission from me to share what the decision to retire meant to her. It appears as though the pause in her discourse immediately afterwards was where she considered whether to say something, and then what followed was an outpouring of 'vivid description' (Edwards & Potter, 1992) used to describe how she made sense of her entry into retirement. Gabrielle's account of the 'huge relief washing over her body' constructs retirement as being cleansing and relaxing for her. The rhetorical effect of this was that Gabrielle constructed a detailed and emotion-filled discourse, which increased the authenticity of her narrative.

This extract varies considerably from the other extracts presented within this discursive sub-section whereby retirement has been constructed as having unpleasant effects. Further contextual detail may provide ways of accounting for this variation. For example, although the majority of the participants spoke about the difficulties in their work, Gabrielle previously described having a strong dislike towards her job, especially when nearing the end of employment. Therefore, when contextually embedded information is incorporated, perhaps the action orientation of this discourse is to highlight how stressful and restrictive work became for Gabrielle. Therefore retirement served as a means of escape and freedom.

Gabrielle also describes a mind/body connection that seemed to work in harmony with her. She constructs 'making up her mind' as a process that she was able to verify as being "the right decision" through the way her body responded to it. This confirmation in turn led to her feeling "good". Therefore, in this discourse the

mind/body connection is constructed as having supportive aspects, which can work together for the good of the speaker.

In the following extract, Beverley conveys a stark contrast to Gabrielle's account, because once again retirement is constructed as holding a destructive position. Extract 11 constructs Beverley's explanation for why she decided to re-enter the workforce.

Extract 11

Melissa: "Wha:t led to you (.) finding work again?"

Beverley: "Bills (1.5) bills (.) and as I say if you sit down and do nothing (.) then your brain just ceases up (1) so I had to do so:mething"

(303-305)

Arguably Beverley presents a tentative rationale for why she returned to work. Perhaps the function of stating that her return to work was due to financial reasons was that it was an 'obvious' response, that would not require any further explanation. In addition, the social action of a financial rhetoric could be that it would not precipitate any contestation of her account.

This extract is a further example of where the mind/body connection is apparent. Beverley changes from referring to what happens to "you" and then changes by referring to "I". This discourse shows Beverley going from the general to the specific, from the logical to the personal (Willig, 2012). The action orientation of this shift seems to be that of Beverley reflecting back on what her experience of retirement had been like before she re-entered the workplace. Perhaps the financial discourse offered a 'safe' way for Beverley to justify going back to work (as it may be one that others can relate to). However, when the mind/body connection was initially

discussed, through her describing the process of 'sitting and doing nothing', the discourse she constructed appeared more authentic. The function of this rhetoric was to position re-entering employment as a positive thing that could have major benefits for the speaker, including physical revitalisation.

Perhaps Beverley's discourse positioned regaining employment as a necessity because of how I asked my question. By my asking why she found work, this might have positioned Beverley as actively seeking employment, which might not have been a preferable position for her. Therefore, by shifting the emphasis towards a financial and medical discourse, the action orientation is of explaining her decision by positioning re-employment as a healthy and sustaining choice for her.

In Extract 12 Denise describes how looking after her husband is impacting upon her physically and mentally.

Extract 12

Melissa: "Beside:s from looking after your husband (1) ho:w do you think your life has ch:anged since you retired?"

Denise: "It changed me (1) because (.) I now have to cope with a lot of things with him (1) sometimes I don't sleep (.) I just lay down (.) and my eyes are open"

(225-229)

During the interview, Denise's discourse had minimised the impact that looking after her husband was having on her personally, through her reiteration that she was fine. Therefore, I constructed my question to try and explore whether other areas of her life had changed. Nonetheless, it would appear that my question tentatively acknowledged some of the challenges she had in being his carer when I said "besides from looking after your husband", thus implying that her caring role was a

change for her. This seemed to have the effect of making it 'permissible' for Denise to construct something that perhaps she might have considered her natural position as a 'wife' and (now) 'carer'. Denise appeared to take up a reflective position, which seemed to facilitate an internal search of what life is like for her.

This appeared to trigger a 'release' for Denise, because she began her response with an extreme case formulation, by stating, "it changed me". This had the effect of persuasively legitimising her claims by emphasising the impact upon her. She then goes on to illuminate the mind/body connection through vividly describing her lack of "sleep", 'just laying down' and her eyes being "open". This presents a narrative of Denise constantly being 'awake and alert'. Also, Denise presented having "to cope" as though there was no other option, almost as if she has to find a way to manage. Furthermore, on several occasions throughout the discourse emphasis was added to certain words, which functions to further highlight her plight. The rhetorical effect is that Denise is positioned as having to react to situations, which might make it difficult to relax. Denise's discourse would have been different if she had said that she is able to 'lay down and rest', but as it is, there is no indication she is experiencing a restful and replenishing retirement. Therefore, the action orientation of Denise's discourse is to explain and express the struggle that she is experiencing.

Interestingly, I asked Denise about life changes since retirement, aside from caring for her husband, yet her response was primarily based upon her experiences with him. Furthermore, initially she spoke about retirement as "it" changing her, she then seamlessly shifted towards discussing her husband. Discursively, this suggests that Denise's experience of retirement and caring for her husband have become merged into one, which might account for how she spoke about them with barely any sequential separation. As a result, the social function is that retirement is positioned

not as being a standalone event but rather enmeshed and fused with other areas of life that the speaker experiences.

During Extract 13 Alison shares a sense of what the experience of retirement has meant to her.

Extract 13

Melissa: "I just wonde:red (.) ho:w you would describe your (.) experience of retirement?"

Alison: "Um (1) lonely (1) boring (1) um (.) there were times when I did e:njo:y (.) I am (.) have (.) am (.) have (.) but more or less it's boring and lonely"

(163-166)

My discourse positions Alison as being able to access and describe her retirement experience; and that it is possible to do this verbally. I would argue that my asking the question in this way implied that I was suggesting that Alison reflect on her experience. It is possible that Alison's discourse might have been very different if I had said, 'Describe how retirement has been for you?' Perhaps my question served as an invitation for Alison to create a more holistic discourse, which may have produced a more encompassing response from her.

In this extract Alison clearly appears to be deliberating about how to present her experience of retirement. I would argue that Alison's ambivalence (by saying "I am, have, am, have") is an indication of the dualistic uncertainty that she has with regard to the changing position of retirement, and her negotiation of the experience. Viewing this as a dualistic conflict positioned on either end of a continuum may contribute to the speaker being presented discursively in a less favourable manner, such as being in a 'state of confusion'. However, perhaps this rhetoric is more akin to the 'weighing

up' of positive and negative experiences that are simultaneously informing the speaker's discourse (Lorenz-Meyer, 2001), and as such could be considered more of a 'balanced' position. Presenting the discourse in this way may serve to create a position of empathy towards the speaker and their experience of retirement.

It would seem that Alison's use of "more or less" implies a process of reflecting upon her experience. Perhaps the action orientation of this talk was to highlight that Alison had contemplated my request, and that it involved the consideration of different (mental and physical) processes. I would argue that Alison using the same adjectives to describe retirement at the beginning and end of her turn serves to give more conviction to her account. The action of this discourse could also be to orient the listener to the challenges (both internally and externally) that Alison has had in negotiating her experience of retirement.

Participants drew upon a variety of opposing and similar discourses to detail their experience of the mind/body connection during retirement. The mind/body discourses highlighted how the experience of retirement could be constructed to create meaning for the speaker with quite far-reaching effects. For example, when retirement was positioned as being potentially detrimental, some participants presented this as an opportunity to pursue goals and replenishment, whilst others were positioned as needing to shield themselves from its effects. As a result of these variable subject positions, retirement became either constructed as something that could be embraced and incorporated into life, or as an object to be feared and treated with trepidation. Also, retirement is not constructed in isolation from other aspects of life, but rather is enmeshed and potentially difficult to separate from those other aspects.

A.3.3   Negotiating difference

The analysis now focuses on how the participants construct merging a life they once knew with the one they are living now. As will be discussed, their discourses seemed akin to a process of negotiation whereby they drew upon different rhetorical positions to create sense and meaning from their experiences. This meaning-making endeavour appeared to have consequences for the positions available to the participants as retirees and also for their constructions of where home is. This part begins with the deconstruction of the 'work and retirement' discourse, followed by an analysis of the constructive 'home' discourse.

A.3.3.1   Work and retirement

During the 'work and retirement' discourses participants explicitly discuss how the narratives of their older family members impacted upon their constructions of what work meant to them. Although assured discourses are presented in relation to work, there are more fragile narratives with regard to retirement and the participants' position within it. This part of the analysis will focus on how the participants construct the objects of work and retirement; the discursive consequences of such construction will also be explored. To begin, Gabrielle describes what hard work means to her and how this originated.

Extract 14

Gabrielle: "I was taught that <u>hard</u> work was necessary (.) in order to achieve <u>anything</u> and be successful (1) hard work is <u>not</u> something to shy away from (.) it's a <u>good</u> thing"
(132-134)

Gabrielle begins by informing the listener that the value of hard work was imparted to her, and that it was an intended action. The action of Gabrielle's discourse would

have been different if she had said 'I learnt that…', however, by stating that she was "taught" this implies more intentionality. Gabrielle positions hard work as a prerequisite to achieving "anything". The use of an extreme case formulation in this instance constructs rigidity in terms of what hard work means to her. Note, how hard work is not situated as necessary to achieve 'everything', but 'anything', therefore the speaker is positioned as having to negotiate maintaining high standards in order to be "successful".

The inflexibility of her discourse pertaining to hard work continues by stating that it is not to be 'shied away from'. This implies that hard work is something to be faced head-on and that "it is a good thing" to do so. Furthermore, she explicitly refers to "hard work" on two occasions, and it appears as though the function of this is to emphasise the importance and conviction behind her claims regarding what it means. Arguably, the way Gabrielle delivered her discourse could be considered as reminiscent of how she might have been "taught" about hard work, in terms of it being quite a regimented account. In this extract, work is placed in a position of power that the speaker should want to orient towards. A consequence of this is that retirement might be constructed in a less favourable, possibly negative manner.

Although Faye retired five years ago, she has been working part time for the past two years. In Extract 15, she speaks about the importance of work, and what would happen if she were not doing it anymore.

Extract 15

Faye: "When I was child (.) as soon as I was old enough (.) I got a little Saturday job (1) and I've been working <u>ever</u> since (.) I haven't rea:lly known what it's like <u>not</u> to be working (.) and I think if I stopped the cleaning job (.) I wouldn't know <u>what</u> to do with myself"

Faye constructs finding employment as a child in the Caribbean as something that she was keen to pursue, through her discourse of doing so "as soon as". She then emphasises to the listener that she has been working since that point. This again constructs working as something to aspire towards, with Faye's discourse seemingly positioning it as an 'achievement'. Faye's rhetoric appears to explain why she sought another job once retired, because she "wouldn't know what to do with" herself otherwise. Discursively, Faye appears to be justifying to the listener why she is in employment. She states that not working is something 'unknown' to her; therefore maintaining employment provides a routine. Rhetorically, not working in retirement is positioned as being 'unfamiliar' and therefore something to approach with caution.

Through her discourse, Faye positions her current job as something that she wants to continue, as stopping is positioned as being possibly detrimental for her. This again positions work and retirement as dichotomous, with work presented as helpful, whereas retirement leads to 'not knowing what to do with oneself'. The action orientation of this discourse is to justify why maintaining some kind of employment is 'healthy' for Faye.

In Extract 16, Esther continues to construct the importance of working; however, it is positioned as being imperative for not only living but also survival.

Extract 16

Melissa: "Are yo:u able to recall (.) any memories of what you thought retirement was like when you we:re younger (.) living in the Caribbean?"

Esther: "I don't rea:lly remember people retiring as such (.) I know my grandparents kept working until they were very old (.) because if you don't work then you cannot

look after yourself (.) you cannot eat and you wouldn't have <u>any</u> money (1) I don't

know if retirement was really a thi:ng in the Caribbean (.) people stopped working

when they <u>couldn't</u> work any longer"

(156-164)

My question not only positions retirement as a prominent object in the Caribbean but also as something that Esther might be able to remember and convey to me. Contextually this seems to position Esther as possessing 'insider' information, which appeared to have the effect of encouraging her to reflect upon her childhood and elders. Esther negotiates this by positioning retirement as something unusual in the Caribbean, because she could not recall "people" retiring. This has the effect of implying that not only did her elders not retire but neither did others around her, because her discourse would have a different impact if she had stated that she could not recall the retirement of her 'grandparents'. Therefore the function of this is to inform me, as the interviewer, that the object of retirement was not so much an available feature for Esther as a child.

Esther then shares a memory of her grandparents. Interestingly, the one piece of descriptive information she presents is an idea about their "very old" age when they stopped working. This has the effect of connoting retirement and old age as 'fitting' with one another. Esther then utilises a three-part-list to construct the consequences of not working. During that list, Esther presents there being personal, physical and financial implications associated with not working. The function of this is to draw attention to the importance of working. Within the three-part-list Esther also draws upon another rhetorical strategy, namely an extreme case formulation, to emphasise her claims to the listener. For example, Esther states that without working one "cannot eat", rather than saying 'has less to eat'. This introduces an 'intrinsic' discourse, which merges working with survival.

At the end of the extract, Esther presented how work ceased when the individual "couldn't work any longer". This has the effect of positioning employment as a continuous venture that carries on throughout the lifespan. As a result, retirement is not constructed as a choice but rather a 'penalty' for the individual, because what follows are many restrictions upon one's quality of life. Discursively, Esther utilises a range of rhetorical strategies to put forward a compelling narrative, which serves to convince the listener that survival is contingent upon one's ability to work.

In Extract 17, Faye's discourse continues to construct retirement as a powerful entity.

Extract 17
Faye: "For me (1) retirement is not a time to just <u>stop</u> doing everything and become la:zy (.) although (.) I'm able to relax (.) I <u>still</u> want to be do:ing things (.) so that I can <u>keep</u> going strong"
(205-208)

Faye begins with a disclaimer when she says "for me". Potter and Wetherell (1987) posit that generally disclaimers are utilised at the beginning of an account in order to refute negative attributes as a result of one's statement. In this context it would appear as though the disclaimer serves to reduce the intensity of Faye's discourse about what retirement is and is not.

Interestingly, two extreme case formulations follow in quick succession, which has the effect of increasing the impact of Faye's rhetoric and connotation of time 'mis-spent' in retirement. The rhetorical effect of Faye's discourse is that "doing things" can maintain her strength and vitality, whereas not "doing things" means that "everything" has stopped and one can become "lazy". The word "lazy" can imply an undesirable

speaker position for one to 'rid themselves' of, and perhaps Faye's desire to continue doing things is how she negotiates this positioning.

Although Faye did not explicitly state employment as a means of 'doing things', this could arguably be an example nonetheless. The effect of this construction is that retirement is positioned as 'not doing things'. Discursively, retirement is positioned as leading to everything stopping, whilst 'doing things' leads to increased strength. Therefore it would appear that the action orientation of these opposing positions is to justify why remaining in employment was necessary for Faye.

In Extract 18, Faye appears to construct finding a good balance between work and retirement.

Extract 18

Faye: "Since I have my cleaning job (.) I can still get all the benefits of retirement (.) like (.) being able to dictate my own routine (.) without having to fe:el idle or bo:red"
(387-390)

Faye informs the listener that she has 'possession' of her job, through reference to it being 'mine'. This presents a discourse of Faye 'claiming' this job as her own. The effect is that clear ownership is conveyed to the listener. The effect would not have been as pronounced had she stated, 'I have a cleaning job'. It appears as though discursively this sets the scene for what Faye is about to present, almost as if having this job provides a 'safe-base' from which she can explore the unfamiliar terrain of retirement.

When considering this extract in relation to the previous one (Extract 17), there appears to be a stark shift in relation to how retirement is positioned, especially in

relation to its effect on the individual. Retirement is no longer constructed as being linked to 'laziness'; rather there are now actually "benefits of retirement". When placed in context, Extract 17 justifies to the listener why employment is a healthy thing for Faye, whilst this extract explains how since regaining employment she is seemingly able to flourish and experience "all the benefits of retirement". This section of discourse also utilises an extreme case formulation, with reference to "all", Faye appears to be emphasising how much employment has transformed her feelings towards retirement. Therefore, it appears that the social action of this extract is to highlight and confirm to the listener that not only is working helpful for Faye but it has the added benefit of enabling her to gain something positive from retirement.

Faye's discourse positions flexibility in working patterns as a good step towards creating a good balance when working in retirement. This is constructed as warding off 'boredom and idleness'. Rhetorically this serves to inform the listener about what works well for Faye, following her explanation of why this 'balance' is needed.

Extract 19 continues to draw upon a discourse to justify regaining employment, with Beverley also negotiating her view of retirement.

<u>Extract 19</u>

Melissa: "I wo:ndered (.) whether working five days a week had a:ny influence on viewing yourself as retired?"

Beverley: "Yeah (1) but still age wise (.) I still tell people that I <u>am</u> retired (.) coz <u>I am</u> (.) I am retired (1.5) what I am doing five days a week (.) is <u>just</u> a little (1) on the side thing so to speak heh (.) just to keep me occupied"

(446-451)

My question positions working throughout the week as something that might potentially influence Beverley's stance on her own retirement. Often "working five days a week" may lead to connotations of the individual working full time. Contextually, this could be considered as challenging Beverley's discourse (in Extract 9) where she states having "a little job". Therefore, the social action of this question was to try and facilitate Beverley expanding upon how she negotiates this, and constructs meaning regarding her own retirement. As a result, it would appear that Beverley's discourse constructed working as something that needed to be explained and justified.

Beverley begins by discursively constructing her view of being retired as being linked to her age. Retirement is positioned as being something that is age-dependent. Beverley's discourse serves to challenge my question by constructing age as 'conclusive evidence' that she is retired, because she has reached retirement age. Therefore age is positioned as being the reason why she considers herself to be retired. This seems to be different to how retirement was constructed when participants recalled being in a Caribbean context, whereby retirement seemed constructed by the individual's physical capabilities. Perhaps it is possible that participants' discourses and constructions of retirement have shifted and become more aligned with how retirement is experienced in the UK, which appears to put more emphasis on 'retirement age'.

Beverley states that she "still tells people" that she is retired; this implies that others may have asked a similar question as I had, and that she is "still" informing people that she is retired. This functions to increase the authenticity of Beverley's account, because she is informing me that other people have also been told that she is retired. Beverley repeats, "I am" three times in short succession to reiterate her position as being retired. Also, when she says "coz I am", rhetorically this is presented as if her

being retired is 'obvious' and 'the way it is'. This use of externalisation strengthens Beverley's position because it presents her claim (of retirement) as being independent of opinion and more factual.

Beverley's discourse also serves to downplay her working role, by referring to it as "just a little on the side thing". This involves the use of 'hedges' (Markkanen & Schröder, 1997) to tone down the impact of a statement. When placed in context, we see that immediately prior to this Beverley referred to what she does "five days a week". This is important because the social function of hedging is not only to weaken the suggestion that working "five days a week" might influence her positioning in retirement, but also to strengthen her position. What follows is a rationale from Beverley regarding why she is working. This has the effect of mitigating any suggestion that her retirement is compromised, by emphasising the benefits of working. By stating, "just to keep me occupied", working is positioned as a choice being made, which promotes her functionality. Therefore, the action orientation of this extract is not only to explain to the listener how one can work during retirement but also to construct this as a beneficial addition, thereby mitigating any suggestion that working "five days a week" challenges retirement.

Both Beverley and Faye (in Extract 18) discursively justify why they decided to re-enter the workplace. In doing so, both participants drew upon a similar discourse, whereby re-entering employment was positioned as being essential in order to protect them, physically and mentally. Again, both participants utilised powerful and emotive discourses to convey to the listener why working was imperative for them. It would appear as though the social action of such strong justification served to minimise any criticisms that the participants anticipated as a result of their decision. This raises questions about the way working in retirement is positioned more generally and the consequences this might have for the retiree.

The discourse of retirement being determined by a set construct external to the individual continues in Extract 20.

Extract 20

Melissa: "Ho:w did you <u>kno:w</u> (.) that it was ti:me to retire?"

Denise: "I <u>knew</u>"

Melissa: "How?"

Denise: "I kne:w it was my time (.) my date to go"

(28-31)

My question presupposes that Denise was aware of when she would retire and also that this insight originated from within. This positions Denise as having an active role in regards to constructing how she embarked upon the process of retirement. Denise's response seems to construct her position as aligning with the one that I had created for her, by presenting the time to retire as something she "knew". The added emphasis serves to discursively increase the amount of confidence conveyed to the listener, which had the effect of reducing any rebuttal or challenging response. I responded by essentially presenting the question again, which added emphasis and positioned me as making a request to Denise.

