

**MID-LIFE CAREER CHANGE TO HOME-BASED
SELF-EMPLOYMENT IN A GROUP OF WOMEN**

by

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ABSTRACT

In the last 20 years, there has been a substantial shift in Canadian job growth from full-time wage employment to self-employment (Barzyk, 1997; Cohen, 1996, 1998; Picot & Heisz, 2000). Self-employed women represent 40% of the net growth, and year-to-year increases have been greater for women than men. Two thirds of these women were aged 35 and older, and more than half operated their business from home. This study examined how 20 women came to self-employment following several years wage employment, and how they have managed this career transition. Participants were interviewed in-depth about the nature of their work, their career history, their decision to change to self-employment, the pros and cons of self-employment, their coping strategies, the relationship between work and personal life, and their quality of life. Ten interviews were examined through a narrative analysis (Cochran, 1990; Polkinghorne, 1986; Young & Richards, 1992), and themes characteristic of these transitions were identified. Another ten interviews were reviewed in detail for comparison. Each narrative highlighted issues specifically relevant to an interviewee's career change, and a collective analysis focused on themes relevant to all interviewees. Common themes include control, autonomy, and flexibility; hard work and self-discipline; confidence and assertiveness; quality of life; and the importance of ethics, health, and relationships. Theories of career development are contrasted to determine their relevance to the mid-life career change of the participants. Implications for personal and career counselling are discussed.

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INTRODUCTION

Over the last decade, there has been increasing emphasis on the inseparability of career and "personal" issues (Betz & Coming, 1993; Cochran, 1997; Krumboltz, 1993; Richardson, 1993) and the importance of understanding clients' "lived experience" (Karp, 1996; Van Manen, 1997). There has also been increasing focus on the inseparability of psychological development from the cultural context (social, historical, political, and economic) in which it is embedded (Cushman, 1995; Martin & Sugarman, 1999; Young, Valach, & Collin, 1996). Much of this work is theoretical, although empirical research is accumulating (Cushman, 1995; Collin, 1990; Young & Richards, 1992). However, there is a clear need for more empirical research. The present study investigates career change in relation to personal issues and cultural context among women undergoing a substantial mid-life career change. In particular, the women in the present study underwent a mid-life career change from wage to self-employment. It would seem that in such a mid-life career transition, the inseparability of person, career, and context would be especially evident.

This study focused on the reasons these women moved to self-employment and how they were managing the transition. It was interested in the events and decision-making process leading to this mid-life career change, the distinction between home and work life, the advantages and disadvantages of being self-employed (in the current social, historical, economic, and political climate), and the impact of relationships on the transition experience.

Entrepreneurship has been under increased scrutiny over the last decade. Since

the economic recession of the late 1980s and early 1990s, there has been a remarkable shift from wage to self-employment. With this labour market shift, the notion of what constitutes career and employment has also changed. Secure jobs (including medical benefits, promotions, weekends and holidays) and traditional long-term careers are increasingly less common (Bridges, 1988). Whether “down-sized” in sweeping layoffs, or modifying their work for personal reasons, people are finding new work opportunities in non-standard arrangements, many through home-based self-employment. Self-employment represented 25 percent of the net employment gain from 1976 to 1994 (Cohen, 1996), and a startling 80 percent from 1989 to 1997 (Manser & Picot, 1999). By 1994, almost one million, or 9% of all 15- to 64-year-old, employees in Canada were in temporary or contract positions [with a specified end-date]” (Krahn, 1995, p. 38). Significantly, women represent the fastest growing segment of self-employed people (Cohen, 1996; Heck, Owen, & Rowe, 1995).

The popular press is rife with success stories of home-based contractors, who have found a work arrangement that offers flexibility and control (Brook, 1996, 1997a, 1997b, 1997c, 1998; Chan, 1999; Coleman, 1996; Creighton, 1997; Fong, Ward, & Barrett, 1998; Gram, 2000a, 2000c; Holender 1997a, 1998; Lee, 1998a; 1998c; Mackie, 1997; “On Their Own,” 1993; “Wanted,” 1995). However, there is little information in traditional career theory that speaks to such a career transition, and few studies in the career and socio-economic literature address the *experience of transition* from wage to self-employment (Loscocco, 1997; Young & Richards, 1992). Such information is valuable for people considering or undergoing such a career change, to help them understand their own issues in relation to those of others in a similar position. Such information would also be valuable to career practitioners and labour organizations who

deal with people considering small business ventures as an alternative to wage employment. From a theoretical perspective, understanding the experience of transition should illustrate in a concrete situation the interrelationship between career change, personal issues, and the context in which such choices are made.

For the purpose of this thesis, I focused on women's experience, as women tend to make career decisions and to judge career success differently than men (Gilligan, 1982; Fitzgerald & Rounds, 1994). Rather than developing hypotheses based on *a priori* assumptions or testing existing theories of career development, I explored the meaning of participants' experiences as described in their narratives, focusing on the contextual and individual factors that contributed to their move from wage to self-employment and to their management of the transition.

I interviewed 20 women who had started business ventures from their homes and whose previous occupations included a steady income, a benefits program, an identifiable position (or job description), an office culture, and a work-related social circle. Each had been employed in large organizations for at least five years prior to the change to self-employment and each had been self-employed for at least one year. They were interviewed about their career history, their decision to change to self-employment, and their adjustment to this new work arrangement.

The analysis is both descriptive and explanatory. I identified themes in participants' narratives through a hermeneutic analysis. This approach seeks to interpret texts such as narratives and autobiographies (Bruner, 1986; Cochran, 1990; Gergen & Gergen, 1988; Mishler, 1986; Polkinghorne, 1995; Sarbin, 1986), and to address the particular historical and socio-political context in which social phenomena are embedded (Cushman, 1995; Martin & Sugarman, 1999; Young, Valach, & Collins, 1996).

This thesis has been organized so that each chapter reads as a self-contained whole. To provide a context for the present study, Chapter 1 outlines several theories of career development, and Chapter 2 reviews empirical research on mid-life career change and home-based self-employment. The general methodology used in this study follows in Chapter 3. A selection of five individual narratives is presented in Chapter 4 to offer a glimpse at the nature of the participant interviews. Chapter 5 outlines common themes across all participants, and relates how this group of women became home-based entrepreneurs in mid-life. In the final discussion, the findings are examined and compared with existing theories and research.

REVIEW OF CAREER DEVELOPMENT THEORY

The purpose of this study was less concerned with testing theory-based hypotheses than with understanding the *experience* of career transition in mid-life, particularly the experience of “going it alone.” Specifically, the purpose was to examine how women understood their own mid-life career change from wage employment within large organizations to self-employment from home. This study began with an exploration of the main concepts, theories of career development, and research on mid-life career change and self-employment.

Definitions of Career, Career Change, and Self-Employment

The terms *career*, *career change*, *self-employment*, and *mid-life* are based in the ordinary language of our shared existence. Certainly the nature of these constructs may have different connotations to different people. As demonstrated below, even theorists and researchers differ in their definitions. Despite such differences, however, there is a shared understanding of these terms within our society. Some common definitions are briefly outlined below prior to summarizing several career development theories and research studies. In this study, the relevant constructs are ultimately considered through the words of those who claim to “own the experience.”

According to the Merriam-Webster Dictionary (MWD), *career* derives from the Latin term *carrus* (English: car), and the Middle Latin term *carraria* (English: road for vehicles). One definition is “a field or pursuit of consecutive progressive achievement especially in public, professional, or business life,” which seems to focus on the

objective, observable activities, behaviours, or events of work. Career is often seen, then, as an occupation in a professional field, versus an occupation in a field that does not require specialized training. By contrast, Hughes (1958) characterizes career "as the moving perspective in which the person sees life as a whole and interprets the meanings of his various attitudes, actions, and the things which happen to him." This open definition draws attention to subjective aspects of career and the ways individuals impose meaning onto events in their life. Striking a middle ground between subjective and objective definitions, Arthur and Lawrence (1984) describe a career as "a sequence of attitudes, activities or behaviours associated with work roles experienced throughout a person's lifetime." But Kidd (1998) points out that the changing employment context leads to greater difficulty in describing, explaining, and predicting careers. She argues that "recognizing subjective views of careers is...the only way to find any coherence in working lives as the bureaucratic career disappears" (p. 276).

This study explored a subjective view of career change and self-employment, explained in terms of the meaning participants ascribed to their experience. Career and self-employment were not limited to specific occupations. Participants could freely discuss attitudes, behaviours, and events as part of their "career" history. Participants' definitions of the terms career, career change, and self-employment are situated in the socio-cultural history of North American society at the end of the 20th Century. This view of career and employment attempts to contextualise work in people's lives (Gerson, 1985; Phizacklea & Wolkowitz, 1995; Richardson, 1981, 1993).