Denise responded to my request by discursively positioning the decision to retire as externally driven. To add further context, the "date to go" refers to a letter Denise received from her employer informing her that she could retire (and receive a pension) from a given date. Therefore, Denise's discourse creates the decision to retire as not belonging to the individual, but rather an external entity, in this instance, a date offered. Interestingly, when referring back to my initial question, I constructed Denise as occupying a position of agency when it came to deciding to retire. However, her response discursively challenges my presumption, which leads to a

shift in the speaker's positioning to that of a more passive role. This has the effect of creating an alternative construction of the "time to retire" as potentially being heavily influenced by external input, rather than it being predominantly internally led.

Within these 'work and retirement' discourses, various rhetorical devices have been utilised to construct retirement as a powerful and forceful object that participants are keen to approach with caution or outright avoid, whereas remaining in work is often positioned as the solution. Such a dominant discourse appears to create lasting connotations and (at times) fear within the speaker who is negotiating this position. I would argue that one effect of this is that the significance of remaining active (through working or other means) is conveyed to the listener. Furthermore, the discourses presented appear to highlight the complexity and subjectivity when it comes to constructing what retirement actually is, and what this creation means to, and for, the participants.

A.3.3.2   Home

Within the 'home' discourses participants seemingly construct a comparison between how their lives might have been back home, in the Caribbean, and how they are currently in the UK. The discourses suggest that as time goes on, different considerations have become more or less important to them. Discursively, this appears to be positioned as a consequence for the participants, and I will explore how they use their discourse to negotiate this. It is important to note that participants used the term 'home' to reference both of the locations described above, therefore it felt important to respect their choices and utilise them within the analysis of their discourses.

To begin, in Extract 21 Faye suggests how her life might be different if she had been working in the Caribbean. This construction appears to position both work and retirement as solely context dependent.

Extract 21

Melissa: "Ho:w do you imagine (.) your retirement experience would've been (.) di:fferent if you'd been working in the Caribbean?"

Faye: "Well (1) my husband would be much happier heh (1.5) If I was back home (.) I might still be working because often the work isn't as stressful (.) and you don't have the hustle and bustle that you have in this country (.) so (.) I don't thi:nk I would've been so eager to retire (.) if I was back in the Caribbean"

(251-258)

For additional context, earlier in the interview Faye had shared that she imagined things would be different if she had been working in the Caribbean. Therefore my question was constructed to explore this further by encouraging Faye to expand. I asked Faye to "imagine" the difference, which positions this change as something that it is possible to create connotations around, which seems to be what subsequently happened.

Faye begins by constructing the changes that would be present within her husband. She states that he would be "much happier"; the addition of quantity serves to emphasise how much of an improvement there would be in his mood. Also, Faye's construction of the positive difference in her husband's mood also serves to imply that perhaps currently living in the UK is a source of unhappiness for him. This suggestion might be strengthened when contextually positioning Faye's use of laughter. Jefferson (1985) describes how laughter can serve to distort discourse at times when something difficult is being shared. As a result, the listener is left to create an

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understanding of what is being said based upon their own knowledge (Jefferson, 1985). This therefore reduces the need or opportunity for Faye to expand upon this information, and in this instance, appears to provide a way for new discourses to be introduced.

Faye constructs the Caribbean as "home", which seems to connote a place of 'comfort' to her. She continues by creating an alternate reality of what her working situation might look like, because if she were back "home" working currently might be an option for her. This is followed by a rationale provided as to why this possibility is not feasible for her in the UK. Faye's discourse positions the "stress" and "the hustle and bustle" of working in the UK as being a negative factor, which had a significant impact upon her decision to retire.

Faye's discourse appears to construct the comparisons of working in the Caribbean and the UK as a negotiation that led to compromises being made. For example, she states her 'eagerness' to retire from the UK workforce, but queries whether that would have been the case in the Caribbean. Discursively, she manages this position by constructing her retirement as coming earlier than perhaps it would have in the Caribbean. This has the effect of positioning Faye as negotiating what work and retirement can mean for her, whilst being aware of the 'limitations' of pursuing these within the UK.

In Extract 22, Cassandra continues to construct how retired life is different in the Caribbean; this discourse presents the social implications.

<u>Extract 22</u>

Melissa: "Do you thi:nk your (.) culture and upbringing influe:nced your experience of retirement?"

Cassandra: "When you're in the West Indies (.) and you're not working (.) you have

plenty (1) of places to go and friends to go and visit (.) but here (1) it would have to be

people like yours:elf (1) who are not working you're gonna see"

(74-79)

My question serves to request that Cassandra reflect upon her childhood and cultural
context to construct whether this influenced her retirement experience. Discursively,
retirement in the Caribbean is constructed as 'being filled with opportunity', to explore
"plenty of places" and visit friends. This is positioned as being in contrast to how
retirement is experienced in the UK. Retirement in the UK is constructed as almost
having a 'segregating' effect on retirees, because you only see "people like yourself".
The impact of this is that retired life in the UK is constructed as potentially having a
severe impact upon the individual. This is through the creation of a rhetoric that
explicitly highlights the social consequences of not living in the Caribbean.

Interestingly, the advantages of living in the Caribbean are constructed as being an
honest and verified account. This is because at no point did Cassandra state "I think"
this is what it would be like; rather it is presented as though 'this is how it is', which
utilises externalisation to reduce the suggestion that this construction is unique to the
speaker. This has the effect of increasing the authenticity of her claims, which
emphasises the truthfulness of her discourse.

Furthermore, in both of the 'home' discourses so far, retirement within the UK and the
Caribbean has been constructed as a dichotomous experience for the individual (and
potentially their loved ones). The effect of this appears to be that participants are
positioned as experiencing a sense of 'longing' in their constructions of what they
'know' life could be like in the Caribbean.

The following extract continues to construct the benefits of retirement in the Caribbean.

Extract 23

Melissa: "Ho:w do you imagine (.) your retirement would differ (.) if you were in the Caribbean?"

Cassandra: "When you retire there (2) then you are tru:ly retired (1) you don't let a:nything worry you"

(220-224)

My question serves to invite Cassandra to "imagine" what her retirement might be like in the Caribbean. Similar to Extract 22, what life might be like in the Caribbean is constructed as being factual, through the use of externalisation devices. The four uses of "you" in short succession serve to create a reality that is external to the participant, which has the effect of implying that the discourse is authentic and trustworthy.

In this context, Cassandra's use of "truly" has the effect of positioning retirement in the UK as being misleading for the individual. This is because in the Caribbean, retirement is presented as 'true' retirement, which in this context is constructed to create a comparison with retirement in the UK. This has the effect of implying that in the UK, true retirement is not experienced. An extreme case formulation is presented at the end of Cassandra's discourse to construct the Caribbean as being a carefree environment, where 'nothing worries you'. The rhetorical effect of this is that retirement in the UK is constructed as being an ambiguous and stressful object to navigate.

Extract 24 constructs the social implications of retirement with a discourse that creates there being a general 'lack' of activities for Caribbean women.

Extract 24

Melissa: "So (1) um (.) just going <u>back</u> to earlier (2) in your opinion (.) do you think be:ing a Caribbean woman has influenced your experience o:f retirement?"

Hazel: "Well (2) <u>de:finitely</u> (.) there isn't <u>much</u> out there for Caribbean women to do once <u>we</u> leave work (1) I mean things like activity clubs and events (1.5) there doesn't always need to be a special club (.) just to have something that is reminiscent of back home"

(220-227)

My question served as a request to return to an area of conversation that had been mentioned previously. My discourse constructed the possibility that being a Caribbean woman might have an influence on retirement. Arguably this seemed to position Hazel as having 'insider knowledge' about retirement and served to convey my interest in her narrative.

The use of "definitely" seems to emphasise the actuality of Hazel's account, by confirming that being a Caribbean woman has influenced her retirement. She then continues to construct a discourse of absence in relation to what happens once retired. Her construction of there not being "much out there" connotes a sense of searching and nothing being found, which suggests a sense of 'emptiness and detachment'. This detached discourse is strengthened through explicit reference to "out there"; this would have had a different effect if Hazel had stated 'there isn't much here'. Rhetorically this appears to suggest a disconnection between where Hazel is positioned and being able to access what is "out there". This suggestion is emphasised when Hazel states, "once we leave work". The use of "we" is a form of

'categorisation' (Edwards, 1995), which in this context serves to highlight how social reality is different for Caribbean women. Also, Hazel's discourse positions this social void as only occurring once employment has ceased. This has the effect of suggesting that social relationships and the availability of social activities are both negotiated during retirement.

Similar to Extract 22, a sense of longing also appears to be constructed within Hazel's discourse. She states that she is not looking for a "special club", but 'just something reminiscent of home'. This constructs a powerful discourse whereby the participant is positioned as keenly seeking 'home comforts' and not finding any. Therefore the action orientation of this discourse is to position retirement as socially lacking for Caribbean women living in the UK.

Thus far the 'home' discourses have presented occupational and social constructions of retirement living in the UK. Extract 25 continues this, whilst also introducing a financial discourse.

<u>Extract 25</u>

Cassandra: "In the Caribbean (.) you can go outside <u>much</u> mo:re than up here (1)

Also (.) in the Caribbean it <u>doesn't</u> cost you in the winter months (.) because you don't

have to burn heating (1) and eve:rything (1) here (.) when I'm staying in (.) I have to

burn a <u>lot</u> of heating (.) because it is so cold in the winter"

(99-103)

The extract begins by constructing the Caribbean as a place that can be liberating for the individual, because one can "go outside much more" than in the UK. This suggests an environment where freedom and options seem to be a possibility for the retiree. The addition of "than up here" serves to create a comparison between going

out in the Caribbean and the UK. Interestingly, Cassandra's discourse does not present going out in the Caribbean as being more of an option at specific times of the year, but rather it is positioned as a general 'rule of thumb'. This has the rhetorical effect of constructing the UK as a place where the participant is restricted in terms of where they go.

The discourse then begins to construct living in the UK during the winter as causing the individual to suffer financially, in comparison to the Caribbean. Cassandra states that "it doesn't cost you in the winter months" to live in the Caribbean. This is an extreme case formulation, which has the effect of emphasising the financial implications of living in the UK.

When comparing Cassandra's discourse in this extract to that in Extract 22, deciding where to live in retirement appears to be constructed as a negotiation. In Extract 22, places to go when retired in the UK were constructed as being limited. Consequently, this creates staying indoors as a 'solution'. However, in the current extract, staying indoors is positioned as having financial consequences for the individual, therefore this minimises the utility of it as a solution for the participant. It appears as though the rhetorical effect of this variability is to position retirement in the UK as a challenging object for the participant, which requires constant compromise from them.

The dichotomous constructions of living in the UK and the Caribbean appear to suggest that participants might prefer to live in the latter. The final two extracts from the 'home' discourses construct the possibilities and realities of permanently moving back to the Caribbean. They start with Beverley's discourse regarding the consequences of doing so.

Extract 26

Melissa: "I wondered (.) whether going back to li:ve in the Caribbean was something

yo:u had considered?"

Beverley: "I do:n't know (.) because I left the Caribbean a long (.) long time ago (.)

and there's nothing there =I don't think there's anything there for me (1) coz my

elderly family (.) they're no longer there so there'd be nothing for me to go ba:ck t:o (.)

if you see what I'm saying (1) coz I haven't got nothing out there now (.) So it would

be hard in a way (1.5) it would be very very difficult having to start all o:ver again"

(355-362)

This discourse constructs the process of deciding where to settle during retirement as potentially being quite a complex one, which involves many different considerations. Time spent away is constructed as being a decisive factor, as is whether there would be anything for the individual to return to. Beverley's discourse initially constructs there being "nothing there" and then nothing "there for me". In this context, Beverley's discourse goes from the general to the specific, from the external to the personal. It also creates a disparity in terms of what Beverley left in the Caribbean, compared to what she would return to. The social action of this is to convey a sense of awareness from Beverley and also a thorough contemplation of her personal circumstance.

Rhetorically, the extreme case formulations of "nothing" and "anything" have the effect of emphasising the 'loss' that would be experienced if Beverley decided to leave the UK. This suggestion of loss as impacting where to settle is heightened through the reference to older family members who have passed away. The use of "coz" implies that if Beverley had family members currently living in the Caribbean this might influence her choice. This has the effect of suggesting that the social and interpersonal implications of returning to the Caribbean are important considerations.

The repetition of "very" towards the end of the discourse serves to highlight the 'struggle' Beverley anticipates if she were to return. It also appears to position Beverley as querying the possibility of starting "all over again". This positions returning to live in the Caribbean as being a big undertaking for the participant, which seems to minimise the possibility of this becoming a realistic option for Beverley to pursue.

Extract 26 positions interpersonal changes as potential consequences of moving back to the Caribbean. Extract 27 constructs the reasons for not moving back as being centred around the individual.

Extract 27

Hazel: "The <u>main</u> reason why I didn't go back was because I'm settled <u>here</u> (1) I've spent what (.) almost 50 years here now (1) If I went <u>back</u> home (.) I would be starting from the begi:nning (.) and I'm <u>to:o</u> old for all that now"
(241-244)

This discourse positions the object of time as a powerful influencer on the decision of whether to live in the Caribbean or remain in the UK. The impact of time is constructed from two positions, time spent in the UK, and time in life. Hazel states that she is "settled here" and then goes on to quantify the length of time she has resided in the UK. Rhetorically, quantification in this instance adds veracity to her claims, because offering a specific timeframe increases the trustworthiness of her discourse. Had Hazel stated that she had 'spent many years here'; it is questionable whether this would have had the same potent impact. Therefore it would seem that the action orientation of this quantification is to justify how she became "settled" in the UK, and also to mitigate any contestation of her residence in the UK as being an insubstantial amount of time.

In this extract, returning to live in the Caribbean is compared to "starting from the beginning", which is positioned as an undesirable option. This has the effect of implying that Hazel has put down 'roots' in the UK, whereas in the Caribbean this is no longer the case. Therefore, returning to the Caribbean is positioned as a challenge, which has the effect of positioning Hazel as perhaps becoming unsettled.

Discursively, Hazel's age is also put forward as a contributory factor. During the latter part of this extract, an assured narrative is created that positions age as a moderating factor and one which appears to limit the confidence Hazel has in being able to "start from the beginning". The construction of being "too old" is an extreme case formulation, which has the effect of making it seem like an impossible feat for Hazel to rebuild her life in the Caribbean. This is emphasised by the use of "all that now", which constructs the exertion that would be required in order to actually move back. Overall, the prospect of moving back home is positioned as being untenable for different reasons, one being the participant's time in life.

Extracts 26 and 27 highlighted how, although considered as 'home', moving back to the Caribbean is constructed as an arduous and seemingly lonely endeavour for the participants. Therefore, remaining in the UK becomes positioned as the more reliable option, with interpersonal and life-stage considerations constructed as having ever-increasing prominence over the participants and their decisions. The rhetorical devices drawn upon suggest that one function of participants' discourse was to construct how they negotiate their retirement and the meanings attributed to it. The social action of both extracts is that the participant becomes positioned as being quite 'restricted' in terms of what they do, and where they do it. Constructions around being in a restricted position may have wide-reaching implications for participants, such as how they continue to create an alternative identity and sense of self during retirement, without becoming relegated to a position of resignation or indifference.

A.3.4   Life learning

The final set of discourses within the analysis presents the different ways in which the participants' talk constructs how they navigate making sense of their retirement, and how this is affected by discourses throughout their lifespan. Unsurprisingly, there appears to be variation throughout the discourses with regard to how the participants construct what they find helpful. The contextual underpinnings of such variability will be discussed, as will the action orientations of the differential discourses. Overall these discourses appear to position retirement as a forceful object that the participant strives to get the 'right' balance with. These discourses culminate with a powerful construction that appears to offer a dominant narrative, which could potentially have longer-term consequences for subsequent speaker and object positions created in contexts wider than retirement.

A.3.4.1   Inner strength

During these discourses the participants construct drawing upon different internal strategies to create a meaningful retirement. The discourses suggest that the object of retirement can promote deep contemplation within the speaker, and can facilitate further negotiations and meaning-making within the co-constructed discourse of the interview process.

In Extract 28 Beverley constructs her quest for happiness during retirement.

Extract 28

Melissa "S:o how do you think yo:u developed that (.) It sounds quite insightful?"

Beverley: "It's my mindset (1) I'm just thinking I haven't got anyone to help me (.) so I've got to do it all myself (1) I just have to be myself and DO what I can do (.) and (in Caribbean accent) don't put my basket where my hand can't reach heh heh (1.5) just living within my means (.) and being happy"

My question sets the scene for Beverley to expand upon how she created her "insightful" discourse around what retirement means to her. I have also positioned Beverley as being creative and actively trying to produce something. This context is important because it highlights how meaning can be co-constructed through encouraging a discourse, which in this instance facilitates a somewhat 'soul-searching' position for the participant.

A dominant 'survival' discourse follows when Beverley states "I haven't got anyone to help me" and that it is her "mindset". Having 'no-one' to help is an extreme case formulation, which has the rhetorical effect of conveying Beverley's strength. Also, the discourse suggests an awareness on Beverley's part when she states, "I'm just thinking", which might serve as a reminder of the necessity to maintain her focus. The importance of maintaining this "mindset" is reiterated with the use of another extreme case formulation when Beverley states "I've got to do it all myself". This suggests that there is no other option, which positions Beverley as having 'no choice' but to go through her retirement alone. The action orientation of this is that Beverley is positioned as needing to be independent and capable.

Interestingly, Beverley began to speak in a pronounced Jamaican accent when she relayed a proverb, which she then went on to explain. In this instance I would argue that the shift in accent served different functions. Firstly, when considering the contextual positioning of the discourse, Beverley's strength and independence had just been constructed. This seems important because it feels reminiscent of a dominant aspect of the 'work and retirement' discourses, in particular the constructive nature of early experiences on later life and retirement. Perhaps the proverb was one that Beverley was told, and it appears as though it remained with her and is

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constructive in how she approaches retirement. It is also possible that the Caribbean accent served to reinforce the value placed upon the meaning attributed to the proverb. Contextually, the proverb is used as a reminder 'to live within her means and be happy'. The proverb itself also connotes an image of strength and autonomy as it suggests that in order to be happy, one has to be able to live within one's own means, thus not be reliant upon others. It also suggests that one might need to sacrifice, because if you cannot "reach" something, then you cannot get it.

This discourse suggests that earlier life experiences may have a constructive impact upon meanings made during retirement. This extract also appears to draw upon extremes in order to rhetorically convey the negotiation between the strength and sacrifice needed in order to maintain a balance and be "happy" in retirement.

In Extract 29, a different speaker position is constructed, which appears to create an alternative approach to retirement.

Extract 29

Melissa: "Where do you thi:nk tha:t (.) different outlook came from (1) that more whatever happe:ns happens?"

Alison: "Because whatever has happened (.) I <u>can't</u> change it (1) maybe there are things that I would like to change (.) but <u>I can't</u> change it (.) so I te:ll myself it was supposed to happen (1) it was supposed to happen (1) so there's no point in worrying"

(358-364)

My question constructs a change in "outlook" within Alison, who I then go on to position as being able to explain how it came about. Alison's discourse constructs this difference as being the result of life events out of her control. The use of "because"

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implies that this change was a reaction or adaptation to something else happening. On two occasions a reference is made to things which Alison "cannot change", even though she might "like to". This feels like an authentic expression of a 'struggle' that has taken place with Alison positioned as being a 'recipient' and resigned to what happens, rather than being able to exert any influence over it.

This difficulty is then positioned as an uncomfortable object that requires attention, when Alison says, "I tell myself". This constructs a narrative whereby Alison might need to 'convince' herself of something, which appears to have a self-soothing and comforting effect. The discourse that "it was supposed to happen" is an example of externalisation, whereby the reasons for things 'happening' are presented as intentional, factual and beyond the speaker's control. When considered in context, the rhetorical effect of this is to reduce any accountability that might be placed upon Alison, with regard to what "has happened" in retirement. It appears as though relief is obtained from this construction, because the extract concludes with "so there's no point in worrying", which suggests that because circumstances are out of her control, worrying is a futile endeavour. This discourse constructs a position whereby reduced agency and therefore responsibility can be attributed to the speaker. Therefore, the action orientation is to mitigate any insinuation of blame by attributing the power and causation of life events onto an external entity.

There appear to be similarities and differences in the discourses presented in this extract and the previous one (Extract 28), which has noticeable implications for how the speaker is positioned in relation to retirement. Both participants drew upon a discourse of acceptance to make sense of what was not available to them; however, they were positioned differently within their individual discourses. Beverley was positioned as actively trying to have agency in retirement. Whereas discursively, Alison is positioned as more passive, in terms of the impact she might exert over her

retirement. This constructed difference in agency appears to affect the way both participants consider their expectations of retirement. Beverley constructs "being happy" as a possibility, whilst Alison presents the hope of not "worrying". It seems important to note that Alison's discourse did not state that she 'does not worry'; rather that she queries the "point in worrying", which might suggest that balance is still being sought. Overall, it would appear as though the discursive effect of these differing speaker positions is that they can become constructive in terms of how the participant makes sense of how freeing or limiting the retirement experience can become for them.

Extract 30 appears to offer further contextual detail to Beverley's 'strength' discourse (in Extract 28) by constructing the consequences of what would happen without it.

<u>Extract 30</u>

Melissa: "In <u>yo:ur</u> opinion (.) what do you think makes (.) it <u>difficult</u> for them to cope?"

Beverley: "I don't know (1) I think (.) sometimes (2) it's down to your personality (.) If you're a strong-willed person (.) then you try and not let anything bother you (.) but other people (1.5) I think if you're not that strong-willed then (.) you tend to fall to <u>pieces</u> quicker (1) but I dunno"

(135-141)

Prior to my question, Beverley's discourse had implied that women of non-Caribbean heritage would have a harder time coping in retirement. Therefore my question served as an invitation, requesting that Beverley expand upon this point further. Interestingly, my pronoun use of "them" has the effect of implicitly constructing the category of 'us' (Mueller & Whittle, 2011). This is an example of categorisation, which in this instance has the social action of aligning Beverley and me as members of the same group.

Beverley's discourse begins with three disclaimers (and ends with one), which serves to reduce the perceived judgements within the discourse, as well as reduce the likelihood of receiving a negative response from the listener. The ability to cope in retirement is attributed as being "down to your personality", which suggests it is internal and unique to the individual. Being "strong-willed" and "not letting anything bother you" are constructed as being useful personality traits, which in context appears to be how Caribbean women are constructed. However "other people" (a more subtle way of referring to "them") who do not possess these qualities "tend to fall to pieces quicker". This use of 'vivid description' (Edwards & Potter, 1992) connotes a mighty image of retirement and its consequences if one is not prepared for it. Rhetorically, this discourse again constructs retirement as being a powerful object that can be 'destructive' if certain personality traits are not present and upheld by the individual.

If discursively the consequences for Caribbean women who are not "strong-willed" and "let anything bother" them is that during retirement they will essentially 'fall apart', then the previous constructions of 'showing strength' seem to have a more fitting context. For example, extracts discussed thus far (e.g. 17 and 28) have positioned the participant's maintaining strength as vital for managing retirement. This has the effect of implying that without that strength or determination not coping in retirement might feel like a real possibility for them, which may prompt the need to create an 'utmost strength' position in order refute that prospect. Instances where a more passive speaker position is constructed, by contrast, might suggest a struggle to challenge the impact of retirement, thereby leading to more resignation and retreat from the individual. Therefore it would seem as though the social action of such dichotomous speaker positions is that participants align to one standpoint or the other, seemingly suggesting that the middle ground is an unfamiliar discursive option.

This construction of dichotomous positioning in retirement is continued in Extract 31, when Esther presents both passive and active speaker positions in relation to how she has dealt with social changes since retiring.

Extract 31

Melissa: "So (.) it sounds as though (.) perhaps the contact with them hasn't been what you had <u>hoped</u> for (1) how does that feel for you?"
Esther: "We:ll (1) I just get on with things (.) there isn't anything I can do about it (.) it is just what it is (2) it makes me sad sometimes (.) but <u>only</u> when I sit down and thi:nk about it (.) and I <u>don't</u> do that often"
(83-90)

Prior to my question, Esther presented a change in relationships with her old work colleagues. My question positions Esther as being disappointed with the change in friendships, and that she is able to access and construct her feelings towards it.

Esther's discourse begins by her rejecting the positioning of my question by almost dismissing the emotional impact this change in friendship has had on her. The discourse of "I just get on with things" portrays Esther as taking it in her stride and creates a position whereby she is seemingly not too bothered by it. Her stating, "it is just what it is" rhetorically has the effect of reducing the agency attributed to Esther for this change, perhaps to mitigate any insinuation that she actively sought to change the friendships. This suggestion is supported when Esther states, "there isn't anything I can do about it" – the extreme case formulation in this instance serves to construct a weakened position for the speaker. This seems similar to Extract 29, when Alison rebutted agency in relation to life events. The effect in both extracts was that participants became more aligned with a position of passivity.

A relatively long pause then follows, after which there is a 'concession' that Esther does feel "sad sometimes". A concession is a reflexive comment that has the function of positioning the speaker's judgement as fair and considered (Mulholland, 1994). Antaki and Wetherell (1999) also state that a concession can be used to strengthen the speaker's position, as it helps reduce any opposition from the listener. I would argue that the discourse of emotion may have had an unsettling effect on Esther based upon her response. Immediately after the 'disclosure' she states that the sadness only comes when she "sits down and thinks about it". It seems as though the social action of this was to shift Esther from being in a 'vulnerable and exposed' position to one more comfortable, where distressing emotions are constructed as having less impact upon her. This implies that not only are difficult feelings avoided, but also constructed as being difficult for the participant to tolerate. This construction feels authentic when considering how the extract ends with Esther stating, "I don't do that often". Here Esther is positioned as not getting distressed about this change often, and also as seemingly trying to avoid the possibility of this happening. "I don't do that often" suggests more of an active effort to stop the sadness than if she were to say 'it doesn't happen often'. Therefore, it would seem as though the discursive impact of this narrative is to present how more or less agency can be constructed and what the function of this is. In this instance less responsibility appears to help situate blame away from the speaker, whilst more agency is constructed when the speakers endeavour to distance themselves from the emotional impact of something.

A.3.4.2   Retirement as a gift

Each participant's discourse constructed their faith as an invaluable asset that served to offer a means of support, not only in retirement, but life generally. Powerful discourses were created which suggested the importance of religion in their lives. The nature of these constructions meant that at times the meaning attributed to the object of retirement shifted, which in turn had implications for what speaker positions

became available to the participants. In the extract below, Denise constructs the reliance she has upon God to keep her going.

Extract 32

Denise: "I don't get <u>as</u> stressed as I used to when thinking about work heh heh (.) since I stopped working I don't get stressed about that (.) but I have <u>other</u> stresses that are MORE stressful to be honest heh (1) yes (.) things are <u>more</u> stressful <u>than</u> work (.) I sti:ll have to cope (.) and ask God to give me the strength and the faith (2) I put God before everything I do"
(328-334)

Denise's discourse constructs "other stresses" as being more strenuous than those present when she was working. Denise appears to be positioned as having a more difficult time in retirement than when she was in employment. This is emphasised by the five uses of the word "stress" in short succession during the extract. The effect of this appears to be that of conveying to the listener how tough things are for Denise currently.

Denise states that she "still has to cope" in spite of these difficulties, thereby being positioned as requiring a solution or some means of support. A religious discourse is drawn upon to suggest that "God" is available to request "the strength" necessary to maintain what she 'needs to do'. She continues by reaffirming the importance of religion by stating that she "puts God before everything" she does. The social action of this is to suggest that she is guided by her religion and that her trust is rooted firmly within God. In addition, it feels as though her discourse implies a means of respect and gratitude that she feels towards God. This discourse appears to construct retirement as a stressful object for which a religious discourse can be drawn upon to navigate through and obtain sustenance.

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All participants drew upon the utility of a religious discourse; Extract 33 continues to construct how much of a pivotal role it plays in Cassandra's narrative.

<u>Extract 33</u>
Cassandra: "Eve:ryda:y I wake up in the morning (.) and I have my breath in <u>my</u> body (.) I prai:se <u>God</u> (.) and count that as a ble::ssing (.) I take one day at a time"
(295-297)

The discourse begins with an extreme case formulation, which in this instance serves to strengthen a position of gratitude through being able to "wake up" each day. A vivid description is utilised to further illustrate the appreciation that Cassandra has for having "breath" in her body, which constructs an image of life and functioning. The discourse constructs a process whereby once there is an awareness of "breath in" her body, Cassandra is thankful. This discourse suggests that Cassandra attributes her life and functionality to God, and therefore chooses to "praise God" immediately "everyday".

Cassandra's discourse constructs her time in life as being gifted to her by "God". She is positioned as being humble and 'at God's will', through her construction of "taking one day at a time". This constructs an air of uncertainty about what life might hold, even the following day. Cassandra's discourse constructs an acceptance around this unknown, because in spite of what may come, she considers her time "as a blessing". The rhetorical devices used with this religious discourse have the function of constructing a powerful appreciation of God and life. Therefore, the participant is positioned as willing to accept the role of 'recipient', which appears to orient towards a discourse of gratitude.

Extract 34 continues to construct an appreciative discourse, whilst also explicitly encompassing the object of retirement.

Extract 34

Melissa: "In yo:ur opinion (.) what do you thi:nk retirement means to most people?"

Esther: "I think retirement is seen as a ti:me for people to (.) rest and relax (1) for people to just take it easy and enjoy the rest of their lives (.) if you make it to retirement (.) it's a blessing"

(403-408)

My question constructs it as a possibility for Esther to empathise with the position of another, in order to convey an opinion of what retirement might be like for them. The action orientation of my question was therefore to encourage Esther to share how she might generally construct the meaning of retirement for others.

Retirement is constructed as an opportunity to "rest and relax"; this appears to suggest that it is a time for recuperation and replenishment. The discourse then goes on to position retirement as perhaps a precursor to the individual approaching older age and the end of life. Esther's discourse also appears to construct a position of humility, as her discourse constructs being able to retire as a "blessing", which implies that it is not a given and something that she is grateful for. The social action of this is to convey a sense of gratitude and also acknowledgement of a 'higher power' overseeing life.

Interestingly, within all of the 'retirement as a gift' extracts, when a religious discourse is constructed, the power and forcefulness of retirement appears to be diminished. For example, in Extracts 32 and 34, where religious discourses were drawn upon, retirement is constructed as either an object that the participant can "cope" with or "a

blessing" respectively. As already discussed, the participants appear to construct God as having large amounts of power and capability in their lives. This seems similar to how retirement was constructed in earlier extracts (e.g. 3, 8, 10, to name a few). Discursively this might cause problems for the participants, because whilst declaring the encompassing power God has in their lives, their discourse constructs retirement and God as almost equally impactful. This problem appears to be handled by the participant creating an alternative position for retirement, whereby its capabilities now become 'secondary' to those of God. Retirement can be constructed as "a blessing", in the context of God overseeing and managing it. Therefore, the power of retirement is constructed as being less than that of God. The social action of this altered construction suggests that the negative impact of retirement on the speakers lessen when a form of support (in this instance, God) is constructed as being alongside them.

A.3.4.3   Unspoken

The final set of discourses to be presented in this analysis was arguably one of the most dominant and prominent constructions that came across in the participants' talk. Whilst not all of these discourses explicitly refer to retirement, they are very relevant nonetheless because they offer early-life contextual implications, which still appear to have an influence over the participants' constructions and meanings of retirement. Within the 'unspoken' constructions a range of rhetorical devices were drawn upon to implicitly voice something that was not explicitly spoken. These constructions seemed to have the effect of 'censoring' what the participants shared, which appeared to limit the positions available to the speaker, which in turn seemed to become a further 'restricting' force. The cyclical nature of these discourses is constructed as a 'standard' feature, which appears to suggest a position of struggle whilst maintaining silence. The extract below provides a good example of why context is imperative when considering the construction of discourse.

Extract 35

Alison: "I grew up with my aunt and (.) she was o:ld-fashioned (.) well would you say old-fashioned? (1) she <u>never</u> told me nothing (.) so whatever I know I had to learn by myself (.) or from friends at school (.) and <u>they knew</u> (1) or biology lessons (.) she didn't tell me a <u>thi:ng</u>"

(121-124)

Prior to this point in the interview, Alison had shared that she became pregnant when she was a teenager and still living in Jamaica. This extract constructs certain topics as being almost 'forbidden' to speak about. Alison questions whether "old-fashioned" is an appropriate adjective to describe her aunt. In this instance, that attribute has the rhetorical effect of positioning her aunt as being 'behind the times', in terms of what they spoke about together. Two extreme case formulations are used when Alison claims that her aunt "never" told her "nothing". The function of this is to emphasise how little Alison knew about certain things.

At this point, Alison's discourse remains relatively ambiguous with regard to what specifically the subject of her talk is. Discursively, 'hints' are provided when Alison states learning from "friends at school" or "biology lessons". This implies that Alison was referring to sexual education, in particular reproduction. Alison ends by stating that her aunt "didn't tell her a thing", which in the context of becoming pregnant might be referring to contraception and/or what happens during sexual intercourse.

This discourse positions Alison as being slightly 'naïve' and 'uninformed' about embarking upon a sexual relationship, which in turn led to a position of vulnerability. Alison becomes positioned as 'reliant' upon her aunt to initiate these conversations, because at no point did Alison say she "asked" questions about sex. This seems to imply that not only was sex not discussed, but that it might be considered as 'wrong'

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to ask questions about it. As is typically the case with teenagers, Alison presents a curious discourse in terms of finding out more, and so school is constructed as her only means of acquiring this information. Interestingly, Alison positions her friends as more aware than she was, when she states that "they knew", which implicitly positions herself as 'not knowing'.

Perhaps most striking about this extract is that Alison still seems disallowed from constructing a discourse that explicitly states what she was referring to almost fifty years later. This brings to the forefront the importance of context in relation to shaping our interactions and views. Alison's discourse constructs growing up within a context whereby certain topics could not be discussed, thus suggesting that the strength and dominance of this construction is such that even now these things are not spoken about. This has the effect of suggesting that unless an alternative discourse is constructed, where exploration is encouraged, this "old-fashioned" construction might go on unchallenged. This raises the question of whether there are other topics whereby explicit expression is 'unacceptable', if so, this may also lead to other important constructions being avoided.

Extract 36 continues to construct a discourse which highlights a difference between what things are discussed nowadays, compared to back then.

Extract 36

Denise: "They <u>didn't</u> tell you things (.) like how your mother would tell you things these days (1.5) it <u>wasn't</u> like that when I was growing up (.) They didn't really <u>lay</u> things out for you and te:ll you things."
Melissa: "Co:uld you give an example of (.) what you mean?"

Denise: "Yeah (1) they don't tell you things like 'don't do these things because (.) it's not good' (.) they didn't tell you these things (.) In those days it's different from now" (140-146)

Similar to Extract 35, this discourse also constructs context as critical for Denise's creation of 'acceptable' talk. The beginning of the extract suggests that avoiding 'certain' conversations was perhaps a common feature when Denise was growing up. She states, "they didn't tell you things", which implies that it was not just one person who refused to engage in these conversations with the speaker but perhaps several. A comparison between how things were then and "these days" is drawn upon; this has the effect of emphasising the lack of knowledge that was available growing up.

As in Extract 35, Denise does not explicitly construct what things "they didn't tell" her, however, she does offer clues when she states that these days "your mother would tell you things". Rhetorically, this positions the listener as relying upon connotations or prior knowledge to ascertain what Denise is referring to. My question seemed to present this, when I tried to challenge this 'unspoken' discourse by requesting "an example". The effect of my question seemed to create a discursive 'dilemma' for Denise, because I was asking her to explicitly convey an 'avoided' discourse, yet at the same time the current narrative served to emphasise how much things had moved along since "those days".

This problem was managed with a rhetorical construction, which appeared to create an answer to my question, but only implicitly. For example, when Denise describes how she was not told to "do these things", this implies that she has actually vocalised what "these" things are. In this context "these" things are what cannot be explicitly constructed. This appears to be an example of 'systematic vagueness' which, according to Edwards and Potter (1992), is a rhetorical device which provides the

listener with just enough information to make a general inference, but without enough detail for a rebuttal to be directed back towards the speaker. Also, within the discourse certain topics are defined as being "not good". This implies that there are 'good' things to talk about. It would seem as though the speaker's discourse has become responsive to the construction that there are categories of talk that are permissible and those that are disallowed. This appears to have the effect of encouraging the speaker to discuss the things that she 'should' be talking about, whilst 'silencing' the others. It appears as though the action orientation of this discourse was to construct how talk has 'opened up' over time, however, the discourse constructed appears to suggest the opposite.

Interestingly, it seems as though even a vague response from Denise felt quite 'progressive', because she again goes on to highlight the difference between then and now, within the context of just 'revealing' to the listener what had been avoided for many years. This construction of the difference appears to imply that the speaker's discourse felt more explicit than perhaps was conveyed to the listener. This discursive divergence might have implications and consideration points concerning how to approach discussion of unspoken topics.

The following three extracts will focus on the discursive constructions from one participant. The reason for this is that the extracts offer a good example of how the contextually rooted unspoken rhetoric can be influential throughout the participant's discourse of retirement. To begin, Extract 37 presents how Denise's discourse subtly constructs a challenge in retirement.

Extract 37

Melissa: "Do you still enjo:y your retirement a:s much as you did (.) when you first retired?"

Denise: "Yeah (.) I did."

Melissa: "Do you sti:ll enjoy it as much now?"

Denise: "Yeah (1) yeah (1.5) although my husband is not well no:w so that is a

problem (.) he has dementia (.) so I spend a lot of time looking after him"

(55-61)

My initial question constructs the possibility that perhaps there might be a difference for Denise in terms of her enjoyment of retirement. My use of "still" and "as much" creates a discourse whereby retirement was seemingly enjoyed previously. Denise's response suggests one of two things occurring, either I did not convey my question clearly, and so perhaps it was difficult to make sense of, or her response was constructed based upon historical information. The use of "I did" positions Denise's discourse in the past tense, which in the context of my question serves to either convey miscommunication or perhaps a reluctance to construct how retirement is experienced currently.

My second question essentially constructed the same information as the first, but was conveyed more succinctly. Also, the emphasis on "still" and "now" served to highlight what information I was requesting. Denise's response constructs a "problem" that she has been coping with during her retirement, but discursively it is not positioned as having a negative impact upon her experience. The use of "yeah" appears to suggest that she is enjoying retirement, however, adding "although" has the effect of 'hedging', which serves to tone down the level of enjoyment constructed. Furthermore, the discourse constructs the dementia and time spent caring for her husband in quite a minimal, non-descriptive manner. This has the effect of downplaying the impact that this has on the speaker and her retirement experience.

The action orientation of this discourse appears to be that of convincing the listener that retirement is an enjoyable time for the speaker. However, the level of agreement conveyed within Denise's talk appears to be greater than what was rhetorically constructed. This might imply that there is a reluctance to construct difficulties as impacting upon the individual, and therefore an alternative construction is drawn upon to suggest otherwise.

In the next extract Denise constructs what retirement means to her.

Extract 38

Melissa: "What do you thi:nk retirement mea:ns to mo:st people?"

Denise: "Retirement (2) means they can do as they like and (1) they can go where they want to go (.) and don't have to think about going to work (1) I don't know about other people (1.5) but that is what retirement means to me"

(339-343)

Denise's discourse constructs retirement as being a liberating object. This discourse positions retirees as being able to "do as they like" and "go where they want". This use of these extreme case formulations has the effect of constructing retirement as a 'restriction-less' time. This appears to suggest that retirement can hold 'opportunities' for the speaker.

The next extract appears to present a disparity between Denise's constructed meaning of retirement (in Extract 38) and her actual experience of it. Whilst Extract 37 constructed retirement as being something the speaker was able to enjoy, Extract 39 powerfully challenges this construction.

 Extract 39

Melissa: "You said that (.) you are quite hard-working (.) and that you like to try (1) but also relax and have fun (.) I wondered (1) if there were any other words that you would use to describe yourself now=?"

Denise: "=No, I'm not having fun now heh heh, (.) I'm telling you the tr(h)uth, I'm not having fun. I have to think a lot, (.) because sometimes in the nights I don't even sleep, because he is UP (1) and I have to watch him"

(180-186)

My question presented a construction of the different attributes that were created within Denise's discourse. My use of "you" served to convey that I was utilising constructions from Denise's own discourse and the effect of this appeared to be that of conveying the authenticity of my question. In context, my question presented two different attributes (hard-working and relaxed) to encourage Denise to expand further upon how she might describe herself. It felt as though this was important because throughout the interview I was struggling to get a sense of Denise's retirement experience, even though I was explicitly asking about it. Therefore, it would seem as though the action orientation of my question was to encourage exploration of how Denise would construct herself and attributes.