Unpaid work is not generally viewed as part of a "career." One may instead "take time out from a career" to have children, to return to school, or to travel. In this respect, the participants' tended to focus on paid work in describing their career, despite the

open-ended nature of the interview. In addition, several participants believed they would eventually return to paid employment in an organization. One woman even described self-employment as a "stop gap in my career to get me through a difficult period in my life [raising school-age children]." An analysis of the structure of work raises questions of economic value. In a capitalist economy, that which cannot be exchanged for money has little value (Waring, 1988). As such, North American society values paid work over unpaid work. Parenting, domestic, and volunteer work have little value as commodities and so are of little socio-economic (and career) importance.

Moreover, the standard cultural definition of career is limited to paid work of a professional nature requiring extensive education. Work that does not require an extensive educational background is of a "non-professional" nature and is not part of a "career track." This classification of workers divides them by gender, class, and race. In particular, many women are not paid for their labour, and many women of low socio-economic status and of colour are employed in undervalued, domestic occupations, such as housecleaning and childcare. But even for employees in career track wage sector occupations, unpaid responsibilities external to the organization are not the interest of employers. Employees must be devoted first to the organization, and there is little recognition of the non-workplace needs of individual employees. In this way, paid work takes precedence over the interest of individuals, their families, or their involvement in unpaid community work.

The construct career could be redefined to include paid and non-paid work, both within and outside of the home, regardless of professional status, education required, or money earned. This broadened definition of career could include unpaid caregivers, volunteer workers, students, and retirees. A *career change* could entail a move between

or within any one of these categories rather than simply a change of professional field. Career change could be defined as a move to a new occupation which is functionally or substantively different from the previous occupation (McQuaid, 1986), paid or unpaid. This definition allows for a myriad of career changes, including the change from wage employment in a large organization to self-employment from home.

There is little distinction drawn between the MWD definitions of career, vocation, occupation, and employment. *Vocation* derives from the Latin *vocatio*, translated as "summons", from *vocatus*, the past participle of *vocare*, "to call." Therefore, vocation is often used to mean a kind of calling to a particular occupation, often for which there is a lengthy professional training (e.g., priesthood). However, vocational training is also used to mean job training in technical institutions (e.g., chef or carpentry training). *Occupation* is defined as synonymous with vocation by the MWD, as "the principle business in one's life," but is also defined as "an activity in which one engages," and "the holding of an office or position." Finally, *employment* is defined as synonymous with occupation as "an activity in which one engages." The term employment derives from *employ*, from the Latin *implicare* (to enfold, involve, or implicate), defined as "to devote or direct toward a particular activity," and "to provide with a job that pays wages or a salary." A *job*, which originally meant "a piece of work" or "a task" (Bridges, 1988), has now also taken on a similar definition to occupation and employment, "a specific duty or function or role," and "a regular remunerative position" (MWD). In centuries past, these terms may have been used quite distinctively, but they are currently used almost interchangeably in ordinary language, and in the language of social science. They will be similarly used in this study.

Home-based self-employment may be defined as work for which one does not receive wages or benefits from an organization. Although a home-based entrepreneur

may conducted some of their work outside the home, the home serves as the main office. The potential occupations are limitless.

Finally, *mid-life* has been defined as a period in the middle of the chronological lifespan or in the middle of the subjective experience of one's life (Helson, 1997). Middle years are loosely delimited from age 35 to 65 in stage theories of development (Erikson, 1968; Gould, 1978; Levinson, 1978; Schein, 1971; Super, Savickas, & Super, 1996). However, chronological age is a very imprecise indicator of stage of life. People's ideas about when middle age occurs may be related to their gender, social class, and cohort (Helson, 1997). As a subjective experience, mid-life may be considered as a period when individuals *believe* they are halfway through their lives, and at this time, they may look back on their achievements thus far and determine what they will do in their remaining years.

Theories of Career Development

Although there is no comprehensive theory of mid-life career transition, the issue has been addressed by theorists of adult development and occupational choice, who share many similar ideas. These theorists assume: 1) that people are able to choose the correct career when they become an adult, and 2) that work and choice of career are of central importance to people throughout their adult life. The career theories presented below are those that often accompany explanations of mid-life career change. These theories explain career development in chronological stages (Erikson, 1968; Gilligan, 1982; Gould, 1978; Levinson, 1978; Schein, 1971; Super, Savickas, & Super, 1996), or as a matching of personality and abilities with occupation and environment (Holland, 1992; Dawis & Loftquist, 1984). Other theories are reviewed because they view career

development not only in relation to psychological factors, but also in relation to socio-political, historical, and cultural context (Gottfredson, 1996; Hotchkiss & Borow, 1996; Young, Valach, & Collin, 1996). This latter perspective is most similar to the point of view taken in this study.

Stage Theories of Career Development

Generally, theories of development propose common patterns associated with the process of increased maturity, and assume finite stages and a natural progression to development. These models view mid-life transition as part of adult development and as related to mid-life career change.

Super's Life-Span, Life-Space Approach to Careers

This theory (Super, Savickas, & Super, 1996) theory describes how individuals implement their "self-concept" through vocational choices. Super suggests that the process of choosing a career that allows maximum "self-expression" over time includes five career stages: *exploration*, a period of self-examination and education, in which individuals explore various occupations; *establishment*, specifying a career choice and becoming employed; *maintenance*, a stage of holding onto a position and increasing skills; *declaration*, a period of phasing into retirement, emotionally, financially, and socially; and, *retirement or decline*, a period of separating from work. The order of these stages is not necessarily fixed, and the age at which transitions are made between the stages is also flexible. Individuals may progress through the sequence more than once, and within each stage or transition period, people recycle through mini-cycles of development. Therefore, mid-life career change is not a sign of floundering or an aberration in career development. Rather, it is the outcome of a "mini-cycle of growth."

The two primary dimensions of Super's theory are time and space (context). Lifespan encompasses the life stages (including change and transition), and life-space encompasses the social dimension. Individuals develop over time through psychosocial maturation and cultural adaptation. Occupational choice is seen as a continuous developmental process from adolescence to old age. Although there is continuity of choice, people modify, reassess, and redirect this process throughout their lifespan as their "self-concepts" or "vocational identities" become more clear and distinct. Self-concepts are established through role-playing and reinforcement. The career development process involves synthesis and compromise between self-concept and reality, cultivating vocational identity in conjunction with the demands of the workplace.

Therefore, the specific pattern of career development is determined by individual characteristics in conjunction with social opportunities and constraints. People are qualified for a range of occupations, and occupations are suited for a range of personality patterns. People select occupations that best express their identities, and satisfaction is related to the extent to which they can express their identities within the work environment.

Levinson's Life Structure Theory of Development

Levinson (1978) punctuates the stages of adult development according to chronological age. The *life structure* is defined by alternating periods of stability and transition in which goals and activities of the previous period are appraised. It is the underlying pattern of a person's behaviour at a given time in life, and it is revealed by a person's choices. It comprises three aspects: socio-cultural world, self-aspects, and participation in the world. Occupation, family/marriage, ethnicity, and religion are some

important components of the life structure.

Levinson's research highlights the importance of the career dream, mentoring, and mid-life crisis. Individuals develop a Dream and find a mentor. They grow into new positions, become acclimated, and begin preparations for the next step on their career ladders. In the period of career growth, individuals are hired or promoted to a new position, and acquire new skills and information needed to perform their jobs. Next is a period of stabilization, during which individuals perform their jobs to the fullest capacity and progress along an even keel. A period of transition follows, in which individuals prepare themselves psychologically for their next movement upward, by anticipating the demands of their next career stage and preparing to meet these demands. The cycle begins again when the expected promotion is gained.

The *mid-life transition* provides a bridge from early to middle adulthood. There are three developmental tasks in middle adulthood: reappraisal of the past, initiating a new life structure, and individuation. Individuation refers to an individual's relationship with the external world: one must integrate polarities of young/old, destruction/creation, masculine/feminine, and attachment/separateness. Integration is achieved by coming to terms with the sense of these constructs for oneself. At the end of middle adulthood, individuals build a second middle adult structure to carry them into old age.

In mid-life, at approximately 40 years of age, individuals are having their first or last child. They are also confronting mortality, wondering how many years are left before retirement or death. At this time, they face the limits of their careers, and decide whether to remain with their employers or their career paths. They may experience "mid-life crises," realizing they are equidistant to the beginning and end of their lives, and that they may never achieve the dreams of their childhood. In their late 50's, people

determine how they should spend the rest of their lives. They focus on their own lives and activities, but are also involved in children's and grandchildren's lives. They decide whether to remain active at work or gradually withdraw, whether to move from their current homes, what kind of retirement they desire, and how to plan for retirement.

At any given stage, people are likely to have similar needs and common ways of coping with and responding to these situations. Their methods may be modified by their personality and biological development, causing some variation in the way people respond to requirements for work and responsibility. Individuals at different family stages may experience dilemmas because of particular work situations. However, during their working years, most individuals experience major shifts in attitudes and behaviours with respect to their work. It is these shifts that constitute a career. While work-related changes are important, they are only part of the total picture. Individuals are also moving through stages of life as they move through stages in their career. Changes in personal relationships and family obligations are often closely linked to changes in individuals' careers. Critical choice points mark the career cycle. These choice points are age-related and occur for different individuals at different points within the cycle of growth, stabilization, and transition. The biological clock is important in mapping the course of career and in weighing responsibilities of families and other interests against demands of job and profession.

Schein's Model of Career Development

Schein (1971) also configures career development according to age. Further, he proposes that most careers develop along three basic dimensions: 1) *vertical movement* (promotion up the hierarchy within an organization), 2) *horizontal movement* (changes in

specific job functions or in major fields or specialties), and 3) *radial movement* (toward the inner circle of management in an organization - often vertical movement, but not necessarily).

Schein (1971) postulates that different career stages are marked by contrasting issues, relating to early, middle, and late career stages. In their early career, most individuals in their early thirties have fairly clear ideas (self-perceptions or career anchors) of their talents and abilities, needs and motives, and attitudes and values. Self-perceptions come to guide and stabilize people's careers, as they attempt to choose jobs and goals consistent with these basic characteristics. Career anchors tend to firmly attach individuals' careers to their underlying abilities, needs, and values. Career anchors take several distinct forms: *technical or functional* (decisions that involve the content of work), *managerial competence* (desire high-level management positions; enjoy analysing and problem-solving, influencing others, exercising power), *security and stability* (long-term employment with single large firm), *creativity or entrepreneurship* (create unique product, do not like large bureaucracy), and *autonomy or independence* (free of external constraints, work at own pace, set own goals).

Mid-career is the period after one feels established and has achieved "perceived mastery" in an occupational or career role, and prior to the commencement of the "disengagement process." A new issue is the "career plateau" (dead end in career, unlikely to gain further promotion or increased responsibility and authority). During this period, feedback and recognition often decrease, reducing feelings of success. Individuals may initiate career exploration at this stage, and ask themselves questions such as: "What do I really get from and give to my work, spouse, children, friends, community, and self? What are my real values and how are they reflected in my life?"

They might make new choices about career and family or finally accept old choices as appropriate. They may seek and assume new roles within the organization or new jobs outside it.

At the extreme, they may experience a "mid-career crisis," in which they question the fundamental value, appropriateness, and real accomplishment of their career and family. They must assess their own accomplishments, locate their own life goals and values, and make final decisions about their careers. The mid-career crisis may be compounded by difficulties in their family arrangements. Dealing with the independence and possible rebellion of their own children may reinforce feelings of inadequacy or dissatisfaction. These feelings may in turn restrict their ability to perform effectively at work. Furthermore, extra financial demands for support in their households may intensify the stress experienced.

Erikson's Psychosocial, Psychosexual Theory of Life Development

Erikson (1968) outlines eight linear (or sequential) epigenetic psychosocial stages of development. Individuals must resolve psychosocial crises at each stage before moving on to the next stage, and they continue to deal with the conflicts of the earlier stages throughout their lives. His theory emphasizes the interaction between epigenesis and culture (environment).

The formation of an occupational identity is part of the adolescent *ego identity formation* process; part of finding out "who you are" is deciding on one's occupational goals. The chief concern of middle adulthood is *generativity versus stagnation* (or self-absorption). Generativity refers to seeking a sense of sharing, productivity, or contribution, and is characterized by a concern for one's own and future generations. It

may manifest as the need to become a caring and productive member of society through meaningful work. Conversely, self-absorbed individuals are characterized by a sense of emptiness in their lives. They may feel a sense of stagnation because they find their jobs to be meaningless. An occupational change may be one way to deal with this "mid-life career crisis."

Trait Factor Theories

Holland's Theory of Congruence

This influential trait theory (Holland, 1992) suggests that people try to choose work that matches their personality. They search for environments that will allow them to use their skills and abilities, express their attitudes and values, and take on agreeable problems and goals. Holland developed six personality types that fit six basic career environments: realistic, investigative, social, conventional, enterprising, and artistic. He suggests that individuals are attracted to careers that are consistent with their personality types. Mid-life career difficulties are assumed to be the result of a poor fit between personality and the work environment. People change careers in order to move toward work environments that have greater "congruence" with their personality.

Dawis and Lofquist's Theory of Work Adjustment (TWA)

Dawis and Lofquist's (1984) model focuses on the prediction and process of adult career adjustment rather than solely on occupational choice. Using a person-environment perspective, the theory explains how an individual or environment adapts to the ongoing transactions between them. The prediction model describes the characteristics of the person and the environment important to work adjustment. An

individual attempts to meet the expectations for satisfactory work performance, and experiences the rewards of her work. Her boss evaluates her performance (*satisfactoriness*) and she evaluates the quality and types of rewards she experiences (*satisfaction*). Satisfactoriness and satisfaction are key indicators of the *correspondence* between the person and the environment (P-E), and are important in determining her *tenure* in the job and organization.

The process model describes how an individual adjusts to the work, recognizing that correspondence is an ongoing process as individuals and environments change over time. Four *adjustment style dimensions* moderate the relationship between satisfaction and satisfactoriness, and are important to achieving and maintaining P-E correspondence. These styles recognize that individuals differ in the amount of "discorrespondence" they will tolerate before they leave the work environment. *Flexibility*, is the level of discorrespondence an individual will tolerate before she acts to improve her fit or leaves the work environment, and determines when she will use the adjustment modes of *activeness* or *reactiveness*. Activeness is her attempt to change the environment to fit with her values, whereas reactiveness is her attempt to change her values to fit with the environment. Finally, *perseverance* is her tolerance of P-E discorrespondence with the environment before she leaves and is indicated by the length of time spent in a discorrespondent situation.

Therefore, an occupational transition may be related to a worker's dissatisfaction or to her poor performance, and is related to her particular adjustment style in any given situation. An individual whose job is secure may voluntarily make an occupational transition because of dissatisfaction with the work situation, as may an individual whose job is not secure (Subich, 1998). Even with involuntary changes, people aware of the

impending change may make plans for a transition.

Socially-Oriented Theories

Gottfredson Theory of Circumscription and Compromise

This theory (Gottfredson, 1996) views not only an individual's self-concept, but societal barriers, as predictors of occupational choice. *Self-concept* is defined as "one's view of oneself" (p. 183), including physical appearance, abilities, personality, gender, values, and place in society. In large part, self-concept determines the occupations people choose. People also hold images of occupations, *occupational stereotypes*, including the personalities of people who work in them. These images are organized into a cognitive map of occupations, distinguished along various dimensions such as gender, prestige, and field of work. Individuals prefer occupations that fit with their self-concept, but they also assess the accessibility of these occupations. Their occupational aspirations are the result of their assessments of compatibility and accessibility. *Circumscription* is the progressive elimination of unacceptable alternatives. *Compromise* is the relinquishing of the most preferred alternatives for less compatible but more accessible occupations. People compromise due to anticipated external barriers or to real encountered barriers. The range of acceptable occupations is termed the *social space*, which reflects where people want to fit in society. Although this theory speaks to initial decisions about career, mid-life career decisions may well be shaped by similar factors.

Sociological Perspective on Career Development

Sociological research on occupations and work also derives from the general

perspective that social forces shape human work. However, such research is not based on a unified theory with a detailed set of hypothetical propositions. Sociological theory assigns greater weight to institutional and impersonal market forces that constrain individual decision-making and fulfilment of career dreams than do most psychological theories. Similarly, sociologists tend to focus on the way institutional factors (e.g., formal social rules, informal norms, supply-and-demand forces) shape career development and the environments in which individuals work.

Hotchkiss and Borow (1996) explain that "sociologists view paid employment and occupational choice as embedded in a broad system of social stratification." (p. 283) They address this central theme in work and career development through a review of status attainment theory, the sociology of labour markets, race and gender effects, new structuralism, school processes, youth competence and outcomes of youth work, family effects, and work commitment. *Status attainment theory* describes the process by which parental occupational status is passed on to children as most important to career development. The *sociology of labour markets* describes the structure of the labour markets that individuals face. *Race and gender* are related to differences in job-related variables (e.g., occupational status, wage) due to inequitable social divisions. *New structuralism* and *school processes* demonstrate how institutional structures, social rules, and informal practices constrain individual options. *Youth competence and outcomes of work* stresses social psychological processes of learned self-efficacy, *family effects* focuses on how family structure and maternal work roles influence the development of youth's choices and attitudes toward work, and *work commitment* draws heavily on motivational theory.