Denise's response almost seems juxtaposed with my question, and the impact of this appears to be as a 'release' for her. Her discourse begins by countering her construction in Extract 37 as being able to enjoy her retirement, by explicitly stating that she is "not having fun". This is then followed by laughter, which serves to convince the listener that the speaker's discourse has had minimal impact upon her. Interestingly, the construction of this alternative discourse being "the truth" is presented, which implies that the previous discourse (of an enjoyable retirement) may not have been a 'truthful' construction. The explicit reference to "I'm telling you the

truth" makes the speaker's discourse appear more genuine, because the discourse is constructed as being an account based upon the speaker's own narrative.

The speaker seemingly then goes on to list some of the reasons why she is "not having fun". The speaker is positioned as needing to remain mentally and physically active throughout the day and night. When Denise states "I don't even sleep", this is seemingly to highlight that at times when others may be resting, she has to be just as alert and active. Not only does the discourse construct constant alertness, but also vigilance when Denise states that she has "to watch him". The use of "have" implies that there is no other option but for Denise to adopt this role, which discursively appears to be impacting quite heavily upon her life in retirement. Overall the discourse appears to construct the speaker as being 'tired' and not having the opportunity to replenish herself physically or mentally. Therefore it would seem as though the action orientation of this discourse is to construct the struggle experienced by the speaker and the discursive leaning towards trying to minimise it.

I would argue that perhaps the change in retirement enjoyment constructions within Extracts 37 and 39 might be linked to the interview context. Extract 37 appears to be the 'usual' discourse constructed, whereas perhaps as the interview progressed (in Extract 39) and my questions persisted to ask about retirement meaning and experience, this narrative became increasingly difficult to maintain. Therefore, perhaps the social action of Extract 37 was more concerned with 'maintaining' the discourse, whereas Extract 39 seemed more focused on 'letting go' of what was not said, by "telling the truth", which might have been why the narrative appeared to be reminiscent of a 'release' within the speaker.

The final two extracts, although not explicitly linked to the participants' experience of retirement, appear to provide good examples of the dominance within the 'unspoken'

discourses. Extract 40 presents Esther's meaning of the co-construction within the interview process.

<u>Extract 40</u>

Melissa: "Finally (1) considering the topic of thi:s conversation (1) I just wanted to ask whether you thought there was anything (.) that I <u>missed</u> out?"

Esther: "No (1) I don't think so (1.5) to be honest (.) I said <u>more</u> than I thought I would to you."

Melissa: "O:h re:ally?"

Esther: "Yeah (1) I didn't think I'd have much to say (1) but I surprised myself once I got going heh heh"

(412-420)

This extract was from the end of my interview with Esther, and I was checking whether my questions had served to enable a construction of the speaker's retirement experience. Esther's response appeared to create a sense of reflection and surprise on her part. Her discourse constructs a prior-held idea about how much she anticipated sharing during the interview, and that the reality turned out to be "more" than she thought. This has the effect of highlighting not only how I, as the interviewer, had a social purpose within the conversation, but also that the speaker had one too. The speaker's discourse implies that there is a 'usual' amount of information shared, which suggests that there is a 'cut-off' point. Furthermore, it seems as though the addition of "to be honest" serves to convey and emphasise the surprise Esther experienced when reflecting upon the interview process.

My second turn served as an invitation for Esther to elaborate upon her initial comment. The response positions Esther as having "much" to say, and explicitly naming her "surprise" about this. The discourse presents having more to say as being

connected to 'getting going'. This constructs 'getting going' as having the effect of facilitating the speaker to feel more 'relaxed' in terms of what she shared, which seemingly had the effect of 'surprising' the speaker. It seems as though the laughter at the end of the extract served to emphasise the 'unexpectedness' of the amount shared during the interview.

Similarly, Extract 41 is taken from the end of my conversation with Beverley; here my 'good-fortune' is explicitly constructed.

Extract 41

Melissa: "I (.) think I've asked all of my questions (.) unless you think I might've forgo:tten something?"
Beverley: "No (1) I don't really give interviews you know (.) so you're lucky, you're re:ally lucky heh heh"
(527-529)

Beverley's discourse serves to inform me that 'giving interviews' is not something she usually does. The addition of "you know" rhetorically seems to add authenticity to Beverley's claims, as well as make it explicitly clear to me (as the interviewer) that I am in a 'privileged position'. In this context, the discourse appears to highlight the position of me as the interviewer, and Beverley as the interviewee. The interviewer is positioned as being fortunate and the interviewee is positioned as doing something a bit unusual. Twice in short succession the discourse references how "lucky" I am that the speaker allowed me to interview her. The discourse of "luck" constructs the occurrence of the interview as something quite rare and not to be underestimated. I would argue that the laughter at the end of this extract appears to construct Beverley's 'shock' that she allowed herself to be interviewed, and engage in the co-construction process.

Extracts 40 and 41 both construct the speakers in a position whereby they seem 'taken aback' by how much they were able to engage in the interview with me. I would argue that this is another way in which the 'unspoken' discourses can become constructive of reality because they appear to have the effect of 'limiting' and 'setting boundaries' on what the speakers consider sharing in their discourse. The identification of this potential influence upon the speaker may have implications in terms of whether they feel able to construct discourses that at times feel difficult to share.

Overall, the 'unspoken' discourses appear to construct certain topics as 'off-limits', which seems to have the effect of censoring the speaker. This implies that there are 'good' and 'bad' discursive constructions, which appear to have been created within earlier life contexts. The speakers' discourses still appear to be influenced by this, as their constructions suggest that there are things which should not be vocalised. A consequence of this discourse seems to be that of imposing further restrictions on not only what the speaker shares, but what they feel is permissible to talk about.

The three discursive parts within this analysis present the different constructions and rhetorical devices utilised to construct the participants' retirement experience. Within this analysis, retirement has been constructed as a powerful object that can seemingly be embraced or feared by the speaker. This appears to influence the speaker positions available and constructions of their retirement experience. When a more passive speaker position is available, this seems to construct a discourse of resignation and minimal impact in terms of the individual's influence over their retirement. Alternatively, a narrative where the speaker's agency is highlighted appears to produce a more empowered rhetoric. The analysis also considered the influence of social contexts on the discourses produced; in particular how historical input may have impacted (and still be impacting) upon the speaker's narrative, and

constructions in retirement. In this respect, the analysis has highlighted how retirement cannot be considered as a standalone object, but rather an event that can be influenced and have influence over many different aspects within the participants' lives.

A.3.5   Analytical Reflexivity

Whilst I have tried to remain as close to the discourses as possible within this analysis, offering the reader a further insight into the perspectives that may have influenced this process feels like a helpful addition. This research is epistemologically rooted in the stance that knowledge is socially constructed and that one's context plays a pivotal role in the formation of one's discourse. It then follows that my analysis of such discourse is also contextually dependent and influenced by my own standpoints. Willig (2012) posits that as the researcher, I will utilise different ideas and tools when approaching the discourse for interpretation, whilst still remaining with the participant's account. This is why DP analysis could be considered as a co-constructed meaning based upon the interaction between the participant and me. Willig (2012) also states that in order for my interpretation of the data to be understood, there first needs to come an idea about what I have contributed to the analytical process, which I will now outline.

I think my limited personal experience of retirement has been an asset within this research, because I did not approach the data with a preconceived idea about what I intended to find. Rather, I found that my curiosity remained piqued, because I did not know what discourses and speaker positions would be created. I am not suggesting that it would have been disadvantageous if I had had more real-life experience of retirement myself; I am merely offering my ideas based upon the analytical process I have embarked upon.

Upon reflection this entire analytical process has been a challenge. Not just through analysing the discourses, but also constructing their discursive creations. The participants created quite distressing and difficult discourses, and at times whilst producing this analysis the power of these constructions seemed very prominent. As discussed, the main catalyst for researching this area was because my own mother's retirement is on the horizon, which I feel contributed to the forceful impact of the constructions created. The process of remaining with the participants' discourse meant that I continuously had to remain 'grounded' in their talk, which is why I used actual quotes throughout the analysis in order to keep their constructions as the focus. After completing this analysis I have a greater appreciation regarding the necessity of considering context when studying the purpose and functions of talk, because context influences our language, and our words are the "linguistic building blocks" that can construct our meaning of reality (Mueller & Whittle, 2011, p. 189).

Finally, I do feel as though the shared cultural background between the participants and me had some impact upon the discourses and meanings created. To me, it felt as though I was given slightly more 'access' to ask about different topics, that the participants may not have usually discussed. Thomas (2004) nicely describes how the shared ethnic and gender background might have facilitated engagement and nuanced meaning of the discourses created. According to Thomas' (2004) hypothesis, as a black woman I am in a good position to study Caribbean participants' lives, because I can draw upon my own historical and social contexts throughout the process. Whilst I agree with these sentiments, there were moments when this access felt increasingly limited. Nonetheless, I do feel as though a shared narrative was created, and I am left with a feeling of privilege to have had the opportunity to be a part of this construction.

I have now presented my analysis of the participants' discourse. During the final chapter of this research I will summarise and synthesise these findings. This will involve considerations about how these findings fit within the existing literature, as well as explore the practical applications within the field of counselling psychology. I will also consider the limitations of this research and suggestions for future areas of study.

Chapter Four: Discussion

This chapter will begin with a summary of the findings discussed in the analysis section, in particular how the present research aligns with and adds to the current empirical literature about retirement and the Caribbean-born women's experience of it whilst living in the UK. In order to synthesise the findings, the discourses will be discussed retaining the three-part structure introduced in the analysis chapter, which will be used to expand upon how the participants' talk was instrumental in the creation of meaning and social realities of their retirement. I then move on to evaluating the present research, referring back to the validity guidelines from Potter and Wetherell (1987) and Yardley (2015), which were discussed in the methodology chapter. Another part of the evaluation process will be to review whether the current research answered the questions it endeavoured to, as well as acknowledging and considering what the limitations of the present study are. I will finish by considering how future studies could continue to develop upon the work that has been achieved here and what the implications of the current research are, not only for counselling psychology but also on a societal level.

A.4.1 Overview of findings

The purpose of the current research was to explore how black Caribbean-born women living in the UK construct their experience of retirement. Discursive psychology was used to analyse the discourses of eight participants. Of particular interest was exploring how meaning was constructed, and what the action orientation of such discourses would be in terms of positioning, for both the speaker and the object of retirement. I hoped to explore how participants negotiate their retirement experience and how they create meaning from this process, whilst also considering how they use discursive resources to construct a social reality. In doing so, three main discursive areas were identified, and I will now move on to discussing each in

turn – with consideration to how these findings fit with and contribute to the existing literature.

A.4.1.1   Connections – Interpersonal; Mind and body

I began by discussing how the participant's connections with others and themselves seemed to become constructed as intertwined with their retirement. In these discourses, retirement was constructed as an object that appeared to limit the available positions for the speaker, and as a result participants' constructions were centred around adopting a position of agency or passivity in relation to the impact of retirement upon themselves and their social realities. At the heart of the participants' social discourses were their relationships with others. All participants constructed the importance of social connections, either explicitly or implicitly through constructing the consequences of not having much of a social network. These findings align with previous research claiming that maintaining close social relationships are important for retirees (e.g. Pinquart & Sorensen, 2000). From the current study, the consequences of not maintaining an active social network were constructed as particularly powerful and unsettling for the speaker. This finding appears to align with research discussed by Bolzman et al. (2006) who noted that especially for migrants, social connectivity is vital.

I would argue that the current research has offered additional insights into how the constructions of social connectivity can create meaning for the participants. For example, participants constructed a discourse of resignation and indifference when social lack was constructed as being a natural consequence of retirement. Whereas participants who constructed retirement as a time where social relationships could continue as they once were created a discourse of opportunity and activity. The social consequence of these differential discourses appears to be that of empowerment or

disempowerment for the participant, which is impacted by the amount of influence retirement is constructed as having over their social circumstance.

It would also seem as though the current available discourses of retirement add to the dichotomous constructions of retirement. As previously discussed, discursively retirement has been depicted as a time of leisure after a lifetime of continuous employment (Duberley & Carmichael, 2016). Also discussed was how research can be constructive in creating a differential discourse whereby retirement could be positioned as either 'good' or 'bad' (Kim & Moen, 2001), which can position the retiree as having to align with these rigid constructs. The current research appears to construct the implications of having such limiting available discourses with regard to how the participants create meaning for their own retirement experiences. For example, participants who constructed retirement as a time of enjoyment created a discourse of optimism within their own capability to embrace challenge, whereas participants who were constructed as experiencing more of a struggle during retirement appeared to create a narrative of fear and avoidance.

The current findings also support research by Wang (2007) who suggested that retirement could affect many different aspects of the retiree's life, including their mental and physical being. The discourses constructed retirement as being a mysterious and potentially debilitating object that the retiree needed to negotiate. In line with findings from Smith and Dougherty (2012), the need to balance the routine and freedom of retirement was constructed as a pressing concern for the participants. The current research adds to this body of literature by constructing the consequences of what would happen if this balance were not met and also the experiential impact for the participants. For example, retirement was constructed as leading to physical and mental degradation if the retiree was not positioned as finding a way to incorporate

routine into retirement. For some this routine involved remaining socially active outside of the home, and for others it involved re-entering employment.

On the other hand, It is important to note that the physical declines of retirement were not always constructed as problematic or something to be fought against. For example, in Extract 8, although Alison constructed a lonely and isolating image of retirement, her discourse did not position this as something that she sought to challenge. Rather the discourse relaying the negative impact of retirement was constructed as something to bear and accept, which might add context to the passivity and resignation discussed earlier. This appears to highlight the constructive nature that discourse can have on the meaning of retirement, which appears to have a big impact upon how the retiree is positioned and the behavioural implications of such positioning.

A.4.1.2   Negotiating differences: Work and retirement; Home

Subsequently, the focus became how the participants constructed meaning in their lives once retired and also their narratives of home, paying particular attention to how they discursively negotiated these differences. The intricate and nuanced meanings of retirement became apparent through the different discursive creations used to position participants in relation to this process. For example, in Extract 13 Alison's discourse presented a stopping of enjoyment and activities since retiring, whereas in Extract 19 Beverley constructs retirement as working a full week. These differential discourses highlight not only the individualistic nature of retirement but also the fine line between work and retirement. This is in line with Beehr and Bennett (2015), who noted that there is a large amount of subjectivity concerning whether an individual considers themselves retired or not.

As previously discussed, researchers have noted that black women in particular had a preference for returning to employment once retired (Belgrave, 1988), and that the impetus for this was not financial (Silverman et al., 1996). The current research appears to support these observations by considering how the discursive resources utilised served different social objectives in the dialogue. For example, in Extract 8 Alison's discourse of loss serves to emphasise the impact that employment had on her life, through constructing retirement as no longer maintaining this routine, whereas in Extract 11, Beverley's discourse serves to convey the benefit obtained through having the routine of employment. In this extract, Beverley initially drew upon a financial discourse as a means of justifying why she sought work after retirement. However, this shifted to a more personal discourse. This appears to imply that (at least initially) Beverley felt impelled to construct a discourse where work was positioned as the only solution to overcome the detrimental effects of retirement, which contextually positions regaining employment as an acceptable decision. Discursively, regaining employment was constructed as something that needed to be justified for it to be considered a reasonable pursuit for the retiree, which initially detracted away from the more personal discursive creation. This suggestion may align with the historical retirement constructions of leisure. Perhaps in order for Beverley not to be considered an anomaly, a financial discourse was drawn upon to orient the listener to the necessity of work, rather than positioning employment in the context of pleasure. If so, it would be beneficial for society to develop additional discourses of retirement, which might provide retirees with alternatives to draw upon. In line with this idea, perhaps an encouragement of discourses acknowledging the transitional and subjective nature of retirement could help convey a consistent discourse in relation to retirement being a process for the individual.

It is also possible that the impact of dual cultures influenced the discourses of work and retirement. As previously discussed, researchers have alluded to the strong work

ethic ingrained within Caribbean-born women (Byron, 1998; Senior, 1991). The current findings also suggest that working hard was of importance to the participants. Considering that employment has often been credited as a main reason why many Caribbean people migrated to the UK, as well as that historically Caribbean women have often been posited as being a main provider for their families (Byron, 1998), the necessity of working hard has additional importance. Bolzman et al. (2006) raised an interesting point in their research paper by stating that once working reduces or ceases so might the rationale for why the retiree remains in their host country. The current research has offered support for this hypothesis by finding that the allure to return migrate was constructed as being a serious consideration that also required negotiation, which could involve the consideration of significant others (e.g. partners and children). The findings also appear to contribute additional considerations involved in the return migration negotiation. For example, lack of social resource in the country of origin and the retiree's age were both positioned as reasons for not moving back to the Caribbean. Interestingly, the current analysis also found that some participants felt that the UK lacked in areas, including social opportunity for retired Caribbean women and the cost of living, which was constructed as impacting upon the satisfaction and sense of belonging for the participant. Perhaps similar to the work and retirement discourses, the home constructions also create a sense of the participant involved in a push-pull relationship with regard to where to live in retirement, with residing in either country constructed as requiring compromise from the individual.

Furthermore, Van Solinge and Henkens (2005) queried whether individuals developing hobbies and non-work roles before retirement may support retirement transition. The analysis appears to support this claim by finding that participants who were able to maintain an active social life constructed a more optimistic discourse of retirement, whereas those unable to do so presented a lonelier discourse. The current

research also adds to the existing literature by presenting the discursive consequences of these differential constructions. For example, the analysis has suggested that participants who were not able to invest in alternative valued roles created a discourse of passivity and trepidation towards retirement and its effects, whilst those who created a discourse of opportunity created a more embracing narrative of retirement.

A.4.1.3   Life learning: Inner strength; Retirement as a gift; Unspoken

The analysis culminated with an exploration of how personal and contextual influences can impact upon not only the participants' constructions of retirement but discourse more generally. During the inner strength discourses a narrative of independence was presented as being of utmost importance for some participants to maintain. The analysis also detailed how strength can be positioned from either an active or more passive position, and what the discursive consequences of each creation would be. For example, in Extract 28 Beverley's discourse is constructed as seeking a positive goal, whereas in Extract 29 Alison's narrative positions the hope as creating distance from a negative outcome. Arguably these differences in positioning can have considerable consequences for the speaker's retirement ambitions and quality of life in terms of whether positive hopes are considered pursuable, or whether the narrative becomes that of trying to avoid negative possibilities, which could impact upon retirement enjoyment by further limiting the discursive positions available.

When placed within the wider context discussed during the introduction, the findings appears to suggest that strength is constructed as a necessary component for success and survival. For example, Byron (1998) posited how working hard in the Caribbean was considered common practice during times of slavery, and considering the noted oppression black workers had to endure when they initially moved to the UK (e.g. Brown, 2006), perhaps vulnerability was constructed as a weakness and

therefore avoided. The analysis noted that the importance of being strong and independent appeared to be constructed as present within the participants from an early age. Furthermore, the majority of the participants described the familial expectations placed upon them and their migration to the UK. When considering the contextual backdrop to the inner strength discourses it is not surprising that powerful constructions were utilised to position the dominance of this discursive creation.

I would argue that the current research has also highlighted the similarities present across discourses. For example, the inner strength discourses bear a striking similarity to the work and retirement narratives, in terms of the discursive strategies used to highlight the dominance of both positions, as well as indications that both discourses developed early during the participants' lives. When considering both discourses together, it is possible that they may hold a shared meaning for the participant. For example, working hard and providing for one's household may be considered a sign of strength, which might make it difficult for the participant to adopt alternative positions (such as vulnerability) that might be viewed as threatening to the independent stance. This is an important observation to note because although authors have noted the importance of work for Caribbean women, as far as I am aware previous research has not explicitly identified the discursive tools used to convey the power of these discourses, nor have they presented the link between the discourses. Furthermore, the wide-reaching nature of these discourses means that they may feature in other narratives apart from those related to retirement. This identification may be helpful for clinicians working with this client group, because it might have an impact upon how difficulties are expressed, if at all.

A noticeable shift in the analysis occurred when retirement was constructed within a religious discourse. On these occasions the object of retirement became a secondary factor and its influence upon the individual was dramatically minimised. Previous

research has highlighted the importance of religion in terms of retirement pursuits and paths chosen (Park, 2012). However, the current research also suggests that religious discourses can have a calming and comforting effect on the seemingly powerful impact of retirement. Throughout the analysis retirement was constructed as being a mysterious object that the participants fought to enjoy and remain stabilised within. However, when placed within a religious discourse retirement appeared to lose its power over the participant, perhaps because it was placed within the context of an all-knowing and more powerful entity, God. This idea aligns with research suggesting that for older black women religious narratives have the power to re-position adverse life experiences into an accomplishment (Black, 1999). The same study also noted how spirituality could become a coping mechanism that participants drew upon to create meaning and purpose in their lives. Similar discourses appear to have been constructed within the present study, where living to experience retirement was positioned as a gift, which served to create an assured sense of self and purpose in their lives. Furthermore, the current research appears to suggest that aligning to a religious discourse might mitigate the constructed hardships of retirement for Caribbean-born women.

The final discursive construction of the analysis, the unspoken narratives, was arguably one of the most prominent and illuminating creations of all. These discourses highlighted the constructive nature of context in relation to meanings created, not just in retirement, but throughout the lifespan. The analysis identified that at times participants appeared to construct discourses based upon the acceptability of those discourses. As far as I am aware previous research has not identified the unspoken discourses as a rhetorical strategy utilised within this population group. The discursive consequences of these constructions were that they had the effect of limiting what the participants shared and therefore the authenticity of meanings conveyed.

This finding might also be related to the methodological change discussed previously, namely shifting from a stance in line with IPA to that of DP. As discussed in the methodology chapter, I noticed after conducting the pilot interview that IPA did not feel like the more helpful way to analyse the data. After embarking upon the research process it would seem as though I got a sense of the unspoken discourses and felt that their dominance would make utilising IPA a contrary endeavour. Upon reflection, I would argue that at times it felt as though the impetus to create an 'acceptable' discourse made it difficult for me to get alongside the participants' experience, which is an important part of IPA. Within the present research it would appear as though the dominance of the unspoken discourses had the social effect of discouraging the participants from creating an experiential narrative, which in turn made it a challenge to get alongside their retirement journeys. I feel as though adopting a discursive framework enabled the research to thrive because I was able to take a more critical stance towards the discourses produced, and consider the action orientation of the talk, which seemed pivotal in identifying the unspoken narratives.

Another methodological implication that might be linked to the unspoken rhetoric are the recruitment difficulties I experienced. It would seem as though there is at least some indication that the recruitment of black participants within psychological research is a challenge. For example, authors have noted that recruiting (and retaining) black participants can be a challenging endeavour (e.g. Reitzes & Mutran, 2004; Thomas, 2004). Moreover, Price's (2005) paper offers specific guidance to those wishing to pursue research into women's retirement, with an acknowledgement that recruiting minority women is difficult. This suggests that perhaps a strategy was considered necessary to aid research involving this population and topic area. My own experience supports this notion, whilst also acknowledging that there might be additional contextual factors that influenced the recruitment process.

One possible reason for these recruitment difficulties could be the documented

mistrust of services amongst the black population and possible fear of inequality (e.g.

Rathod, Kingdon, Phiri, & Gobbi, 2010). It is possible that this wariness also extends

to participation in psychological studies, which I would argue researchers are in a

prime position to challenge. Perhaps there could be further outreach work promoting

the benefits of research participation, and the usefulness it could have within the

participants' lives. Furthermore, increasing the amount of literature pertaining to the

lives of black women might help to directly challenge the inequality that occurs, by

integrating the contextual nuances that create the uniqueness of their life experiences

(Thomas, 2004).

The analysis also suggested that the unspoken discourses might have the social

functions of regulating discourse and minimising difficulties experienced by the

participants, not just in retirement, but more generally. For example, in Extracts 40

and 41 a construction of surprise was created to convey the unexpected 'openness'

of the discourses produced during the interviews. This is important because it

suggests that the participants had a prior-held idea about how much they would

share, which seemingly did not go as anticipated. This has the effect of suggesting

that perhaps some the participants' talk is regulated. This point might be linked to how

difficulties are constructed and the implications of this. If discursively difficulties are

constructed as being something that should not be shared, there might be

implications with regard to how older black women feel about seeking support, were

this deemed necessary at some point in their lives. For example, if hardship is

constructed as something that the participant should be able to manage and work

through (in line with the strength and passivity discourses discussed previously), this

may limit the help-seeking positions available to them. If this were the case, there

may be implications for how psychologists (and healthcare professionals in general)

work with this population. For instance, if the clinician is aware that discursively the

client may have difficulty expressing 'unacceptable' discourses, this may help a shared meaning develop in the therapeutic relationship, which is a cornerstone for counselling psychology practice. This might also support the co-construction of a differential discourse where expressions of difficulties are constructed as acceptable to work through in a safe and supportive environment. The finding that the unspoken narrative might serve to downplay difficulties and regulate talk appears to be an original contribution to the literature that has arisen from the present research.

I previously discussed how feminist psychology scholars (such as Doucet & Mauthner, 2007) have posited that a way to increase the utility of psychological studies about women is to have female researchers. In a similar vein, Thomas (2004) suggests that black female psychologists are more likely to pursue research involving black women, and that they are in a privileged position to do so. She continues by highlighting that the shared gender and race intersectionality experienced by the researcher means that she would have a richer insight into the contextual underpinnings that influence the participants. Thomas (2004) raises an important warning concerning the relatively small number of black women in psychology who can pioneer this research further, querying how this vital research would be conducted without an interested group of psychologists to take it forward. Although Thomas (2004) raises this point in relation to black female psychologists in America, this seems like an equally valid question for UK-based psychologists. Perhaps promoting the richness involved in studying black women might encourage researchers from other cultural backgrounds to pursue research with this population. I hope that the current study has gone some way towards detailing how unique and interesting research about Caribbean-born women can be for psychologists. The present research sought to study how these women construct their experience of retirement. In doing so this research has illuminated so much more than just their retirement experience. It has shown how other contextual considerations are

interconnected with this process, thereby highlighting just some of the many research questions waiting to be addressed.

A.4.1.4   Summary

The findings from this analysis have introduced new insights concerning the way Caribbean-born women living in the UK construct their experience of retirement. The analysis suggests that three main discursive constructions were utilised to create the participants' retirement experience. A variety of discursive tools were used to construct how the speaker positions retirement in relation to their mind, body and interpersonal relationships. This led to a rhetoric of negotiation as the participants sought to find a balance between work and retirement, as well as their meanings of home. Finally, the life learning discourses created additional information about how contextual factors have influenced the participants' narratives and experiential meanings. Inner strength and religion were constructed as helpful entities that can support the participant during retirement, whilst the dominant unspoken discourse appeared to have a powerful impact by encouraging the creation of acceptable discourses, which in turn limited what the participant shared. This is not to suggest that these are the only ways that the participants could construct their negotiations and meanings of retirement. Rather, the current research sought to identify how participants' talk constructs their retirement experiences, how discursively they make sense of this process and what the implications regarding the action orientation of the discourses might be.

A.4.2   Evaluation

A.4.2.1   Validity

In order to evaluate the present study I will begin by referring back to criterion outlined during the methodology chapter, proposed by Potter and Wetherell (1987), and Yardley (2015). I will then consider whether the study has answered the research

questions it set out to. I will end with a discussion about the limitations of the research and its findings.

Potter and Wetherell (1987) outlined four validation criteria, which I will discuss in turn, beginning with coherence. I quickly realised that the analysis process had quite cyclical patterns, which involved me developing a hypothesis and testing this against the raw data and overall action orientation of the discourse. This was a challenging process because in order to try and produce a coherent analysis, I found that my explanations would need several adjustments in order to accommodate differential aspects of discourse, which did not easily fit within the narrative. Due to the changeable and often contradictory nature of talk, the process of creating an accurate discursive construction of the narratives was complex. Nonetheless, the back and forth process meant that I was able to satisfy this validation criterion and produce coherent accounts of the participants' retirement experiences. This was a process of negotiation that required me to switch between focusing on small sections of talk and considering an entire speaker's turn, to see whether my hypothesis fit with the narrative. This is why during the analysis small portions of discourse are considered in relation to the whole turn, in order to offer the reader transparency in terms of how I reached my various hypotheses. This point leads on to another of Potter and Wetherell's (1987) criterion, participants' orientations. In order to privilege the participants' interpretations over my own, during the analysis process I endeavoured to highlight not only how I hoped my question came across, but also offered alternative interpretations. I also endeavoured to show that my participants' understandings were more meaningful than my own by going with their interpretation of my questions and incorporating this into the analytic process. For example, in Extracts 12 and 36 Denise's response was quite dissimilar to the question I had asked; nonetheless, her interpretation of my request formed a pivotal part of the

analytic process, and was respected in that way. Conducting a thorough analysis of the discourses meant that I was able to satisfy the second criterion.

The third validation criterion to be considered is new problems. I found that by honing in on the similarities and variations within and across the participants' discourse, I was able to identify new problems that arose from the narratives, as well as explain how they were managed. For example, the 'retirement as a gift' discourses highlighted how participants negotiated the powerful impact of retirement in relation to God. Initially the discursive problem here was that up until this point retirement had been constructed as a strong and powerful object. However, when placed within a religious discourse there was a problem because God was also attributed these qualities. Therefore, in order to rectify this, the power assigned to retirement became minimised and inferior in the context of the all-encompassing power of God. In this way, participants were able to identify the problem and utilise a new discursive rhetoric to rectify it.

The final criterion from Potter and Wetherell (1987) is fruitfulness, which relates to whether new insights have been developed as a result of the analysis. When developing this research, generating new insights and contributing novel explanations was one of my main hopes. Considering the paucity of research concerning Caribbean-born women's retirement, I would suggest that any further literature adds information and insights into this area. I hope that this research has contributed new perspectives in terms of how black Caribbean-born women living in the UK experience and make meaning of retirement through their discourse. I believe that this research has offered the participants a platform to share their insightful experiences by drawing upon how the object of retirement can be constructed in a variety of ways, which impacts upon the positioning and meanings attributed. For example, some of the new insights appear to be highlighting how differential

discourses of passivity and agency seemingly have either an isolating or empowering impact upon how retirement is constructed, which seems to influence many areas of the participants' lives and experiences. This analysis has constructed a process of negotiation whereby the participant is navigating not only the meaning of work and retirement but also the concept of home and the duality of contexts upon their meaning-making. Furthermore, I hope I have highlighted how important context can be in shaping wider discourses across the lifespan. This analysis has suggested that early life experiences can influence the acceptability of certain discourses, which might still have a strong impact upon the individual in later life.

In line with guidance from Yardley (2015), in order to enhance validity I kept an evidence 'trail' so that the reader has the option to examine the analytic process I undertook. This includes thoroughly detailing my analytic strategy (in the methodology chapter), providing annotated transcript exerts and an initial discourses list (both in the appendices). Yardley (2015) also advocates the consideration of reflexivity to increase transparency and therefore the validity of the research. I believe that the methodological and analytic reflexivity sections have succeeded in offering the reader an insight into how my own interests and context have influenced the decisions and interpretations made.

The next criterion to assess validity is to ascertain whether the current research answered the questions it posed. My aim was to explore how Caribbean-born women use their discourse to construct a social reality of their retirement experience. By analysing how different rhetorical tools are drawn upon to orient towards the object of retirement, and what the social action of this positioning is, I believe that I have thoroughly addressed this during the analysis chapter. I stayed grounded within the participants' narratives and critically questioned the consequentiality of their

discourses. I also explicitly considered how differential stakes in the discourses created various accomplishments and functions within the talk.

A.4.2.2 Limitations

A limitation of the current research is that by utilising a discursive framework it is not possible for me to make any claims about what the actual experience of retirement is like for my participants. As discussed, epistemologically this research ascribed to the position that participants have access to their own social reality. However, this can only be accessed using language, which is a limited and oriented medium. As a result I cannot claim to have accessed the true meaning of retirement as experienced by my participants. This limitation is a natural consequence in research that utilises one methodological stance over others. For example, choosing a discursive form of analysis meant that I was unable to develop a theory based upon my participants' meaning-making during their retirement experience, as one might expect when utilising a grounded theory approach. Also, due to the nature of DP, it is not possible for me to enquire about why the participants used their discourse in a specific way; instead the current study can just discuss how they used language and the discursive implications of doing so.

One might argue that another limitation of the present research is that I obtained my participants using my own social network of connections. As discussed, before conducting the interviews I had not met or personally known any of the participants. Nonetheless, due to the co-constructed nature of discourse it is possible that the shared social connection between my participant and me might have influenced the discourses produced. On the other hand, it is possible that the shared connection helped facilitate the discourses constructed by creating some kind of bond. Considering the dominance of the unspoken discourses, it is possible that this

connection might have indeed aided the co-construction of narratives within the present study.

A.4.3   Future research

In order to further progress study into the area of Caribbean-born women's retirement, I would advocate the utility of pursuing the same research but using a larger sample of participants. With a greater number of participants additional discourses might be developed, which might support psychologists and researchers to glean further insights into the complexities that are involved in the discursive pursuit of constructing retirement experiences for Caribbean-born women.

In line with the calls for further research into the black population, I would be intrigued to explore how Caribbean-born men construct their experience of retirement. Not in order to compare their experiences to those of women, but rather to gain an insight into how they create meaning of their retirement experiences, and also explore how they discursively negotiate this process.

As discussed during the limitation sections, in line with the intentions of DP the current study did not set out to theorise participants' discourse by introducing psychological models. Nonetheless, as a counselling psychologist I found myself becoming increasingly curious about how incorporating psychological theory into the analysis might have offered additional understandings about how the participants construct their experience of retirement. In order to pursue this, additional participant information would be necessary and then this could be considered in relation to the constructed discourses within a psychological framework, such as systemic theory. Taking this approach could also be useful to build upon the unspoken discourses identified, namely how contextual factors may have developed and maintained this dominant construction. In line with this suggestion, when considering the dominance

of the discourses constructed, it might be helpful to investigate what might arise when utilising a grounded theory framework, in particular how a psychological theory could be developed based upon the analysis. For example, approaching further research from this stance could build upon what the current study has achieved by developing a psychological model which supports the positioning of the studied population within society.

A.4.4   Implications for counselling psychology and further

As previously discussed, from the outset I aspired to produce a piece of research that had utility not only for the field of counselling psychology but also for my participants. Upon completion, I now believe that the current study could also be informative in other areas. As previously discussed, Spong (2010) put forward a convincing rationale as to how discourse analysis could be beneficial for psychological therapists within their practice. She continued to suggest that by using our practice with the intention of offering utility for clients, rather than solely theorising, we are better able to understand more about the counselling process. With the current research, what began as an exploration of Caribbean-born women's retirement experiences has developed into an in-depth understanding about how language constructs, performs and positions differential social realities. Although there are other forms of communication, the use of language is a core component within a therapy context, and therefore perhaps homing in on this important aspect could enhance the work of counselling psychologists. I hope that the reader has been fascinated by how the methodology utilised has captured additional depth and meaning from the participants' constructions of retirement. Likewise, I hope that as counselling psychologists we hold on to the significance of language and its constructive nature, not only in relation to what we say but also with regard to how our clients create and position their social realities. This is important because counselling psychology

remains rooted in respecting the subjectivity of human experience, which is facilitated by working with the client's own narratives and constructions.

I hope that through this research I have offered an insight into how the participants negotiate meaning through constructing their retirement experience. Based upon the existing literature and analysis in the present study it would seem as though there is a place for clinician and societal input to increase provision for these women. As psychologists, when clients seek our support we become intrinsically involved in shaping how meaning is created, which can facilitate or limit available positions. Therefore, if we remain aware of the intersectionality differences that might impact upon how Caribbean-born women construct their retirement (and other life) experiences, this may also support the acquisition of trust within this population towards services.

I also believe that there could be implications that extend beyond the counselling psychology domain. Whilst pursuing this research I have been struck by how discourses of retirement experience are either presented in a dichotomous (good/bad) manner, or solely as a loss. It would appear as though this greatly limits the positions available to retirees and (as seen within this analysis) seems to construct discourses of either agency or passivity, with little creation of there being a middle ground or continuum. Therefore, further discourses constructing the transitional nature of retirement might help increase the discursive resources available to retirees, in creating their own retirement experience.

A.4.5   Concluding comments

This research sought to explore how black Caribbean-born women living in the UK construct their experience of retirement. As far as I know this is the first piece of research to specifically study how this population uses discourse to construct the

meaning of their retirement or consider the action orientation of such narratives. This research incorporated a social constructionist paradigm by exploring how contextual factors such as early life, social relationships, work and environment might influence how retirement is experienced and the construction of that meaning. Dominant discourses used to create meaning from retirement experiences have been identified. I have also suggested how these constructions might have been employed to pursue various social objectives and the rhetorical accomplishments gained. In doing so I have considered my role within the research, and how my positioning may have been influential in the co-constructed meanings conveyed. To my knowledge, the unspoken discourses are a new creation of this research, which has not been explicitly identified in previous literature. I have detailed how the unspoken rhetoric has the effect of regulating what the participant shares, due to the implied acceptability of their discourse, which had the impact of greatly limiting and restricting available speaker positions.

It is my hope that the insights gained from this study could be beneficial within broad areas of research concerning women, black psychology, retirement, gerontology and DP. Moreover, I hope that this research can be used to enhance the practice of those working with Caribbean women by enabling them to acquire a deeper insight into how the medium of language does more than just share a constructed experience; it can also construct the world and meanings within it.

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The Professional Practice Component of this thesis has been

removed for confidentiality purposes.

Section C: Publishable Journal Article:

How do Black Caribbean-born Women Living in the UK Construct Their Experience of Retirement? A Discursive Psychology Analysis

(Formatted for submission to the *Journal of Women & Aging* – see Appendix 12 for the journal's guidelines)

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Abstract

The present research explores Caribbean-born women's constructions of retirement. Eight participants (self-identified as retired) were recruited using purposive and snowball sampling. Data was obtained using individual semi-structured interviews, and analyzed using discursive psychology. Findings center around a discussion of the negotiating difference discourses. This construction consists of two subcreations: work and retirement, and home. Both creations present participants engaging in a process of negotiation to merge the life they once knew with their retirement experience. Implications for participants and the construction of retirement are considered, and suggestions put forward for future research and for clinicians working with the studied population.

Keywords:

Caribbean women, black psychology, retirement, intersectionality, discursive psychology

Introduction

In the UK there are 15 million people over the age of 60 (Office for National Statistics [ONS], 2016). This is in comparison to 2008, when the amount stood at 13.2 million (British Broadcasting Corporation [BBC], 2008). Furthermore, statistics suggest that in 1971 53% of women aged between 16 and 64 were in employment, whilst in 2013 this figure rose to 67% (ONS, 2013). This increased longevity and employment means that the number of women considering retirement as an option might also be on the rise. Therefore, further research exploring retirement might expand insights into this process, which could benefit the retiree and society.

—*What is retirement?*

Beehr and Bennett (2015) acknowledge that retirement can take different forms and that there has been no universal agreed-upon definition developed. For example,

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individuals can pursue bridge employment, which has been defined as working for pay after retirement (Beehr & Bennett, 2015). Therefore, in this respect, an individual can be working and also retired.

Reitzes and Mutran (2004) note that retirement is more appropriately defined based upon self-definitions and the individual no longer engaging in full-time employment. This suggests that retirement is (in part) determined by the amount of hours one works, which in itself raises questions about how to distinguish between those who deem themselves employed and work full-time, and others with the same working patterns but who consider themselves retired. The difficulties associated with defining retirement become more pronounced when considering that different countries have varying ideas and retirement structures in place. Furthermore, when taking into account individuals who migrate to another country, there might be additional challenges in terms of how retirement is conceptualized bearing in mind its contextual nature.

—*Theories of retirement*

Within the existent literature different theories of retirement have been developed that center around the individual's adjustment to this process. According to van Solinge and Henkens (2008), retirement adjustment refers to the process by which individuals adapt to their changing circumstance. I will now outline five of the main theoretical models pertaining to retirement adjustment, as posited by Wang, Henkens, and van Solinge (2011). First is role theory, which posits that individuals become invested in the various roles they have during their lifetime; one of these may be the work role. It follows that in order for the individual to adjust to retirement smoothly, they need to relinquish the employee position and strengthen other (nonwork-related) roles. Continuity theory (Atchley, 1999) posits that generally adults are able to consistently adapt to their changing circumstances and live a

fulfilled life. This theory would suggest that older adults maintain a level of continuity in their self-concept and thinking patterns, which in turn creates consistency for them to negotiate their adjustment into retirement (Wang et al., 2011). Stage theory (Atchley, 1976) postulates that adjustment to retirement occurs in stages, and that this is a process for the individual. The life course perspective (Settersten, 2003) follows the principle that individuals pursue decisions, choices, and actions based upon the opportunities and limitations of their social realities (Wang et al., 2011). This theory is based upon the premise that (adjustment to) life transitions are contextually dependent. Therefore, how the individual has dealt with transitions in the past may be an indication of how they might manage the adjustment to retirement. Similarly, the resource perspective model proposes that there is a positive correlation between ease of retirement adjustment and the retiree's access to resources (Wang et al., 2011).