Sociologists contend that satisfaction at work depends more on occupational

status, earnings, and insulation from arbitrary exercise of employer power than on factors such as matching of interests, values and abilities with functional demands of a job. However, this perspective does not imply that individuals are helpless against overwhelming inequities and rigidities, only that these constraints exist. Hotchkiss and Borrow (1996) suggest that the content of career guidance should be broadened beyond the traditional focus on matching individuals to positions to include coping strategies for surmounting the barriers clients are likely to encounter.

Contextual Explanations of Career Development

Cochran (1986) and Young et al. (1996) have suggested using a contextual approach to conceptualising career development. Although not theories in a positivist sense, these approaches acknowledge the importance of the social and historical context in explanations of individuals' career development, as well as individual psychological factors. The contextualist metaphor sees acts as purposive, or goal-directed, and as embedded in the context in which they occur. Change has a prominent role in career, where activities or events are seen as part of interconnected and changing patterns. Events are understood as purposive acts, and analysis and interpretation of these events is always looked at in relation to their purpose.

Such hermeneutic explanations of career (e.g., Cochran, 1990; Young & Richards, 1992) focus on the meaning of career constructed over the life span and in relation to the socio-political and historical context. These constructionist explanations advocate the use of natural language, text, and interpretation in generating contextual knowledge about career. The present study adopts a similar approach to understanding the inseparability of career, personal, and contextual issues, through an exploration of

mid-life career transition to self-employment for a group of women.

Critique of Career Development Theories

Various researchers (Cochran, 1990; Collin, 1990; Dawis and Lofquist, 1984; Gottfredson, 1996; Hotchkiss & Borow, 1996; Polkinghorne, 1990; Young et al., 1996) have argued that many career development theories tend to focus on individual characteristics (personality factors, aptitudes, interests) and to ignore the social and historical context of development. Although Gottfredson (1996) suggests that women often compromise their career paths due to societal barriers, she focuses mostly on early career decision-making, and one must infer why women might change career in mid-life. The sociological perspective on career development (Hotchkiss & Borow, 1996) explicitly addresses the influence of societal factors on career development, and could speak to career transition, but does not focus to any large extent on individual psychological factors.

Moreover, theories of career development generally emphasize a rational decision-making process, and pay little attention to the role of emotional experience in career development (Kidd, 1998, Young et al., 1996). Trait and factor theories explain a change as necessary only if there is a poor fit between one's personality and current work environment (Holland, 1992). However, with the changing labour market, and more people losing their jobs, long-term careers in a single field are less and less the norm. Therefore, career change at any stage of life may be considered a potentially viable option in our current socio-economic context.

To some extent, the TWA (Dawis and Lofquist, 1984) addresses the emotional experience of career development, and the subjective feelings involved in career

decision-making and adjustment. It argues that individuals attempt to achieve and maintain a good match between their own needs and those of the organization. As it focuses on values, satisfaction, and adjustment, TWA may be more useful than others for conceptualising women's career transitions. But as Fitzgerald and Rounds (1994) point out, the theory does not address some issues potentially important to women's career decisions, namely, the experience of sexual harassment and its relations to work satisfaction and the role of family in women's career decision-making. Likewise, the theory does not take into account the inseparability of personal and career considerations, nor the relevant socio-political, historical, and economic context.

A further issue arising from most of the theories reviewed above, particularly the stage models, is that they were developed to explain the careers of men and were tested primarily with male samples. For instance, although Levinson (1978) based his theory on the study of 40 adult males between the ages of 35 and 45, with various occupational backgrounds, he maintained that his theory applied to all individuals in all socio-economic classes and occupations. In 1996, however, he conducted in-depth interviews with 45 female academics, homemakers, and business professionals between the ages of 35 and 45, and concluded that although women progress along the same age-related stages as men, they face cultural and social stereotypes and sexism. It is reasonable to suggest that other social factors (e.g., race, gender, socio-economic class, educational background) could also affect career development differentially (Betz & Fitzgerald, 1987; Gottfredson, 1996; Hotchkiss & Borow, 1996).

In general, models may be criticized for emphasizing the typically masculine values of autonomy, rationality, and career achievement, and for paying little attention to caring, family responsibilities, and relationships. That is, women may not develop in the

same way as outlined in traditional models. In our culture, they may experience more conflict between family and career than men, because the latter have not been traditionally required to choose between career and family.

Although stage models of adult development provide an orientation from which to examine career transition, they focus on career stages that are thought to be approximately correlated with age. This may not always be a valid assumption. The age at which a career change takes place may vary significantly for different careers (e.g., Olympic gymnast versus neurosurgeon). Furthermore, stages may have been correlated with age when there was long-term employment with only one or two organizations. In the current economic situation, however, most people no longer remain in one firm for their entire career, let alone for their entire lives.

The theories discussed in this chapter have led to the development of assessment devices that may be used to predict of satisfaction and adjustment, such as work environment perceptions, decision-making skills, sex-role attitudes, congruence, and collegial relations (Subich, 1998). Although these instruments may indeed help counsellors predict who is best suited for which occupation, such predictors are only correlates of satisfaction and adjustment, and cannot claim to describe *the experience itself*. For instance, Dawis and Lofquist (1984) developed the Minnesota Satisfaction Questionnaire (MSQ), which assesses satisfaction with 20 different aspects of work (e.g., variety, independence, responsibility, co-workers). The MSQ has been shown to have good reliability and validity, but this indicator of satisfaction is not the same as the experience of satisfaction and adjustment itself. It may include some properties of satisfaction, but this is a multidimensional concept, and many of its characteristics are likely missed by the MSQ. In particular, the MSQ may indicate some values important to

women in their work, but it cannot describe their lived experience as they try to change their careers.

In the next chapter, existent research on mid-life career change and self-employment is reviewed. This review will provide further context for the methodology used in the present study.

REVIEW OF EMPIRICAL RESEARCH

Research on Mid-life Career Change

Career theories are often tested on convenient groups, such as college or high school participants, and empirical findings may not generalize to other groups (Collin, 1990; Hackett & Betz, 1981; Kanchier & Unruh, 1989a; Leong, 1998; McQuaid, 1986). Although mid-life career change has attracted increasing interest over the last two decades, empirical research is somewhat scarce and disparate. Many of the studies that use traditional theories have focused on the difference between changers and non-changers. This focus might reinforce the notion that mid-life career change is abnormal, and that if people were initially able to find their best-suited occupation, they would have no need to change in mid-life.

The research typically addresses whether a change is unavoidable, as well as the motivations involved in this change, and offers a variety of reasons for a variety of populations (Boden, 1995; Collin, 1990; Doering & Rhodes, 1989; Kanchier & Unruh, 1989b; Leong & Boyle, 1997; McQuaid, 1986; Thomas, 1980). Reasons for changing career include career burnout, job stress, increasing or decreasing family responsibilities, desire for control, downsizing, and injury. Much of this research uses expedient measures (e.g., surveys) that limit constructs to those that may be operationally defined in advance.

Kanchier and Unruh (1989a) adopted a developmental perspective similar to that of Levinson (1978) in their review of 464 middle and upper management executives in a

large Canadian organization. Using mail-out questionnaires, they compared changers to non-changers between the ages of 22 and 65 years. Three times as many males participated as females. These researchers defined occupational change as "the act of voluntarily changing occupational categories" (p. 312), and transitional periods of the life cycle as "times when individuals undergo critical self-evaluation regarding career and life values and goals and inter-related changes in personality traits, values and/or goals and subsequent commitment to act on decisions" (p. 312). They concluded that there may be a link between occupational change and life cycle transition periods.

A significantly larger proportion of changers than non-changers went through a period of self-evaluation with respect to personality traits and career values and goals. Many non-changers also reported changes in personality traits. But more changers experienced traumatic life events than non-changers, which precipitated and facilitated self-appraisal and change in personality traits, and career values and goals. Changers were found to be more tolerant of risk, have higher self-esteem, and to be motivated more by intrinsic rewards than non-changers.

Participants tended to change occupations between 29 and 33 (Age-30 Transition), again between 39 and 40 (Mid-life Transition), and once again in their late 40s and early 50s (Age-50 Transition). Twenty-three percent of these career changes occurred between the developmental periods as defined by Levinson et al. (1978). More changers than non-changers in the Age-30 and Mid-life transition periods reported they were involved in self-appraisals regarding career and life goals. These self-appraisals were often precipitated by traumatic life events and were related to shifts in values and goals.

The transition periods were also related to the occupational cycle of entry,

mastery, and disengagement, supporting the ideas of other career developmental theorists (Super, Savickas, & Super, 1996). Such change was associated with a lack of intrinsic rewards from and commitment to the organization (Kanchier & Unruh, 1989a). Changers' average length of tenure was 7.5 years, with more shifts in work with increasing age. Most changers were interested in self-employment, expansion of businesses, different occupations, or open-ended career goals. Changers perceived they had achieved autonomy, authority, responsibility, control over their personal and work destinies, a sense of achievement and challenge, the opportunity to employ their skills, and personal and professional growth. They reported lower mean scores on security, economic returns, associates, surroundings, commitments, and prestige.

Leong and Boyle (1997) used a longitudinal approach to study mid-life career adjustment among 300 engaged couples. At age 20, between 1935-1938, and again at age 40, between 1953-1954, these couples completed a battery of psychological tests. Measures of mid-life career adjustment were hierarchically regressed on two personality inventories and a values scale. Adjustment was operationalised as job stability (staying in same job for a number of years), career consistency (not changing from one career to another), and job satisfaction. Generally, personality and value variables were deemed significant predictors of mid-life career adjustment. However, there were many surprising findings. For men, Holland's concept of congruence was not predictive of job stability or satisfaction, lower sociability scores were predictive of job stability but less predictive of job satisfaction, and lower impulse control scores were predictive of job satisfaction. For women, higher neurotic tendency scores were related negatively to job satisfaction, higher social extroversion scores were related positively to job satisfaction, and higher neurotic tendency and self-confidence scores were predictive of job stability. The

researchers concluded that the sets of variables predictive of adjustment were different between men and women, supporting the idea that men and women have different experiences and adjustment processes (Betz & Fitzgerald, 1987). Moreover, the social and interpersonal domain was viewed as a critical factor in adjustment.

Doering and Rhodes (1989) studied 20 school teachers in career transition using a semi-structured, in-depth interview to identify the range of factors associated with career change and the decision to change career. They defined career as "the sequence of work-related positions occupied throughout a person's life" (p.320), and a career change as the "movement to an occupation that is not part of a traditional career progression" (p. 320), that is, to a career in a completely new field. Their participants had been or were still teachers, and were voluntarily training in a new field in graduate school. Questions were asked in an open-ended free response format, and probing was used as deemed necessary. Doering and Rhodes employed a content analysis to evaluate teachers' reasons for changing careers, the process of their career change, and the factors influencing their career change. The most frequent reasons given for changing careers were lack of pay, challenge, and advancement opportunities, and the most frequent reasons for considering other work opportunities were financial obligations and the need for challenging, satisfying, professional work. The most common step taken to deal with job dissatisfaction was to speak with the school administration. Many participants mentioned looking into academic programs as a factor leading to their decision to change careers, and all participants were attending a graduate program to train for a new career area. Most participants named the support of spouse/family/friends as a factor in facilitating their career change.

Doering and Rhodes (1989) developed a comprehensive model of career change

taking into account personal, organizational, and environmental factors. They concluded that the participants in their study were planful in their career change. Organizational and personal factors were most often mentioned as reasons for considering career alternatives, and external factors were most often cited as encouraging the career change. Participants felt little external pressure to change careers, and were using education to prepare for the change.

Collin (1990) examined experience and negotiation of mid-life career change in 32 working-class men, and concluded that, to understand this change, we must understand the subjective experience of change, the nature of the social context, and the individual's response to circumstance. Collin's data were based on in-depth, unstructured interviews which followed the life history of participants, who were in-between occupations at the time of study. Collin takes a systems approach to career development, to allow for disparate influences and events to interact in reciprocal ways. Her theory conceptualises the context of individual career and change, and the adaptation individuals must make in response to change. She views career and change within the context of the subjective world and she identifies phases typified by significant subjective experience, rather than normative stages. She suggests that adaptability to new circumstances and an open, active, future-focused orientation to the environment are important to mid-life career change.

McQuaid (1986) interviewed 15 men and 5 women to develop a grounded theory of mid-life career change. Participants' ages ranged from 36 to 54 years (mean age 45 years) and their careers varied. Confidants for 11 of the participants were also interviewed to gain an alternate perspective of the participants' interviews. She constructed a grounded theory of mid-life career change using a "comparative analysis"

(Glaser & Strauss, 1967), analysing the first interview, comparing the second to the first, and so on, to develop a holistic theory of mid-life career change.

By probing the lived experiences of participants (Van Manen, 1997), and suspending prior assumptions about causal relationships, McQuaid allows her theory to emerge from the interview data, that is, from the words of the participants themselves. Her theory includes a chronological model and a descriptive model, taking into account developmental/external and developmental/internal categories that describe participants' reasons for choosing first and second careers. McQuaid concludes that mid-life career change should not be viewed as deviant career development, nor assumed due to a poor personality match with the career (to which numerous involuntary career changers can attest). In opposition to developmental theorists, she concludes that a mid-life crisis is not a large influence on mid-life career change. Finally, she suggests that early vocational choices do not reflect the careful deliberations and clear-headed thinking central to vocational choice theories.

Critique of Mid-life Career Change Research

Kanchier and Unruh (1989a) focus on differences between changers and non-changers, and their description of changers is limited by this comparison. As no major significant differences between the sub samples (including divisions by sex and executive level) were found, only results for the total sample were reported. Although Kanchier and Unruh used a battery of five measures, and had a good response rate of 92.5%, the experience of change is nevertheless lost in aggregated data across men and women. Furthermore, there is no reference to participants' specific demographic characteristics as qualifiers to the discussion. Various factors associated with change in

occupation in men's and women's lives are discussed, but there is no sense of the experience of mid-life career transition. We know changers tend to experience more traumatic events than do non-changers, but what are these events specifically? What kind of coping skills did these participants use to deal with these traumatic events? What is the process and outcome of the self-evaluation that these participants encountered, and what are their career values and goals now? What were their career values and goals prior to the career change? The present study attempts to address these questions.

Leong and Boyle (1997) noted several limitations of their study. Specifically, sample sizes dropped significantly as specific variables were examined, and analyses were conducted with 160 men and only 60 or 70 women. Therefore, they cautioned that small sample sizes are not capable of capturing constructs or effects that are not initially robust, and that the generalizability of the findings is particularly limited for women. In addition, they suggested that the variables considered may have been too global in nature, and that "mid-life career adjustment may be such a multifaceted and multidimensional construct that the global job satisfaction and job stability measures may not have captured the complexity of the phenomenon we attempted to study" (p. 444). Finally, they concluded that research on mid-life career adjustment "will not improve until more specific criterion variables are identified," and research "will continue to produce ambiguous results if mid-life career change is viewed as either a mainly positive or negative event" (p. 445). The present study attempts to understand the complexities of mid-life career adjustment.

Doering and Rhodes (1989) examined many relevant factors associated with career change. Their participants included 13 women and 7 men, ranging from 24 to 44

years of age (median age = 30.5 years), and they were voluntarily attending graduate school to train for a new career. These changers may differ from others in terms motivation for, preparation for, and experience of transition. This present study extends the mid-life career transition research by examining a different group of changers, specifically women, located in a community setting, who have changed career in mid-life from wage to self-employment.

Finally, similar to the present study, Collin (1990) used an "iterative process of analysis." She analysed the first interview, skimmed all subsequent interviews, examined emerging issues and themes in light of combined interviews and literature, and compared a revised interpretation with the first interview. Unlike the present study, Collin's data were based exclusively on the male "working-class" experience. The present study, which focuses on women in a professional class, might reveal different themes in mid-life career transition, such as childrearing, balancing housework and paid work, fatigue due to menopause, and ease in securing contracts due to professional contacts.

Research on Self-Employment From Home

A career change to self-employment from home involves a myriad of complex issues. The topic has been increasingly explored in diverse academic fields, such as business management and socio-economics, psychology, and sociology. However, because different disciplines tend not to share their ideas and findings, there is a large amount of disconnected theory and empirical findings on self-employment from home. Nevertheless, given the wide range of issues involved in career development and self-employment, it seems sensible to take an interdisciplinary approach and consider

theoretical ideas and research from a variety of disciplines. A complete analysis of the topic would need to draw on research in various areas of labour market research, career development, adult development, family and work relationships, multiple roles, small business management, contract work, and telecommuting. The topic of multiple roles is central to homeworkers who must combine work and care for dependents (Betz & Fitzgerald, 1987; Fitzgerald & Rounds, 1994; Gerson, 1985; Greenhaus & Beutell, 1985; Richardson, 1981, 1993; Weizman, 1994). Caring for children or aging parents while working at home can present numerous intrusions to negotiating a balance between work and family life. Many women are motivated to work at home in order to deal with child-care (Loscocco, 1997; Phizacklea & Wolkowitz, 1995), and many may find difficulty in doing so (Gurstein, 1995). As homeworkers, women are reported to have more difficulty than men in drawing a boundary between home and work (Heck, Owen, & Rowe, 1995; Phizacklea & Wolkowitz, 1995). There are also women who are not concerned with childcare, either because their children are adults and have left home, they have childcare, or they have no children. Yet the focus of most career development research on women focuses on the work-family conflict and multiple roles. By contrast, this issue is not addressed to any great extent in career development research on men. But any such bias with respect to gender, age, race, or socio-economic class most often is not made clear.