—***Women's retirement***

Some theories of retirement have been criticized for taking an androcentric view and positioning a woman's experience as able to align with that of a man (Calasanti, 1993). In order to address this bias there has been a steady increase in research specifically exploring women's retirement (e.g. Price, 2002; Richardson, 1999; Simmons & Betschild, 2001). In one such study, Price (2003) found that adjustment to retirement was predominantly influenced by four variables. First was role expansion, which is whether the participants utilized their skills in other roles. Next was whether participants could maintain their sense of self during the retirement transition. The third factor involved how well structure was created in their schedules, which it is claimed helped the participants achieve a sense of purpose. Finally, there was community involvement, which relates to the positive effects noted by participants who got involved with activities in their local areas. Support for these variables came from Borrero and Kruger (2015) who conducted

phenomenological research on retired American women and found that role continuity (outside of work) was important for maintaining a constant self-identity.

Authors (e.g. Borrero & Kruger, 2015; Howell & McEvatt, 2005, Price, 2003; Richardson, 1999) have suggested that a limitation of the current empirical evidence into women's experiences is that there is a tendency to focus on Caucasian women, and that research into the experiences of minorities, especially black women, is limited. Medjuck (1990) notes that it would be erroneous to assume that all women have similar experiences just because of their gender, without taking into consideration the effects ethnicity can have. She cautions that this position can lead to ethnocentrism and thus further oppression, especially for ethnic minority women.

—*Migration: factors influencing employment and retirement*

In 1948 almost five hundred Caribbean people migrated to Britain. Collectively they became known as "The Windrush Generation" (Brown, 2006). It has been posited that the need for workers within the British employment sector served as an impetus for the Caribbean migration (Brown, 2006). Historically, research has suggested that working holds significance for black women. For example, Belgrave (1988) found that black women had a greater tendency to remain in employment even though they were eligible to retire. She claims that the reason for remaining in the workforce was because this allowed them to maintain a sense of continuity. The emphasis on working and independence appears to be highlighted when considering the development of the pension system within the Caribbean. For example, social assistance and occupational pensions were only gradually implemented in the Caribbean from the mid-1960s, whilst for some islands it was not enforced until the late 1980s (Forde, 2001).

It would appear that as time goes on, the emphasis on work has remained for Caribbean women. For example, research and survey data suggest that Caribbean women living in the UK were more likely to be in full-time employment (Owen, 1994) more consistently over the course of all life stages (Holdsworth & Dale, 1997) than women from other ethnic groups. Senior (1991) claims that Caribbean men were not in a position to be the main financial providers for their families, therefore Caribbean women adopted the role of provider and with that came a sense of independence and strength (Byron, 1998). Considering that one of the main reasons for Caribbean migration during the Windrush era was for employment, this raises questions about what happens for the individual once that tenure changes. This is in line with research suggesting that once retired, factors influencing where to reside might change also. For example, Bolzman, Fibbi, and Vial (2006) surveyed Spanish and Italian retired migrants living in Switzerland to explore considerations influencing residence after retirement. They found that the country deemed as having the stronger cultural and socioeconomic connections provided an impetus for the individual to orient towards living there. If these aspects are described as pivotal in terms of influencing home after retirement, then further exploration about how the retiree makes sense and meaning of this process seems central.

—*Rationale for the current research*

Over three decades ago American authors Jackson and Gibson (1985) noted that very little research had been conducted documenting the retirement of black people. Whilst these calls seem to have been responded to within the US (e.g. Gibson, 1987; Gibson, 1991; Richardson & Kilty, 1992; Silverman, Skirboll, & Payne, 1996; Slevin, 2005), this unfortunately does not seem to be the case within the UK. The current research intends to respond to this omission in the literature by exploring how black Caribbean-born women living in the UK construct their experience of retirement.

Researchers in this area have noted that there appears to be inequality for black people in the UK when it comes to healthcare provision (e.g. Mangalore & Knapp, 2012). In an attempt to redress this, therefore, the present study hopes to increase awareness and understanding by exploring an original research area. The research also acknowledges the intersectionality of gender and ethnicity present and is interested in exploring how this influences the participants' social realities. Therefore, by focusing solely on the experiences of black Caribbean-born women, it is hoped that the salience of their experiences will be illuminated.

Methodology

—Epistemological position and aims

The present research aims to explore how Caribbean-born women living in the UK construct their experience of retirement. In turn it ascribes to a social constructionist framework by positing that knowledge is culturally and historically specific (Burr, 2015)—represented through language, text, and symbols. As a result, a discursive psychology (DP) framework is utilized for analysis.

—Design

A qualitative research design was utilized, which involved individual semi-structured interviews.

—Participants

Eight black Caribbean-born women participated in this research. All participants self-identified as voluntarily retired from externally paid employment. Willing participants who met these criteria were included regardless of age, socioeconomic status, or time retired. Four participants were from Jamaica, two from St Vincent, one from St Lucia, and one from Barbados. Time retired ranged from three to eight

years. Pseudonyms have been used to maintain anonymity. City, University of

London Ethics committee granted ethical approval.

—*Recruitment and procedure*

Initially I planned to recruit participants by visiting different Caribbean day centers.

After months of no interest, I decided to pursue a different recruitment strategy. I

distributed the research advert amongst my acquaintances, and requested that they

circulate them within their networks. I decided to do this because (being of

Caribbean heritage) I thought that people within my network might have access to

the participant group that I was seeking to interview. In order to adhere to ethical

standards I requested that potential participants contact me using the details located

on the advert. I decided to do this because it meant that the (potential) participants

had the autonomy to decide if, and when, they would make contact. Once the initial

contact with respondents had been made, I then offered a followup phone call to

discuss any queries and ascertain suitability for the study. I recruited four

participants using this method, with the remainder recruited using snowballing (Vogt

& Johnson, 2011).

Within the study advert and information sheet I explained that I was interested in

how the participants described their experience of retirement. I did not include

specific details about the analytic approach I would be adopting because, as

Hammersley (2014) notes, this information might have influenced how the

participants presented their discourse.

Once respondents had been sent the information sheet, if they still consented to

participate, then a suitable date, time, and location for the interview was arranged.

All participants requested that the interviews take place within their homes. On my

arrival, we reviewed the consent form together and once consent had been confirmed, the interview commenced.

I began transcribing after all eight participants had been interviewed. I used the notation conventions from Potter and Wetherell (1987) and Potter (2012).

Analysis

I predominantly used Potter and Wetherell's (1987) steps for the analysis of discourse, whilst incorporating aspects of Willig's (2013) DP analysis guidelines for additional depth at some stages. Essentially, analysis involved reading (and re-reading) the transcripts, coding in line with the research question and then hypothesizing about the action orientation of the talk based upon the rhetorical and discursive devices utilized. In line with DP principles I did not follow these steps in a linear sequence, but rather treated them as a guide. In addition, throughout the analysis I have included my discourse and analysed its social action, because the researcher is not passive, but rather active in the participant's discourse (Potter & Wetherell, 1987).

The four analytic practices to assess validity (which are coherence, participants' orientation, new problems and fruitfulness), proposed by Potter and Wetherell (1987) have been adhered to. In addition, as suggested by Yardley (2015) consideration was given to maintaining an evidence trail, transparency and reflexivity throughout the present research.

For ease of reading, I have used terms such as discourse, talk, accounts and narrative almost interchangeably as a way of referencing the different ways in which people use language to construct their social reality.

Three main discursive constructions were identified, these were: connections, negotiating difference and life learning. In order to thoroughly discuss the constructive nature of these creations, only the narratives that comprise the negotiating difference discourses will be explored in this article. The negotiating difference constructions focus on how the participants' construct merging a life they once knew with their experience of retirement. As will be discussed, their discourses seemed akin to a process of negotiation whereby they drew upon different rhetorical positions to create sense and meaning from their experiences. This meaning-making endeavor appeared to have consequences for the positions available to the participants and also their constructions of where home is. This part begins with the deconstruction of the 'work and retirement' discourse, followed by an analysis of the constructive 'home' discourse.

—***Work and retirement***

During the "work and retirement" discourses participants explicitly discuss how the narratives of their older family members impacted upon their constructions of what work meant to them. Although assured discourses are presented in relation to work, there are more fragile narratives with regard to retirement and the participants' position within it. This part of the analysis will focus on how the participants construct the objects of work and retirement; the discursive consequences of such construction will also be explored. To begin, Gabrielle describes what hard work means to her and how this originated.

Extract 1

Gabrielle: "I was taught that <u>hard</u> work was necessary (.) in order to achieve

<u>anything</u> and be successful (1) hard work is <u>not</u> something to shy away from (.) it's a

<u>good</u> thing"

(132-134)

Gabrielle begins by informing the listener that the value of hard work was imparted to her, and that it was an intended action. The action of Gabrielle's discourse would have been different if she had said "I learnt that…", however, by stating that she was "taught" this implies more intentionality. Gabrielle positions hard work as a prerequisite to achieving "anything". The use of an extreme case formulation in this instance constructs rigidity in terms of what hard work means to her. Note, how hard work is not situated as necessary to achieve everything, but "anything", therefore the speaker is positioned as having to negotiate maintaining high standards in order to be "successful".

The inflexibility of her discourse pertaining to hard work continues by stating that it is not to be "shied away from". This implies that hard work is something to be faced head-on and that "it is a good thing" to do so. Furthermore, she explicitly refers to "hard work" on two occasions, and it appears as though the function of this is to emphasize the importance and conviction behind her claims regarding what it means. In this extract, work is placed in a position of power that the speaker should want to orient towards. A consequence of this is that retirement might be constructed in a less favourable, possibly negative manner.

Although Faye retired five years ago, she has been working part time for the past two years. In Extract 2, she speaks about the importance of work, and what would happen if she were not doing it anymore.

Extract 2

Faye: "When I was child (.) as soon as I was old enough (.) I got a little Saturday job (1) and I've been working <u>ever</u> since (.) I haven't rea:lly known what it's like <u>not</u> to be working (.) and I think if I stopped the cleaning job (.) I wouldn't know <u>what</u> to do with myself"

(196-200)

Faye constructs finding employment as a child in the Caribbean as something that she was keen to pursue, through her discourse of doing so "as soon as". She then emphasizes to the listener that she has been working since that point. This again constructs working as something to aspire towards, with Faye's discourse seemingly positioning it as an achievement. Faye's rhetoric appears to explain why she sought another job once retired, because she "wouldn't know what to do with" herself otherwise. She states that not working is something unknown to her; therefore maintaining employment provides a routine. Rhetorically, not working in retirement is positioned as being unfamiliar and therefore something to approach with caution.

Through her discourse, Faye positions her current job as something that she wants to continue, as stopping is positioned as being possibly detrimental for her. This again positions work and retirement as dichotomous, with work presented as helpful, whereas retirement leads to "not knowing what to do with oneself". The action orientation of this discourse is to justify why maintaining some kind of employment is healthy for Faye.

In Extract 3, Esther continues to construct the importance of working; however, it is positioned as being imperative for not only living but also survival.

Extract 3

Researcher: "Are yo:u able to recall (.) any memories of what you thought retirement was like when you we:re younger (.) living in the Caribbean?"
Esther: "I don't rea:lly remember people retiring as such (.) I know my grandparents kept working until they were very old (.) because if you don't work then you cannot look after yourself (.) you cannot eat and you wouldn't have any money (1) I don't

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know if retirement was really a thi:ng in the Caribbean (.) people stopped working

when they <u>couldn't</u> work any longer"

(156-164)

My question not only positions retirement as a prominent object in the Caribbean but also as something that Esther might be able to remember and convey to me. Contextually this seems to position Esther as possessing insider information, which appeared to have the effect of encouraging her to reflect upon her childhood and elders. Esther negotiates this by positioning retirement as something unusual in the Caribbean, because she could not recall "people" retiring. Therefore the function of this is to inform me, as the interviewer, that the object of retirement was not so much an available feature for Esther as a child.

Esther then shares a memory of her grandparents. Interestingly, the one piece of descriptive information she presents is an idea about their "very old" age when they stopped working. This has the effect of connoting retirement and old age as fitting with one another. Esther then utilizes a three-part-list to construct the consequences of not working. During that list, Esther presents there being personal, physical and financial implications associated with not working. The function of this is to draw attention to the importance of working. Within the three-part-list Esther also draws upon another rhetorical strategy, namely an extreme case formulation, to emphasize her claims to the listener. For example, Esther states that without working one "cannot eat", rather than saying "has less to eat". This introduces an intrinsic discourse, which merges working with survival.

At the end of the extract, Esther presented how work ceased when the individual "couldn't work any longer". This has the effect of positioning employment as a continuous venture that is continued throughout the lifespan. As a result, retirement

is not constructed as a choice, but rather a penalty for the individual, because what follows are many restrictions upon one's quality of life. Discursively, Esther utilizes a range of rhetorical strategies to put forward a compelling narrative, which serves to convince the listener that survival is contingent upon one's ability to work.

In Extract 4, Faye's discourse continues to construct retirement as a powerful entity.

Extract 4

Faye: "For me (1) retirement is not a time to just *stop* doing everything and become la:zy (.) although (.) I'm able to relax (.) I *still* want to be do:ing things (.) so that I can *keep* going strong"
(205-208)

Faye begins with a disclaimer when she says "for me". Potter and Wetherell (1987) posit that generally disclaimers are utilized at the beginning of an account in order to refute negative attributes as a result of one's statement. In this context it would appear as though the disclaimer serves to reduce the intensity of Faye's discourse about what retirement is and is not.

Interestingly, two extreme case formulations follow in quick succession, which has the effect of increasing the impact of Faye's rhetoric and connotation of time misspent in retirement. The rhetorical effect of Faye's discourse is that "doing things" can maintain her strength and vitality, whereas not "doing things" means that "everything" has stopped and one can become "lazy". The word "lazy" can imply an undesirable speaker position for one to rid themselves of, and perhaps Faye's desire to continue doing things is how she negotiates this positioning.

Extract 5 continues to draw upon a discourse to justify regaining employment, with Beverley also negotiating her view of retirement.

Extract 5

Researcher: "I wo:ndered (.) whether working five days a week had a:ny influence on viewing yourself as retired?"

Beverley: "Yeah (1) but still age wise (.) I still tell people that I am retired (.) coz I am (.) I am retired (1.5) what I am doing five days a week (.) is just a little (1) on the side thing so to speak heh (.) just to keep me occupied"

(446-451)

My question positions working throughout the week as something that might potentially influence Beverley's stance on her own retirement. Often "working five days a week" may lead to connotations of the individual working full time. Therefore, the social action of this question was to try and facilitate Beverley expanding upon how she negotiates this, and constructs meaning regarding her own retirement.

Beverley begins by discursively constructing her view of being retired as being linked to her age. Beverley's discourse serves to challenge my question by constructing age as conclusive evidence that she is retired, because she has reached retirement age. Therefore age is positioned as being the reason why she considers herself to be retired. This seems to be different to how retirement was constructed when participants recalled being in a Caribbean context, whereby retirement seemed constructed by the individual's physical capabilities. Perhaps it is possible that participants' discourses and constructions of retirement have shifted and become more aligned with how retirement is experienced in the UK, which appears to put more emphasis on retirement age.

Beverley's discourse also serves to downplay her working role, by referring to it as "just a little on the side thing". This involves the use of "hedges" (Markkanen & Schröder, 1997) to tone down the impact of a statement. When placed in context, we see that immediately prior to this Beverley referred to what she does "five days a week". This is important because the social function of hedging is not only to weaken the suggestion that working "five days a week" might influence her positioning in retirement, but also to strengthen her position. What follows is a rationale from Beverley regarding why she is working. This has the effect of mitigating any suggestion that her retirement is compromised, by emphasizing the benefits of working. By stating, "just to keep me occupied", working is positioned as a choice being made, which promotes her functionality. Therefore, the action orientation of this extract is not only to explain to the listener how one can work during retirement but also to construct this as a beneficial addition, thereby mitigating any suggestion that working "five days a week" challenges retirement.

Within these "work and retirement" discourses, various rhetorical devices have been utilized to construct retirement as a powerful and forceful object that participants are keen to approach with caution or outright avoid, whereas remaining in work is often positioned as the solution. Such a dominant discourse appears to create lasting connotations and (at times) fear within the speaker who is negotiating this position. I would argue that one effect of this is that the significance of remaining active (through working or other means) is conveyed to the listener. Furthermore, the discourses presented appear to highlight the complexity and subjectivity when it comes to constructing what retirement actually is, and what this creation means to, and for, the participants.

—*Home*

Within the "home" discourses participants seemingly construct a comparison between how their lives might have been back home, in the Caribbean, and how they are currently in the UK. The discourses suggest that as time goes on, different considerations have become more or less important to them.

The following extract continues to construct the benefits of retirement in the Caribbean.

Extract 6

Researcher: "Ho:w do you imagine (.) your retirement would differ (.) if you were in the Caribbean?"

Cassandra: "When you retire there (2) then you are tru:ly retired (1) you don't let a:nything worry you"

(220-224)

My question serves to invite Cassandra to "imagine" what her retirement might be like in the Caribbean. What life might be like in the Caribbean is constructed as being factual, through the use of externalization devices. The four uses of "you" in short succession serve to create a reality that is external to the participant, which has the effect of implying that the discourse is authentic and trustworthy.

In this context, Cassandra's use of "truly" has the effect of positioning retirement in the UK as being misleading for the individual. This is because in the Caribbean, retirement is presented as true retirement, which in this context is constructed to create a comparison with retirement in the UK. This has the effect of implying that in the UK, true retirement is not experienced. An extreme case formulation is presented at the end of Cassandra's discourse to construct the Caribbean as being

a carefree environment, where "nothing worries you". The rhetorical effect of this is that retirement in the UK is constructed as being an ambiguous and stressful object to navigate.

Extract 7 constructs the social implications of retirement with a discourse that creates there being a general lack of activities for Caribbean women.

Extract 7

Researcher: "So (1) um (.) just going back to earlier (2) in your opinion (.) do you think be:ing a Caribbean woman has influenced your experience o:f retirement?"

Hazel: "Well (2) de:finitely (.) there isn't much out there for Caribbean women to do once we leave work (1) I mean things like activity clubs and events (1.5) there doesn't always need to be a special club (.) just to have something that is reminiscent of back home"

(220-227)

My question served as a request to return to an area of conversation that had been mentioned previously. My discourse constructed the possibility that being a Caribbean woman might have an influence on retirement. Arguably this seemed to position Hazel as having insider knowledge about retirement and served to convey my interest in her narrative.

The use of "definitely" seems to emphasize the actuality of Hazel's account, by confirming that being a Caribbean woman has influenced her retirement. She then continues to construct a discourse of absence in relation to what happens once retired. Her construction of there not being "much out there" connotes a sense of searching and nothing being found, which suggests a sense of emptiness and detachment. This detached discourse is strengthened through explicit reference to

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"out there"; this would have had a different effect if Hazel had stated "there isn't much here". Rhetorically this appears to suggest a disconnection between where Hazel is positioned and being able to access what is "out there". This suggestion is emphasized when Hazel states, "once we leave work". The use of "we" is a form of "categorization" (Edwards, 1995), which in this context serves to highlight how social reality is different for Caribbean women. Also, Hazel's discourse positions this social void as only occurring once employment has ceased. This has the effect of suggesting that social relationships and the availability of social activities are both negotiated during retirement.

A sense of longing appears to be constructed within Hazel's discourse. She states that she is not looking for a "special club", but "just something reminiscent of home". This constructs a powerful discourse whereby the participant is positioned as keenly seeking home comforts and not finding any. Therefore the action orientation of this discourse is to position retirement as socially lacking for Caribbean women living in the UK.

The dichotomous constructions of living in the UK and the Caribbean appear to suggest that participants might prefer to live in the latter. The following extract constructs the possibilities of permanently moving back to the Caribbean.

Extract 8

Researcher: "I wondered (.) whether going back to li:ve in the Caribbean was something yo:u had considered?"

Beverley: "I do:n't know (.) because I left the Caribbean a long (.) long time ago (.) and there's nothing there =I don't think there's anything <u>there</u> for me (1) coz my elderly family (.) they're no longer there so there'd be nothing for me to go ba:ck t:o (.) if you see what I'm saying (1) coz I haven't got nothing out there now (.) So it

would be hard in a way (1.5) it would be very <u>very</u> difficult having to start <u>all</u> o:ver

again"

(355-362)

This discourse constructs the process of deciding where to settle during retirement as potentially being quite a complex one, which involves many different considerations. Time spent away is constructed as being a decisive factor, as is whether there would be anything for the individual to return to. Beverley's discourse initially constructs there being "nothing there" and then nothing "there for me". In this context, Beverley's discourse goes from the general to the specific, from the external to the personal. It also creates a disparity in terms of what Beverley left in the Caribbean, compared to what she would return to. The social action of this is to convey a sense of awareness from Beverley and also a thorough contemplation of her personal circumstance.