Keeping the above considerations in mind, there are mixed reviews of the pros and cons of working from home. The different conclusions may be explained by differing methodologies and sampling procedures, and differing orientations, purposes, and biases of researchers. Many researchers view self-employment as emancipatory (Jurik, 1998), and the advantages are reported to outweigh the disadvantages. Numerous

advantages associated with working at home include flexibility, ability to care for family members, fewer work hours, increased productivity, and saving time (Gurstein, 1995; Heck, Owen, & Rowe, 1995; Loscocco, 1997; Phizacklea & Wolkowitz, 1995; Young & Richards, 1992). If viewed as a quiet place to complete intensive work tasks without interruption, many home-based workers find home can be a beneficial place to work (Ramsower, 1985). To be successful working at home, one must have an organized work space with clear boundaries between work and household spaces (Gurstein, 1995). Self-employed people can also benefit financially through substantial income tax deductions.

There also can be drawbacks to working at home. Such a work arrangement may reflect a trend toward insecurity and a decreased standard of living (Phizacklea & Wolkowitz, 1995) and may represent a form of sociopolitical marginalization in the labour market (Young & Richards, 1992). Self-employed people must continually try to secure employment, and may have difficulty obtaining new contracts, as they are not as salient to clients as employees based in larger offices. Financial security can decrease; without an employee pension plan and health benefits, home-based entrepreneurs must consider saving and paying for medical expenses. Despite significant business expense deductions, they must secure an income first. Working at home can also be a lonely experience, due to the lack of interaction with co-workers (Provenzano, 1994). Furthermore, work and family conflicts might potentially increase with greater flexibility and interaction between work and home. It may be difficult to draw clear boundaries between work and home, and difficult to find time away from family, friends, and neighbours (Gurstein, 1995; Loscocco, 1997). It may also be difficult to find space to work in the home, including storage for materials and products.

Much of the empirical research on self-employment focuses on statistical descriptors of home-based work (Owen, Heck & Rowe, 1995), predictors of change to self-employment (Boden, 1995; Caputo & Dolinsky, 1998), and correlates of success (Buttner & Moore, 1997). In a large national study, Owen et al. (1995) surveyed 899 households in nine states in which there was a home-based worker. The household manager, not necessarily the homemaker, was interviewed by telephone for 30 minutes. Approximately 42% of the homeworkers were women, and the mean age was 44 years. The sample excluded those who had been involved in home-based work for less than a year, and was deliberately skewed toward rural populations. The definition of home-based employment included self-employment, traditional marketplace jobs relocated at home, artistic and craft work, home sales, and non-traditional farming. The level of education and the kind of occupations varied. The majority worked in marketing and sales. Many of the women worked in clerical, sales, and artisan occupations, and many for piece rates in service-related industries.

Owen et al. (1995) examined the impact of home-based work on the family, the household's management and decision-making practices, and the household's economic stability relative to state and county characteristics. Home-based business owners were compared with home-based wage workers and with U.S. census data for the entire working population. Several themes emerged from the analysis. In general, the wage workers and business owners were better educated, more attached to their residence, and lived in larger households than the average worker in the United States. More homeworkers were likely to live in rural areas than the average worker described by census data. The typical homemaker was 44-year old male, who had an above average (13.9 years) of education. He was married with children, a homeowner, and had lived in

his community for almost 20 years.

The major advantages cited by all homeworkers were flexibility, ability to care for family, and saving time and hassles. The major disadvantages were inability to get away from work, the feeling that work was always there, a lack of privacy and interruptions by family, and work limiting time with family. The majority of the households were satisfied with their quality of life and control over life, but somewhat dissatisfied with the adequacy of their incomes. Health care was generally covered by a partner in the household who remained in traditional employment within an organization. After 3 years, the continuation of home-based work was related to higher levels of education, smaller households, higher home-based work incomes, more years in home-based work, positive feelings about the work, and expectations of changing attitudes about the work. Those in adult-only families felt better about their quality of life and income adequacy.

The analyses demonstrated gender effects. Male wage earners made the most income, followed by male business owners. Among the women, female wage earners made more than female business owners. Male wage earners tended to work most hours, followed by male owners; female owners worked slightly more hours than female earners. Female owners spent 85% of their work time at home; male wage earners spent the least number of hours at home (39%), likely because they often worked in sales. Having a child under age 6 reduced work time and had a negative impact on the income of females, but had a positive effect for men. Except for marketing and sales, there was a typical gender segregation by occupation.

It is interesting to note that the authors caution that their closed-response survey did not capture the fullness of family life and its interaction with work. Nor did it speak to the *experience* of transition from wage employment outside of the home to self-

employment based at home. Nevertheless, these findings did highlight salient questions that may be asked in qualitative or other types of research.

Boden (1995) examined the factors that influence men's and women's decisions to switch from wage to self-employment. Using longitudinally matched data from the Current Population Survey, he determined that: (a) "fertility" (having at least one child less than 6 years of age) influenced women to choose self-employment, (b) small business employees and/or those with managerial backgrounds were more likely to switch to self-employment, and (c) women were less likely than men to choose self-employment over wage employment, despite national statistics indicating that the rate of women entrepreneurs is the fastest growing segment of self-employment in the United States (Buttner & Moore, 1997). Boden suggested that the lower frequency of women than men who select out of wage into self-employment was likely due to the greater occupational distribution of women in clerical and administrative support positions in the wage-sector; women in these occupations would have had less opportunity to develop the skills needed for self-employment.

To understand the effects of financial and human capital resources available to women on the choice of wage versus self-employment, Caputo and Dolinsky (1998) measured predictors of choice using data from the National Longitudinal Study of Labor Market Experience. They focused on 33 to 44 year-old women. They concluded that (a) husbands' earnings from self-employment was the greatest determinant of pursuing self-employment, (b) husbands' business knowledge and business experience increased the likelihood of being self-employed, and (c) the presence of young children and husbands' provision of childcare contributed to being self-employed. The greater influence of self-employed over wage employed husbands is not surprising. Self-employed husbands,

particularly those earning a high income through their businesses, likely serve as positive role models and mentors. They might also be available to help at home more than men employed in wage sector occupations. The findings point to the importance of flexibility in managing work and childcare for women with young children. But their findings tend to ignore numerous older women, who do not have children or whose children are no longer dependent, but who also choose self-employment.

Buttner and Moore (1997) surveyed 129 women, all former executives and professionals in large organizations, about their reasons for pursuing self-employment and the ways they measured success. The most frequent motivators for leaving prior organizations were the "desire for challenge" (to regain excitement, to be in charge, for more respect, to get recognition), and "self-determination" (to make it on my own, for self-esteem). Similarly, participants tended to measure success by "self-fulfilment" and "goal achievement." Other motives, such as "profits," "business growth," "balancing family and work," and "social contribution" were considered less substantial measures of success.

The Buttner and Moore study sheds more light on the *experience* of the transition to self-employment than the previous ones. The authors also suggest that women are not necessarily motivated by the desire to combine work and family responsibilities, or by financial gain. Rather, they seek and find a new challenge in self-employment. However, one possible limitation of this study is that variables such as "self-esteem" and "self-fulfilment" are constructs that may be interpreted differently by different people. Without full knowledge of the specific situational factors and the unique experiential histories, beliefs and intentions of the participants, we cannot really know what the participants meant by their responses (Martin, 1993).

Parasuraman, Purohit, and Godshalk (1996) studied how family and work influence entrepreneurs' feelings of career success and psychological well-being. They surveyed 59 men and 52 women who took part in a continuing education course for small business owners. Their aim was to develop a conceptual model relating the variables of interest. The participants ranged in age from 26-61, with an average of 41 years. Both members of a couple were required to be in a career. The researchers took into account the number and age of children, specific characteristics of the work and family domains, and time commitment to work and family. They also distinguished between work-to-family and family-to-work conflict, and defined success more broadly than just financial profit. Using path analysis, they determined that work-domain variables and family-domain variables accounted for a significant variation in time committed to work and family, and that time commitment mediated the effects of gender, work, and family characteristics on both types of conflict. Work-to-family conflict played a more important mediating role than family-to-work conflict, the magnitude of its path coefficient to life stress being more than twice that of the path from family-to-work conflict. The analysis also demonstrated that women had a greater time commitment to family than to work, and men to work than to family, in accordance with much of the career research that takes gender into account.

Critique of Research on Self-Employment From Home

The studies reviewed in this section are very helpful in raising many issues relevant to the experience of career transition to self-employment. Their use of a large number of participants is helpful to locate general trends across many different people who are self-employed in many different occupations. They shed light on the nature of

small business, motivators for choosing self-employment, sources of conflict, measures of success, and gender differences among entrepreneurs.

However, the above conclusions are based on closed-ended survey methods that tend to simplify psychological phenomena such as motivation, self-esteem, confidence, control, challenge, and success, by equating these concepts with mean responses on rating scales, and thus dislocating them from the social and historical context in which they are embedded (Martin, 1996b). Single survey questionnaires provide a set format, they oversimplify by forcing choices, and may ask irrelevant or even wrong questions. When individual responses are statistically aggregated, correlated, or regressed, general conclusions represent no one in particular, nor do the psychological concepts purportedly measured.

For instance, Boden (1995) purported to shed light on the *processes* by which men and women select into self-employment. However, his conclusions were based on demographic frequencies, which do not reveal the experience of change. The study did not address the length of time employed in wage versus self-employment, the type of occupations sought in self-employment compared with those held in wage employment, nor psychological or cultural influences in the change. Parasuraman et al. (1996) used relatively simple measures to assess psychological variables, some based on a single-item scale, and most based on four- or five-item scales. The ratings on these scales were averaged and the mean used as the measure of the variable. It is not clear that these ratings represent in a meaningful sense the major psychological constructs, e.g., "success" or "well-being," as experienced by the participants. Buttner and Moore's (1997) participants also responded on a 6-point scale about their choice to pursue self-employment and their measures of success, raising the same kind of issue. In another

study, Caputo and Dolinsky (1998) used demographic variables to predict choice of wage versus self-employment. However, this methodology does not allow discovery of the reasons for pursuing self- over wage employment, nor speak to the experience of this transition. Interestingly, the researchers were surprised that husbands' contributions to household-related chores had no effect on women's employment choice. However, this variable was proxied by marital status, hardly a strong indicator of husbands' contribution to household chores.

Alternative Methods

Qualitative, phenomenological, and hermeneutic methods of inquiry would add to questionnaire information by enabling more complex conceptualisations of psychological phenomena, gathering more detailed data, and examining the influence of participant and researcher values on conclusions drawn, as well as attending to the cultural and historical context in which concepts and conclusions are embedded. This approach to data collection and analysis may be very time consuming, but is necessary to gain a fuller understanding of the phenomena under investigation.

For example, Phizacklea and Wolkowitz (1995) used a multi-method approach that included a phenomenological component to study a broad sample of homeworkers. The sample included: (a) 403 women who filled out a questionnaire published in a magazine; (b) 30 white, English-speaking and 19 Asian women, interviewed in their mother tongue if they wished, contacted through newspaper ads; and (c) 9 working mothers, mainly middle-class with babies and very young children, who were contacted through a newsletter in the Working Mothers Association and then interviewed. Finally, they also conducted case studies on 40 organizations with teleworkers, contacted

through a telephone snowball sampling technique. The purpose of the study was to capture the effects of gender, race, and class among homeworking women.

These authors demonstrate that perception of the home as the ideal workplace of the new economy does not account for the gendered and ethnic division of labour. Few women were able to use homework as a way out of female "occupational ghettos," or to maintain top jobs in male-dominated hierarchies. Few women had access to government assistance provided for self-employment. The difference in the advantages cited by participants partly reflects their difference in occupations. Most women cited flexibility and the time to care for children as major advantages of working from home, but other advantages, such as job satisfaction, were shared by women who were less likely to have dependent children. This difference suggests that the latter worked at home by choice rather than due to parenting constraints. Overall, the disadvantages of working at home included low or unpredictable earnings, work-related health problems, inconvenience of working in a domestic space, and perceived resentment of family. These disadvantages were cited by all participants, and seemed to outweigh the advantages.

Perhaps one of the most important contributions of this study was the demonstration that different methodologies located different kinds of homeworkers, providing different pictures of the homeworking labour force. The authors do acknowledge that their conclusions are inherently biased by their sample. Nevertheless, they demonstrate that the homeworking labour force is segregated in ways similar to the segregation found in the labour market at large, and concluded that it is difficult to adequately generalize about home-based workers given their diversity.

Two studies used a phenomenological examination the experience of self-

employed homeworkers (Jurik, 1998; Loscocco, 1997; Young & Richards, 1992).

Through semi-structured interviews and a sociological perspective, Loscocco examined how people with substantial control over their work lives constructed and experienced work-family connections. She used a constant comparative method to data analysis (Glaser & Strauss, 1967). Her sample included 30 self-employed men and women (median age: 49 and 44 years, respectively), fairly evenly distributed over service, manufacturing, and retail industries. Most businesses were well-established, and about half of the men and women worked alone.

Loscocco (1997) concluded that gender determined the sense and use of the term "flexibility." Men tended to talk about control and being one's own boss; women tended to discuss balancing family and work life. More men said that work intruded on family; more women said that family conflicted with work. Provider status was the strongest theme in the work-family connection. Men took their status as primary provider for granted and their parental status played little role. By contrast, parental status played a strong role in women's experience of work-life boundaries, although it varied according to their attitudes toward parenting. The greater their role as co-provider, their less their involvement with children. Finally, men and women at older life stages were able to work to whatever extent they chose. Loscocco concluded that gender and life stage (of both the family and the business) are embedded in the work-family linkage. Loscocco noted that *mothers* tended to experience a conflict between the business and family life, especially when they had *young children*, and that women who were not mothers could more easily concentrate on work.

Jurik (1998) also studied the experience of self-employed homework (SEH) through in-depth interviews. She analysed the data from a feminist perspective, focusing

on the liberating potential of SEH and the ways in which gender, family status, race, resources, and market conditions framed and were reproduced in the ventures. She collected a set of detailed personal accounts of the motives and experiences of women, and a small comparison group of men, who had varied background characteristics and who worked in different occupations and contexts. Her 46 participants worked in various kinds of professional, domestic service, or craft production ventures. Most participants were white women with children, in professional occupations, with middle-incomes, who had worked in large organizations prior to SEH. The majority of participants viewed homework as liberating from traditional employment arrangements, with mothers hoping to combine paid work with childcare. However, she also found that many participants replicated some of the negative, exploitative work conditions they had tried to escape, due to conflicts between work and family, and due to the profit requirements of doing business. Jurik concluded that the social location of participants (gender, family status, resources, race-ethnicity, local and regional economic conditions) greatly affected their experiences of self-employment from home and their strategies for confronting their dilemmas.

Finally, Young and Richards (1992) examined the relational component of identity by studying the experience of 13 women entrepreneurs (32 to 55 years). Through open-ended interviews, participants described their experience as small business owners. They described events, experiences, and decisions in their lives in terms of relationships. Relationships were integral to their decision to start and continue in business, and to their sense of success. One woman described relationships as instrumental to facilitating business and as reciprocal in that she expected to help others. She attributed success to peer and network support. Another participant described

entrepreneurship as an alternative to relationships, and another, as a means to relationships. A fourth participant described success as an entrepreneur as a sense of community and participation. Young and Richards (1992) contrasted participants' emphasis on relationships in their stories with the liberal ideal of entrepreneurship as an autonomous pursuit. They conclude that although participants felt a sense of personal achievement and agency as entrepreneurs, their experience reflects a sense of interdependence, contrary to the liberal ideal. In addition,

the liberal ideal associated with entrepreneurship is further confounded by the fact that for many...entrepreneurship is a form of marginality. Owning and operating a small business is frequently chosen by those who do not have access to other forms of employment...Small business proprietorship can also be considered a breakaway occupation that provides women with an opportunity to change from stereotypical and perhaps subservient occupations they entered earlier in their lives (pp. 118-119).

Through entrepreneurship, participants found a better place in the [male-dominated] social order while maintaining a personal sense of identity as women. At the same time, we are reminded that an emphasis on bonding and interdependence is characteristic of marginalized groups.

The methods used in the studies reviewed here provide alternatives to the single survey methods described earlier. Such alternative methods can yield more detailed information than can survey methods alone. Survey methods cannot address how particular psychological phenomena may be experienced differently by different people. By contrast, phenomenological methods can. They can also serve to check the findings of survey analyses, and can inform theoretical models on which questionnaires are

based. This does not mean that quantitative and qualitative methods are mutually exclusive. On the contrary, they are complementary, each having its own strengths and weaknesses. Quantitative methods are probably best employed to uncover general trends and relationships. On the other hand, specific relationships, such as that between gender, ethnicity, and work, might be best understood using qualitative methods in which participants are given the opportunity to tell their stories. By tacking back and forth between various methodologies, comparing and contrasting the findings of several research projects, psychological phenomena may be better understood.