Rhetorically, the extreme case formulations of "nothing" and "anything" have the effect of emphasizing the loss that would be experienced if Beverley decided to leave the UK. This suggestion of loss as impacting where to settle is heightened through the reference to older family members who have passed away. The use of "coz" implies that if Beverley had family members currently living in the Caribbean this might influence her choice. This has the effect of suggesting that the social and interpersonal implications of returning to the Caribbean are important considerations.

The repetition of "very" towards the end of the discourse serves to highlight the struggle Beverley anticipates if she were to return. It also appears to position Beverley as querying the possibility of starting "all over again". This positions returning to live in the Caribbean as being a big undertaking for the participant,

which seems to minimize the possibility of this becoming a realistic option for Beverley to pursue.

Extract 8 positions interpersonal changes as potential consequences of moving back to the Caribbean. Extract 9 constructs the reasons for not moving back as being centered around the individual.

<u>Extract 9</u>

Hazel: "The <u>main</u> reason why I didn't go back was because I'm settled <u>here</u> (1) I've spent what (.) almost 50 years here now (1) If I went <u>back</u> home (.) I would be starting from the begi:nning (.) and I'm <u>to:o</u> old for all that now"
(241-244)

This discourse positions the object of time as a powerful influencer on the decision of whether to live in the Caribbean or remain in the UK. The impact of time is constructed from two positions, time spent in the UK, and time in life. Hazel states that she is "settled here" and then goes on to quantify the length of time she has resided in the UK. Rhetorically, quantification in this instance adds veracity to her claims, because offering a specific timeframe increases the trustworthiness of her discourse. Had Hazel stated that she had "spent many years here"; it is questionable whether this would have had the same potent impact. Therefore it would seem that the action orientation of this quantification is to justify how she became "settled" in the UK, and also to mitigate any contestation of her residence in the UK as being an insubstantial amount of time.

In this extract, returning to live in the Caribbean is compared to "starting from the beginning", which is positioned as an undesirable option. This has the effect of implying that Hazel has put down roots in the UK, whereas in the Caribbean this is

no longer the case. Therefore, returning to the Caribbean is positioned as a challenge, which has the effect of positioning Hazel as perhaps becoming unsettled.

Discursively, Hazel's age is also put forward as a contributory factor. During the latter part of this extract, an assured narrative is created that positions age as a moderating factor and one which appears to limit the confidence Hazel has in being able to "start from the beginning". The construction of being "too old" is an extreme case formulation, which has the effect of making it seem like an impossible feat for Hazel to rebuild her life in the Caribbean. This is emphasized by the use of "all that now", which constructs the exertion that would be required in order to actually move back. Overall, the prospect of moving back home is positioned as being untenable for different reasons, one being the participant's time in life.

Extracts 8 and 9 highlighted how, although considered as "home", moving back to the Caribbean is constructed as an arduous and seemingly lonely endeavor for the participants. Therefore, remaining in the UK becomes positioned as the more reliable option, with interpersonal and life-stage considerations constructed as having ever-increasing prominence over the participants and their decisions. The rhetorical devices drawn upon suggest that one function of participants' discourse was to construct how they negotiate their retirement and the meanings attributed to it. The social action of both extracts is that the participant becomes positioned as being quite restricted in terms of what they do, and where they do it. Constructions around being in a restricted position may have wide-reaching implications for participants, such as how they continue to create an alternative identity and sense of self during retirement, without becoming relegated to a position of resignation or indifference.

Discussion

Within the negotiating difference constructions participants drew upon a range of differential discourses to highlight the individualistic nature of retirement. Also, in line with previous literature, (e.g. Beehr & Bennett, 2015) the discourses constructed there being a fine line between work and retirement. This construction was emphasized within the narratives that created powerful reasons for why work was vital for the individual in order to maintain functionality. Furthermore, as Belgrave (1988) reported, the main reasons posited for seeking employment were not linked to a financial need, but rather a personal inclination.

It is also possible that the impact of dual cultures influenced the discourses of work and retirement. As previously discussed, researchers have alluded to the strong work ethic ingrained within Caribbean-born women (Byron, 1998; Senior, 1991). The current findings also suggest that working hard was of importance to the participants. Considering that employment has often been credited as a main reason why many Caribbean people migrated to the UK, as well as that historically Caribbean women have often being posited as being a main provider for their families (Byron, 1998), the necessity of working hard has additional importance.

Bolzman et al. (2006) raised an interesting point in their research paper by stating that once working reduces or ceases, so might the rationale for the retiree remaining in their host country. The current research has offered support for this hypothesis by finding that the allure to return migrate was constructed as being a serious consideration that also required negotiation. The findings also appear to contribute additional considerations involved in the return migration negotiation. For example, lack of social resources in the country of origin and the retiree's age were both positioned as reasons for not moving back to the Caribbean. Interestingly, the current analysis also found that some participants felt that the UK was lacking in

some areas, including social opportunity for retired Caribbean women, which was constructed as impacting upon the satisfaction and sense of belonging for the participants. Perhaps similar to the work and retirement discourses, the home constructions also create a sense of the participant being involved in a push-pull relationship with regard to where to live in retirement, with residing in either country constructed as requiring compromise from the individual.

In line with a social constructionist framework, the current research does not ascribe to the position that there is a single "true" experience of retirement that can be known. This of course makes it difficult for future recommendations to be developed as a result of the present study. However, in order for research to have utility, the limitations and practical applications derived need to be considered. I will now discuss these.

—Limitations, implications and future research

By utilizing a discursive framework it is not possible for me to make any claims about what the actual experience of retirement is for my participants. Epistemologically this research ascribed to the position that participants have access to their own social reality. However, this can only be accessed using language, which is a limited and oriented medium. As a result I cannot claim to have accessed the true meaning of retirement as experienced by my participants. This limitation is a natural consequence in research that utilizes one methodological stance over others.

It could be argued that going through my own social network to obtain participants was a limitation of this research. Although (prior to interviewing) I had not met or personally known any of the participants, due to the co-constructed nature of discourse it is nonetheless possible that the shared social connection between my

participants and me might have influenced the discourses produced. On the other hand, it is possible that the shared connection helped facilitate the discourses constructed by creating some kind of bond.

This paper has suggested that discursively for Caribbean-born women work and retirement, along with home and host country, can be constructed as contrary. It would appear as though this greatly limits the positions available to retirees, and perhaps the meanings constructed. Therefore, further discourses constructing the transitional nature of retirement might help increase the discursive resources available to retirees, in creating their own retirement experience.

The analysis has also suggested that the participants' discourse constructed a process of negotiation during retirement, which involved them trying to balance social, psychological, and environmental considerations. Considering that language and expression are core components within the therapeutic space, it would seem as though there is a place for clinicians working with the studied population to support the positions available during retirement. For example, when clients seek our support we become intrinsically involved in shaping how meaning is created, which can facilitate or limit available positions. Therefore, acknowledging the nuanced subjectivity concerning how talk constructs social realities could help facilitate a wider range of retirement discourses available to participants. In addition, as a society if we remain aware of the intersectionality differences that might impact upon how Caribbean-born women construct their retirement, this could help reduce the discussed inequality concerning black people, by embracing their unique social identities.

I would advocate the utility of pursuing the same research but using a larger sample. With a greater number of participants additional discourses might be developed,

which might support clinicians and researchers to glean further insights into the complexities that are involved in the discursive pursuit of Caribbean-born women in constructing their retirement experience. Moreover, I hope that this research can be used to enhance the practice of those working with Caribbean women to acquire a deeper insight into how the medium of language does more than just share a constructed experience; it can also construct the world and meanings within it.

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Appendix 1: Recruitment advert

Department of Psychology
City University London

PARTICIPANTS NEEDED FOR
RESEARCH INTO THE EXPERIENCE OF RETIREMENT.

I am looking for volunteers to take part in a study about how black Caribbean-born women living in the UK describe their experience of retirement.

You would be asked to participate in an audio-recorded interview (which will be anonymised and confidentiality upheld).

Your participation would involve 1 interview, which will last for approximately 45-60 minutes.

This research intends to broaden insights and understandings made by women during their retirement process, and you could be a part of that.

For more information about this study, or to take part, please contact:

Melissa Butler (Researcher)
Trainee Counselling Psychologist - City University London
Email: ███████████████ - Phone: █████

Dr Jacqui Farrants (Research Supervisor)
Consultant Psychologist - City University London
Email: ██████████ - Phone: █████

This study has been reviewed by, and received ethics clearance through the Psychology Research Ethics Committee, City University London. Ethics approval code: PSYETH (P/L) 15/16 86.

If you would like to complain about any aspect of the study, please contact the Secretary to the University's Senate Research Ethics Committee on ████████ or via email: ████████████████

Appendix 2: Participant information sheet

Title of study: How do Black Caribbean-born Women Living in the UK Construct Their Experience of Retirement? A Discursive Psychology Analysis

I would like to invite you to take part in a research study. Before you decide whether you would like to take part it is important that you understand why the research is being done and what it would involve for you. Please take time to read the following information carefully and discuss it with others if you wish. Ask us if there is anything that is not clear or if you would like more information.

What is the purpose of the study?

The study aims to explore how Caribbean-born women describe their experience of retirement having spent majority of their adult working lives in the UK, and who have remained in the UK once they had retired. The reason why I am exploring this area is because currently Caribbean women are under represented in terms of research, and their description of retirement could offer fascinating and novel insights into a very significant aspect of the working woman's life. This research will also give you an opportunity to relay what understanding you made of your retirement processes and what it means to you. This study forms part of a Doctorate in Counselling Psychology from City University London.

Why have I been invited?

You have been invited to take part because you are a woman who was born in the Caribbean and are currently living in the UK. I'm interested in hearing about the experiences of Caribbean women who have spent the majority of their adult life working in the UK and have voluntarily retired.

Do I have to take part?

Participation in this project is completely voluntary, and you can choose whether or not to participate. You can withdraw at any stage of the project without being penalized or disadvantaged in any way.

It is up to you to decide whether or not to take part. If you do decide to take part you will be asked to sign a consent form. If you decide to take part you are still free to withdraw at any time and without giving a reason.

What will happen if I take part?

If you decide to take part you will be asked a few brief demographic questions, which are in line with the research. Following this you will be asked to participate in an audio-recorded interview with me (the researcher). The interview will last for roughly 45-60 minutes, and I will be asking a range of questions, which you may find useful when speaking about your own unique transition into retirement. The interviews will take place at a location convenient to you.

After the interview I will give you a handout detailing more about the research and thanking you for your time. There will also be contact details for a selection of support services that you may find beneficial at some point in the future.

Once all participants have been interviewed, the recordings will be transcribed and analysed by the researcher. The interviews will remain confidential and your anonymity maintained, so that means that no real names or identifiable information will be shared with anybody else. All recordings will be password-protected.

What do I have to do?

All I ask is that you speak to me about your experience of retirement

What are the possible disadvantages and risks of taking part?

This study is asking you to describe your experience of retirement.

Although not foreseen, as with any interview it is a possibility that something discussed may cause distress. Please remember that you can withdraw at any point. In addition, after the interview I will give you a list of potentially useful contact details for organisations that may be able to offer additional support.

What are the possible benefits of taking part?

By taking part in this project you will be allowing your voice to be heard and that may not only feel liberating for you, but it may also help someone else who can connect with what you have to say. Also, you will be contributing to expansion of the information-base available within psychological research into Caribbean women – just by describing your retirement experience and what it means for you. Therefore not only could participating in this project be beneficial for you, but also the community and the field of psychology.

What will happen when the research study stops?

In accordance with the British Psychological Society guidelines, once the research project is completed, all data will be retained for 5 years. This will also apply if the research is stopped for whatever reason. The recordings will be password-protected and only the researcher will have access to them.

Will my taking part in the study be kept confidential?

The researcher will maintain all participants' anonymity and confidentiality throughout the study. Aside from the researcher, nobody will have access to the

recorded interviews. Although it is expected that the research project supervisor and external examiners may view interview transcripts, these will contain no personally identifiable information (such as names and address), and therefore they will not know who has taken part in this project.

The recordings will be stored on a password-protected hard drive and the researcher's (password-protected) personal computer storage (at City University London and at home). The information provided will not be used for any other purposes.

What will happen to the results of the research study?

The findings from this study will be used for the researcher's thesis. The thesis will be stored in the City University library, and in addition submitted for publication within an academic journal. Anonymity will be retained throughout dissemination. If you would like to receive a copy of the analysis and findings please feel free to contact me on the details provided below.

What will happen if I don't want to carry on with the study?

You can withdraw from this project at any stage without providing an explanation or being disadvantaged in any way.

What if there is a problem?

If you have any problems, concerns or questions about this study, you should ask to speak to a member of the research team. If you remain unhappy and wish to complain formally, you can do this through the University complaints procedure. To complain about the study, you need to phone 020 7040 3040. You can then ask to speak to the Secretary to Senate Research Ethics Committee and inform them that the name of the project is: How do Black Caribbean-born Women Living in the UK Construct Their Experience of Retirement? A Discursive Psychology Analysis.

You could also write to the Secretary at:
Anna Ramberg
Secretary to Senate Research Ethics Committee
Research Office, E214
City University London
Northampton Square
London
EC1V 0HB
Email: ████████████████████

City University London holds insurance policies which apply to this study. If you feel you have been harmed or injured by taking part in this study you may be eligible to claim compensation. This does not affect your legal rights to seek compensation. If you are harmed due to someone's negligence, then you may have grounds for legal action.

Who has reviewed the study?

This study has been approved by City University London Psychology Research Ethics Committee. Ethics approval code: *PSYETH (P/L) 15/16 86.*

Further information and contact details

Melissa Butler (Researcher)
Trainee Counselling Psychologist - City University London
Email: ████████████████████
Phone: ████████████

Dr Jacqui Farrants (Research Supervisor)
Consultant Psychologist – City University London
Email: ████████████████
Phone: ████████ ██████

Thank you for taking the time to read this information sheet.

Appendix 3: Ethics form

CITY UNIVERSITY LONDON

Psychology Department Standard Ethics Application Form: Undergraduate, Taught Masters and Professional Doctorate Students

This form should be completed in full. Please ensure you include the accompanying documentation listed in question 19.

Does your research involve any of the following? *For each item, please place a 'x' in the appropriate column*	Yes	No
Persons under the age of 18 *(If yes, please refer to the Working with Children guidelines and include a copy of your DBS)*		x
Vulnerable adults (e.g. with psychological difficulties) *(If yes, please include a copy of your DBS where applicable)*		x
Use of deception *(If yes, please refer to the Use of Deception guidelines)*		x
Questions about topics that are potentially very sensitive *(Such as participants' sexual behaviour, their legal or political behaviour; their experience of violence)*		x
Potential for 'labelling' by the researcher or participant (e.g. 'I am stupid')		x
Potential for psychological stress, anxiety, humiliation or pain		x
Questions about illegal activities		x
Invasive interventions that would not normally be encountered in everyday life (e.g. vigorous exercise, administration of drugs)		x
Potential for adverse impact on employment or social standing		x
The collection of human tissue, blood or other biological samples		x
Access to potentially sensitive data via a third party (e.g. employee data)		x
Access to personal records or confidential information		x
Anything else that means it has more than a minimal risk of physical or psychological harm, discomfort or stress to participants.		x

If you answered 'no' to <u>all</u> the above questions your application may be eligible for light touch review. You should send your application to your supervisor who will approve it and send it to a second reviewer. Once the second reviewer has approved your application they will submit it to psychology.ethics@city.ac.uk and you will be issued with an ethics approval code. <u>You cannot start your research until you have received this code.</u>

If you answered 'yes' to any of the questions, your application is NOT eligible for light touch review and will need to be reviewed at the next Psychology Department Research Ethics Committee meeting**.** You should send your application to your supervisor who will approve it and send it to psychology.ethics@city.ac.uk. The committee meetings take place on the first Wednesday of every month (with the exception of January and August). Your application should be submitted at least <u>2 weeks</u> in advance of the meeting you would like it considered at. We aim to send you a response within 7 days. Note that you may be asked to revise and resubmit your application so should ensure you allow for sufficient time when scheduling your research. Once your application has been approved you will be issued with an ethics approval code. <u>You cannot start your research until you have received this code.</u>

Which of the following describes the main applicant? *Please place a 'x' in the appropriate space*	
Undergraduate student	
Taught postgraduate student	
Professional doctorate student	x
Research student	
Staff (applying for own research)	
Staff (applying for research conducted as part of a lab class)	

1. Name of applicant(s).
Melissa Butler
2. Email(s).
████████████████
3. Project title.
The experience of retirement for Caribbean-born women living in the United Kingdom: an interpretative phenomenological Analysis Investigation.
4. Provide a lay summary of the background and aims of the research. (No more than 400 words.)
Statistical data informs us that we are an aging population. In 2011 the proportion of the world's population over 60 years old stood at 11%, and is expected to rise to 22% by 2050 (The Week, 2012). Unfortunately, research into this area has not increased at such a rate (Bowling, 2005)   Similarly, there is little research into a specific transitional period that many older adults experience – namely, retirement. The proposed research aims to explore and offer insights into the experiences of going from employment to retirement for Caribbean-born women (residing in the UK) who spent all or majority of their adult working lives in paid employment (outside of the family home) within the UK. For the purposes of this research the term retirement is used to denote individuals who have ceased employment voluntarily and/or who have reached the state pension age and decided to retire.   Previous research has noted that much of the research available solely looks into the experiences of male retirees (Kim & Moen, 2002). It is possible that women were previously perceived as having more of a home-maker role, therefore research reflected this, and overlooked the working woman's experiences within retirement (Price, 2003).   According to Davies (1981) Caribbean women have long since identified themselves as hard workers, and viewed this as being a cultural tradition (Bhavnani, 1994). This is in line with previous research which has found that Caribbean-born women residing in the UK view one

of their major roles in life was to provide a substantial monetary contribution to their household (Plaza, 2000). This is supported by data which has shown that black women represent the highest amount of women who are in full-time employment as well as having, on average a higher retirement age than female national average in the UK (Bhavnani, 1994; Arkani & Gough, 2007). All of this data could suggest that retirement may be a particularly considerable adjustment for these women.

Previous literature does not indicate that this research question has been investigated before. Also, it is acknowledged that black-Caribbean women are underrepresented in terms of research conducted (Yancey, Ortega & Kumanyika, 2006). Therefore it seems apparent that there is a need for this research, not only to offer an insight into this universal occurrence, but also in terms of progression within the field of counselling psychology. By researching the link between the actual phenomenon of retirement and the subjective understanding of these women who have experienced it, it could offer further insights into the intricacies and functionality of the therapeutic relationship, which is fundamental to the counselling psychology practice.

5. Provide a summary of the design and methodology.

This will be a qualitative investigation; therefore the emphasis is on trying to understand what the experience of going from employment to retirement is like for these women. Much of the previous research into retirement has focused on it from a quantitative perspective, which will inevitably limit how the participant conveys their experience (Price, 2003). This study will be conducted from a phenomenological position, meaning that the aim is to gain a deeper understanding of the quality and the texture of the experience (Willig, 2013) for the participant and to explore the phenomenon of transition in the context of retirement.

Interpretative Phenomenological Analysis (IPA) maintains phenomenological practice of the individual experience as a core principle (Smith, 2004). This is an ideographic methodology that is considered particularly useful when looking at processes (Smith & Osborn, 2003), which is what the proposed research will do. IPA would aim to capture the richness and

meaning of the women's experience of transitioning in relation to retirement.

Semi-structured interviews have been described as a useful way of collecting data for IPA (Smith & Osborn, 2003). This could be because by using open-ended, non-directive interviewing styles this conveys to the participant that they have information to lead the dialogue in a way that helps them explore and create meaning from their experience (Alexander & Clare, 2004; Collins & Nicolson, 2002).

For this piece of research my epistemological position is based around a phenomenological framework, and therefore it means that I do believe it is possible for participants to share their subjective experience of their transition from employment to retirement, and that it is possible for me to get alongside their account and uncover meaning from their explorations. I do not believe that the experience is a constructed phenomenon because they would have all experienced leaving employment and entering retirement, however they are each able to offer their own subjective experience and truth. This research therefore subscribes to a critical realist position.

This research will explore the experiences of between 6-8 Caribbean-born women residing in the UK who have retired from full-time paid employment (outside of the family household). These women would have spent majority of their adult lives working within the UK. All participants would have been retired for between 1-8 years, research suggests that any less than 1 year and the retirement transitional processes are not as pronounced. The reason for having an 8-year maximum retirement duration is in order to maintain the experience of transitioning from employment to retirement as the project focus, as opposed to looking into how retirement transition memories have (and continue to) become reconstructed. It is hoped that by having a relatively narrow retirement time range the research will get fresher, more recent experiences as well as creating some homogeneity within the sample, in order to explore their individual experience of the retirement transition. These sampling needs will be made explicit through careful considerations when describing the research in any written notice, and also through (potential) pre-interview telephone contact with possible participants.

I will use my first participant as a pilot in order to get a better idea about how long the interview takes, as well as feedback about how the questions feel and whether they were clear and easy to understand. It will also help me to develop my confidence when interviewing the remaining participants, which will enable me to refine the interview questions and see which ones illicit rich data.

Individual semi-structured interviews (lasting approx. 45-60 minutes each) will be conducted and audio-recorded at a place convenient for the participants.

All of the interviews will be transcribed and then read (individually) a number of times by the researcher in order to maintain the ideographic nature of IPA (Smith, 2004).

6. Provide details of all the methods of data collection you will employ (e.g., questionnaires, reaction times, skin conductance, audio-recorded interviews).

- Short demographic questionnaire (given once consent has been given, but before interview commences) in order to collect pertinent background information.
- Audio-recorded interviews

7. Is there any possibility of a participant disclosing any issues of concern during the course of the research? (e.g. emotional, psychological, health or educational.) Is there any possibility of the researcher identifying such issues? If so, please describe the procedures that are in place for the appropriate referral of the participant.

Based on the research topic, it would seem unlikely that the participant will disclose any issues of concern, although as with any interview it is a possibility that something discussed may distress the participant. In order to reduce the possibility of any distress caused by the research, all participants will be given an information and consent form, which will list the university contact details and also the purpose of the research, so that they can make an informed decision whether to participate. Also, if they agree to participate, a debrief sheet will be given at the end of the interview encouraging them to contact their GP if they experience

any distress as well as useful helpline contact details which they can utilise if they so wish.

8. Details of participants (e.g. age, gender, exclusion/inclusion criteria). Please justify any exclusion criteria.

Inclusion criteria for all participants:

- Female

- Born in the Caribbean

- Spent majority of their adult life working in the UK

- Retired (from full-time paid employment) for between 1-8 years

- Currently living in the United Kingdom

- Retired voluntarily or reached state pension age

Exclusion Criteria:

- Non-English Speaking

- Obvious serious mental health difficulties

- Forced retirement/redundancy

The reason for this inclusion/exclusion criterion is because I will be looking at the experience of going from employment to retirement for Caribbean born women who are currently living in the UK. Therefore it is vital to interview people that meet these requirements in order to address the research question.

9. How will participants be selected and recruited? Who will select and recruit participants?

I would hope to recruit participants by visiting local Caribbean day centres and finding out whether anyone who meets the criteria would be willing to participate. If enough participants were not recruited via this method, another avenue would be to approach ask my personal contacts whether they know anybody who meets the criteria, and would be willing to participate. I would request from my contacts that they ask the potential participant whether they are happy for their contact details to be given to me and for me to make contact with

them. I would then offer to give any potential participants a phone call (and study advert/information sheet) for any enquires they may have and also so that I can ensure that they meet the inclusion criteria detailed above. I will make it explicit to potential participants that further enquiry does not mean that they are obligated to participate in any way.

10. Will participants receive any incentives for taking part? (Please provide details of these and justify their type and amount.)

No

11. Will informed consent be obtained from all participants? If not, please provide a justification. (Note that a copy of your consent form should be included with your application, see question 19.)

Yes, all participants will be given an information sheet detailing the honest purposes of the research and asked to sign the consent form if they agree to participate.

12. How will you brief and debrief participants? (Note that copies of your information sheet and debrief should be included with your application, see question 19.)

All participants will be given a copy of the information sheet and the debrief sheet. I will offer to read both sheets to the clients if they would find that helpful. Also, once the interviews are completed they can retain a copy of all information sheets. In addition, I will offer to give further explanation of any details of the research (as and when requested by the participants).

13. Location of data collection. (Please describe exactly where data collection will take place.)

The interviews will take place at a location that has been negotiated between the participant and I, whilst offering the utmost convenience to the participant. As I have not recruited any participants yet it is not possible to give a definitive response, however I would imagine the interviews to take place either in a private room within the daycentre, in a private room within City University buildings or (at their request) the participants' home address.

13a. Is any part of your research taking place outside England/Wales?		
No	x	
Yes		If 'yes', please describe how you have identified and complied with all local requirements concerning ethical approval and research governance.

13b. Is any part of your research taking place outside the University buildings?		
No		

Yes	x	If 'yes', please submit a risk assessment with your application or explain how you have addressed risks.

13c. Is any part of your research taking place within the University buildings?

No		
Yes	x	If 'yes', please ensure you have familiarised yourself with relevant risk assessments available on Moodle.

14. What potential risks to the participants do you foresee, and how do you propose to deal with these risks? These should include both ethical and health and safety risks.

It is a possibility that some participants may find recalling their experience of the transition from employment to retirement as a distressing time for them. In order to help manage this potential risk the information sheet will detail that they are free to stop the interview at anytime, and also I will explain this to them before the interview commences. In addition, I will provide the contact details for my supervisor and I (on the information sheet), so that the participants know that they can make contact if they feel necessary.

Also, as part of the debrief sheet participants are encouraged to contact their GP if they experience persistent feelings of distress, as well as containing the contact details for a range of charities and organisation that they can make contact with if they feel that they would like to access support.

15. What potential risks to the researchers do you foresee, and how do you propose to deal with these risks? These should include both ethical and health and safety risks.

A potential risk for the researcher is that there is a chance that I may be conducting the interviews in the participants' home, which could bring my personal safety into question. In order to manage this potential risk any participants that are recruited via a daycentre can be interviewed at the centre premises (at a time suitable for them). Also, participants recruited via personal contact will be close associates to them therefore a level of implicit trust would be present. Regardless though, I will not take any additional risks and (as standard) I will be sure to carry my mobile phone with me, so that I have a means of contact in case of an emergency as well as a personal alarm. Also, I will aim to sit nearest to the door when conducting the interviews. In addition, for home visits I will inform someone of my location

and mobile number.

16. What methods will you use to ensure participants' confidentiality and anonymity? (Please note that consent forms should always be kept in a separate folder to data and should NOT include participant numbers.)

Please place an 'X' in all appropriate spaces

Complete anonymity of participants (i.e. researchers will not meet, or know the identity of participants, as participants are a part of a random sample and are required to return responses with no form of personal identification.)	
Anonymised sample or data (i.e. an *irreversible* process whereby identifiers are removed from data and replaced by a code, with no record retained of how the code relates to the identifiers. It is then impossible to identify the individual to whom the sample of information relates.)	
De-identified samples or data (i.e. a *reversible* process whereby identifiers are replaced by a code, to which the researcher retains the key, in a secure location.)	x
Participants being referred to by pseudonym in any publication arising from the research	x
Any other method of protecting the privacy of participants (e.g. use of direct quotes with specific permission only; use of real name with specific, written permission only.) ***Please provide further details below.***	x

- Any direct quotes that I use within the research project write-up will not disclose the participants' real name, but rather a pseudonym.

17. Which of the following methods of data storage will you employ?

Please place an 'X' in all appropriate spaces

Data will be kept in a locked filing cabinet	
Data and identifiers will be kept in separate, locked filing cabinets	x
Access to computer files will be available by password only	x
Hard data storage at City University London	x
Hard data storage at another site. *Please provide further details below.*	x

I will store the audio recordings and the transcripts on different portable hard-drives and locations, with each password-protected.

18. Who will have access to the data?

Please place an 'X' in the appropriate space

Only researchers named in this application form	x
People other than those named in this application form. *Please provide further details below of who will have access and for what purpose.*	x
Only I will have access to the audio recording, although my supervisor may request to see a transcript extract, which will be anonymised by only containing the participant's pseudonym.	

19. Attachments checklist. *Please ensure you have referred to the Psychology Department templates when producing these items. These can be found in the Research Ethics page on Moodle.*

Please place an 'X' in all appropriate spaces

	Attached	Not applicable

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*Text for study advertisement	x	
*Participant information sheet	x	
*Participant consent form	x	
Debrief	x	
Copy of DBS		x
Risk assessment	x	
Indicative interview question schedule	x	
Demographic Questionnaire	x	

20. Information for insurance purposes.

(a) Please provide a <u>brief</u> abstract describing the project

Statistical data continues to inform us that we are an aging population, yet research specifically about older people does not seem to be growing at the same pace. In line with this there is also little research looking into a transitional time that many older adults experience on a universal level – namely retirement.

The proposed research aims to explore the experience of retirement for Caribbean-born women living in the United Kingdom. Previous research has noted that Caribbean-born women identify working hard as a part of their cultural heritage and something that is pursued throughout the lifespan. Yet there is a gap in the research in terms of exploring the experience that these women have adjusting to life after employment. 6-8 participants will be recruited, and semi-structured interviews will be used to further understand these women's experience and understandings in terms of their retirement process. IPA will be used for analysis as it maintains the phenomenological essence of the participant experience. Results of this research will be put forward for publication.

		Please place an 'X' in all appropriate spaces
(b) Does the research involve any of the following:	**Yes**	**No**
Children under the age of 5 years?		x
Clinical trials / intervention testing?		x
Over 500 participants?		x
(c) Are you specifically recruiting pregnant women?		x
(d) Is any part of the research taking place outside of the UK?		x

If you have answered 'no' to all the above questions, please go to section 21.

If you have answered 'yes' to any of the above questions you will need to check that the university's insurance will cover your research. You should do this by submitting this application to

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anna.ramberg.1@city.ac.uk, before applying for ethics approval. Please initial below to confirm that you have done this.

I have received confirmation that this research will be covered by the university's insurance.

Name ………………………………………… Date……………………………

21. Information for reporting purposes.

		Please place an 'X' in all appropriate spaces
(a) Does the research involve any of the following:	**Yes**	**No**
Persons under the age of 18 years?		x
Vulnerable adults?		x
Participant recruitment outside England and Wales?		x
(b) Has the research received external funding?		x

22. Declarations by applicant(s)

		Please confirm each of the statements below by placing an 'X' in the appropriate space
I certify that to the best of my knowledge the information given above, together with accompanying information, is complete and correct.		x
I accept the responsibility for the conduct of the procedures set out in the attached application.		x
I have attempted to identify all risks related to the research that may arise in conducting the project.		x
I understand that **no** research work involving human participants or data can commence until ethical approval has been given.		x
	Signature (Please type name)	**Date**
Student(s)	M. Butler	12/11/15
Supervisor	Dr Jacqui Farrants	19/11/15

Appendix 4: Amendments form

Psychology Department Research Ethics Committee

Project Amendments/Modifications
Request for Extension

For use in the case of all research previously approved by City University London Psychology Department Research Ethics Committee.

Was the original application reviewed by light touch?
If yes, please send this form to the individual who reviewed the original application. Once they have approved the amendment and signed the form, it should be emailed to psychology.ethics@city.ac.uk

Was the original application reviewed at a full committee meeting?
If yes, please email this form to psychology.ethics@city.ac.uk. It will be reviewed by the committee chair.

Note that you only have to respond to the sections relevant to you.

Details of Principal Investigator and Study	

Name	Melissa Butler
Email	▮▮▮▮▮▮▮▮▮▮▮
Title of study	The experience of retirement for Caribbean-born women living in the United Kingdom: an interpretative phenomenological Analysis Investigation.
REC reference number	PSYETH (P/L) 15/16 86

Project Amendments / Modifications	

Type of modification/s (tick as appropriate)

Research procedure/protocol (including research instruments)	x
Participation group	
Information Sheet/s	x
Consent form/s	x
Other recruitment documents	
Sponsorship/collaborations	
Principal investigator/supervisor	
Extension to approval needed (extensions are given for one year)	
Other	x

Details of modification (give details of each of the amendments requested, state where the changes have been made and attach all amended and new documentation)

Initially I had planned to use IPA (interpretative phenomenological analysis) to analyse my data, however I am now of the opinion that it would be more appropriate to use discourse analysis, specifically discursive psychology.

As a result of this methodological change the title of my research has changed to: ***How do Black Caribbean-born Women Living in the UK Construct Their Experience of Retirement? A Discursive Psychology Analysis.***

To reflect this change the following (attached) documents have been amended:
Information sheet: New title
Consent form: New title
Debrief sheet: New title

To summarise, my participant group and interview structuring remained the same, however my epistemological and methodological underpinnings linked to the way I approached the data (for analysis) have changed.

Justify why the amendment/extension is needed (including the period of extension being requested)

During the pilot interview I noticed that something quite dynamic was happening where I found myself curious about the different positions that she was upholding. In particular, instances were there would be oppositional stances from those presented earlier. In addition, whilst listening back to the interview I noticed that although asking explicitly, I was unable to obtain the participant's lived experience, instead quite factual accounts and considerations were shared. It was through careful consideration about how to manage these tensions that I decided to discursively approach researching how my participants' construct their experience of retirement. According to Kim (2011) due to its nature "data collection and data analysis in qualitative research are often subject to change once implemented" (p.192). It would therefore seem that by conducting the pilot study I was able to identify an analytic alteration that was necessary in order to benefits the main research, which is one of the principle advantages of conducting preliminary research (Kim, 2011).

Social constructionism posits that we take a critical stance in relation to the acquisition of knowledge (Willig, 2012). Furthermore that knowledge is culturally and historically specific (Burr, 2015), and is represented through language, text and symbols. The current study maintains that a fruitful way to research retirement experience is through the participants' talk, and my analysis of their discourse. Sims-Schouten, Riley and Willig (2007) summarise this position by stating "the non-discursive can only be conceived or experienced in any meaningful way when transformed into, and examined as, discourse" (p. 102).

According to Potter and Wetherell (1987) people use language to do things, and this is dependent upon what they are trying to achieve through their talk. According to Holt (2011) a strength of the discursive psychology approach is that it recognises (and accounts) for variability, by emphasising that discourse is situated and is therefore utilised to achieve a performative function within that specific interaction. These postulations seemed to align with what I noticed during the pilot study, and therefore seem important to acknowledge and use to adapt my research for the better.

References:
Burr, V. (2015). *Social constructionism (3rd Ed)*. London: Routledge.

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Kim, Y. (2011). The pilot study in qualitative inquiry: Identifying issues and learning lessons for culturally competent research. *Qualitative Social Work*, *10*(2), 190-206.

Sims-Schouten, W., Riley, S. C., & Willig, C. (2007). Critical realism in discourse analysis: A presentation of a systematic method of analysis using women's talk of motherhood, childcare and female employment as an example. *Theory & Psychology*, *17*(1), 101-124.

Potter, J. and Wetherell, M. (1987) Discourse and Social Psychology. London: Sage.

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Title of Study: ***How do Black Caribbean-born Women Living in the UK construct their experience of retirement: a discursive psychology analysis.***

Ethics approval code: *PSYETH (P/L) 15/16 86.*

Please initial box

1.	I agree to take part in the above City University London research project. I have had the project explained to me, and I have read the participant information sheet, which I may keep for my records. I understand this will involve: • being interviewed by the researcher • being asked about my experience retirement • allowing the interview to be audio-recorded	
2.	This information will be held and processed for the following purpose: • To contribute to the expansion of the information available within psychological research into Caribbean women by studying how they describe their experience of retirement I understand that any information I provide is confidential, and that no information that could lead to the identification of any individual will be disclosed in any reports on the project, or to any other party. No identifiable personal data will be published. The identifiable data will not be shared with any other organisation.	
3.	I understand that my participation is voluntary, that I can choose not to participate in part or all of the project, and that I can withdraw at any stage of the project without being penalized or disadvantaged in any way.	
4.	I agree to City University London recording and processing this information about me. I understand that this information will be used only for the purpose(s) set out in this statement and my consent is conditional on the University complying with its duties and obligations under the Data Protection Act 1998.	
5.	I agree to take part in the above study.	

_____   _____   _____

Name of Participant   Signature   Date

_____   _____   _____

Name of Researcher   Signature   Date

When completed, 1 copy for participant; 1 copy for researcher file.

Appendix 6: Demographic questions

How long have you been retired?   _____ Years _____ Months

How long had you been working in the UK?   _____ Years

Are you:

- Married
- Cohabiting
- Divorced
- Widowed
- Separated
- Never been married
- Other:
    Please specify_____

Are you currently in paid employment? ☐ Yes   ☐

Appendix 7: Interview questions and prompts

Q1. How did you know that it was the time to retire?

- How did you feel once you had decided to retire?

Q2. How would you describe your experience of retirement so far?

Q3. What did retirement mean to you once you had made the decision to retire?

- What does it mean to you now?

Q4. Can you describe what influence, if any, your culture and upbringing has had on your experience of:

- Employment
- Retirement

Q5. How do you think your experience of retirement compares to how other (non-Caribbean) women might experience retirement?

Q6. How would you describe yourself when you were in employment?

- How would you describe yourself now?

Q7. How would the next five years of your retirement be if you had a choice?

Q8. What would you say to someone close to you who was considering retirement?

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<u>**How do Black Caribbean-born Women Living in the UK Construct Their Experience of Retirement? A Discursive Psychology Analysis**</u>

Thank you for taking part in this study. Now that the interview has finished we'd like to tell you a bit more about it.

The purpose of this interview was to explore how you describe your experience of retirement. We are hoping that this research will provide valuable insights into your retirement transition and how meaning is created from that experience.

If you have persistent experiences of distress as a result of the issues we talked about during the interview, you can speak to your GP who can offer support specific to your needs. In addition, there is a list of resources below, which may be of interest to you.

The Silver Line (website: www.thesilverline.org.uk) - A confidential helpline which provides information, friendship and advice to older people, open 24 hours a day.

Tel: 0800 4 70 80 90   Email: info@thesilverline.org.uk

Age UK (website: www.ageuk.org.uk) – Provides a service specifically for people over 50, offering support, advice and information for a range of different issues.

Tel: 0800 169 6565   Email: contact@ageuk.org.uk

MIND (website: www.mind.org.uk) – Provides confidential support for those that have mental distress and offer training, advice and informational services:

Tel: 0300 123 3393   Email: info@mind.org.uk

We hope you found the study interesting. If you have any other questions please do not hesitate to contact us at the following:

Melissa Butler (Researcher)   Email: ███████████████████

Phone: ███████████

Dr Jacqui Farrants (Research Supervisor)   Email: ████████████████

Phone: ████████████

Ethics approval code: *PSYETH (P/L) 15/16 86*

Appendix 9: Transcription conventions

This research used the transcription notation symbols by Gail Jefferson, as detailed in Potter and Wetherell (1987, p. 188-189) and Potter (2012, p. 117).

Extended square brackets mark overlap between utterances   A: yes they

                                                                  B: did say

Equal signs at the end of a speaker's turn and at the start of the next utterance indicates no discernible gap

                                                                  A: well then=

                                                                  B: =they said

Number in brackets indicates pauses timed to the nearest tenth of a second

                                                                  A: No need (1.6)

Pauses less than one second are indicated by a full stop in brackets

                                                                  A: Well (.) there it

One or more colons indicate an extension of the preceding vowel sound:

                                                                  A: Oka::y

Underlining indicates that words are uttered with added emphasis

                                                                  A: No <u>way</u>

Words in capitals are uttered louder than surrounding talk   A: WHAT

Round brackets indicates that the material inside either inaudible or there is doubt about its accuracy

                                                                  A: I (saw him)

Square brackets indicates information has been omitted – material inside square brackets is for clarification purposes

A: From [ ]

B: Ted [friend]

The letter 'h' inside a round bracket, located within a word indicates laughter.

Laughter as a standalone entity (i.e. not within a word), is represented by 'heh'

A: rea(h)lly

B: Wow heh as if

Appendix 10: Preliminary discourses

Distancing from others
Longing after what was
Taking life as it comes
Interpersonal relationships
Loneliness
Resignation
Fear of retirement
Increased independence
Loss of independence
Replenishment of retirement
Appealing
Losing its appeal
Need to maintain activity
Comfort from religion
Gratitude
Changes in social presence
Expression of vulnerability
Construction of personal identity
Strong women
Acceptance
Struggle
Blessing of retirement
Connecting to others and the self
Distinguishing between work and retirement
Changes to the concept of home
Retirement as a negotiation
Childhood influences
Unspoken talk

Appendix 11: Annotated transcript exerts

Exert of annotated transcripts presented to offer an insight into part of the analysis process