The Present Study

The present study used a phenomenological, hermeneutic approach to examine the *experience* of career transition. The particular method is called "narrative research." Many researchers (Bujold, 1990; Cochran, 1990, 1997; Collin, 1990; Collin & Young, 1992; McQuaid, 1986; Polkinghorne, 1990; Young & Richards, 1992; Young et al., 1996) have applied a similar approach to career research and theory, as well as to various other areas of human life research (Cochran, 1986; Freeman, 1997; Gergen & Gergen, 1986, 1988; Karp, 1996; Mishler, 1986; Rennie, 1992; Rennie & Toukmanian, 1992; Van Manen, 1997). Narrative is noted as an important feature of interpretation (Young et al., 1996), and as pivotal in construing and communicating among people (Bruner, 1986; Polkinghorne, 1988; Sarbin, 1986).

The narrative approach to career theory and research aims to understand an individual's development and experience in a broad social and historical context. In this methodology, a person's life is viewed as a story, that can be understood from the integration of themes in the story. It is a constructionist approach that pays attention to

the reciprocal nature of career development and research, where understanding is created in a social space, in the interaction between the client and the counsellor or the participant and the researcher. The approach is phenomenological and hermeneutic. It allows fragmented work lives to be conceptualised more coherently, and accommodates discontinuities and experiences outside of formal employment. It focuses on the powerful role of emotions in career development, and recognizes that emotions are interpersonal and central features of the narrative related in the process of research and counselling (Young et al., 1996). Collin & Young (1992) write that narrative "is built from history, culture, society, relationships, and language. It embodies context" (p.8). It emphasizes time as lived or experienced. The narrative development is enhanced through its articulation.

A person's story is viewed as a temporal organization of consciousness that mirrors, but is not, objective reality. Rather, the narrative is a construction of events that the narrator believes the listener or reader should know for a particular reason (Young et al., 1996). Through narrative, one seeks to provide cogent reasons for what has happened in one's life, that is, a coherent interpretation of action and context.

The narrative approach was used in this study to identify elements thought to be important to the transition to home-based self-employment, by those who had made this change. The focus was on both *individual and common experiences* of this career change. The following chapter further outlines the methodology used. The chapter after that contains summaries of five individual narratives. Common themes are discussed in Chapter 4. In the final chapter, the methodology and findings are discussed, and the findings are compared with findings and perspectives from other theory and research in this area.

METHODOLOGY

The purpose of this study was to examine the experience of a mid-life career change to self-employment following several years of employment within large organizations. The investigation employed a hermeneutic phenomenological approach, which aims to explicate and understand human experience (Cochran, 1990; Polkinghorne 1988; Young et al., 1996), and was informed by a dynamic socio-cultural psychological interactionist perspective (Martin & Sugarman, 1999), a position that strikes a middle ground between cognitive constructivism and social constructionism. Cognitive constructivism (Piaget, 1954, as cited in Martin & Sugarman, 1999) conceives that individual biological predispositions and development are the most important determinants of human behaviour. Conversely, social constructionism (Gergen & Gergen, 1988; Sarbin, 1986), like social interactionism (Mead, 1934), holds that psychological phenomena are constructed within a social and historical context, and as such, are absorbed from society. Martin and Sugarman's (1999) interactionist perspective takes into account "both the private-individual and public-social domains that mark our existence as individual and collective beings" (p. 4). The present study attempted to understand experience both in terms of participants' personal characteristics, and their social and historical context.

This task required a methodology designed for the study of human experience. Whereas physical phenomena may be observed in a controlled environment, defined and measured through quantitative methods, and explained causally or probabilistically, psychological phenomena are difficult to control, define, measure, and explain in this

way. Human beings are not physical objects, and their behaviour does not obey similar natural laws. To be sure, human behaviour is constrained by social norms and biology, but it is underdetermined by them. People do learn from their social context and according to their cognitive readiness. But they also act as intentional agents, absorbing and extending the conventions and understandings of their society through their active participation. Therefore, they are able to change themselves and society. To measure and explain human psychology with the same methods and epistemic strategies of physical science is to treat people as physical objects, and leads to an overly deterministic, "scientific," understanding of human experience. "Psychological phenomena are morally constituted, agentially controlled, contextual, and uncertain" (Martin & Sugarman, 1999, p. 47). Therefore, alternative methods and epistemologies are needed to grasp the essence of human experience.

To really understand human experience, it must be appreciated from the point of view of the person undergoing the experience (Karp, 1996) and from the socio-cultural traditions within which it is embedded (Martin & Sugarman, 1999). Studies have tried to link career decision-making and change to various psychological and social factors, such as personality, burnout, gender roles, employment status, and unemployment. But "underneath the rates, correlations, and presumed causes of behavior are real human beings who are trying to make sense of their lives" (Karp, 1996, p.11). The essence of human experience cannot be represented numerically. Avenues other than numeric data and analyses, such as painting, music, conversation, or text might better describe and explain it.

In this study, information was gathered through open-ended interview questions. The participants' experience was interpreted by listening to and transcribing their

interviews, highlighting themes in their accounts, creating narratives based on those themes, and explicating the common themes across participants. A hermeneutic phenomenological inquiry is necessarily retrospective, because people cannot reflect on their experience while living it. Participants create explicit understanding at the moment they recall their experience and relate it to the interviewer. As well, further understanding is created by the researcher as he or she hears and interprets the story. Therefore, the boundaries of the analysis are determined both by the accounts of the participants and the interpretation of the researcher. The inquiry is intersubjective, but is also systematic, explicit, and self-critical.

The interviews were interpreted by using narrative analysis (Cochran, 1986; Gergen & Gergen, 1988; Mishler, 1986; Polkinghorne, 1986; Young et al., 1996). This analysis assumes that people think in narratives to make sense of their experiences (Bruner, 1986). In other words, they analyse their life experience through the use of story-telling. Their stories incorporate themes supported by experiences reconstructed from memory. There is a main plot, or a major theme that drives the story, and a set of characters who help or hinder the protagonist. People choose the elements of their experience that fit with the central theme, or plot, of their story. This plot is used to organize the chosen elements into a coherent story that defines the experience related. Events and actions are related as they contribute to the advancement of the plot. The result is a retrospective account of a person's experience; in the present study, of how participants chose self-employment as a career change, and how they are adjusting to this change.

The participant had a rationale for her behaviour, and selected events from her life that supported that rationale. Experiences were related in the context of an interview,

and did not necessarily follow a linear fashion. In addition, participants often told stories about other people in order to validate their own experiences. My role as the researcher was to understand participants' experiences by extracting the central themes from their stories and by determining whether the stories were believable. In interpreting participants' accounts, my own experiences and beliefs inevitably played a role which also must be considered. A different researcher may form a different understanding of the participants' accounts. Moreover, participants might have told different stories to another researcher. The resulting interpretation is one of a larger set of coherent interpretations that seem to account adequately for the various themes and perceptions voiced by the participants, considered in relation to the current socio-culturally-shaped Canadian work environment.

This study focused on self-employment as a career change. It was restricted to women, and was interested in their adjustment to self-employment in mid-life following several years of wage employment within large organizations. Eleven questions were asked in a standard order, additional questions being asked for clarification only. Participants were free to elaborate. The advantage of in-depth interviews is that participants can expand on what is important to them about their experience, which would not be possible in a paper-and-pencil questionnaire or interview. In-depth interviews may be used for analysis of individual cases, and also may be used to extract common characteristics among participants' experiences.

Participants

The participants were 20 women, 39 to 58 years of age, who were interviewed in the Greater Vancouver area. Only women were interviewed for two reasons. First,

women make up the fastest growing group of entrepreneurs in Canada (Cohen, 1996). Second, and more important, the self-employment literature reviewed here indicates that women's experience of self-employment could be very different from that of men. This study, therefore, examined only women, the examination of men, using the present methodology, being left for future research.

The participants did not represent a random selection from the population at large or from any special groups. They were selected on several criteria. Each had made a career change from wage employment in a large organization to self-employment from home. They had been employed in large organizations for at least five years, so that they had achieved a sense of stability working full-time in that structure. They had been working in their home businesses for at least one year prior to the interview, so they had time to experience and adjust to self-employment from home, and were in the middle stage of their lives. They were accepted as they volunteered, on the basis of age, career change in mid-life, years employed in large organizations, and contract work from home. The specific occupational field was not held constant as it was deemed not greatly relevant to the main research focus which was the *experience of transition* to self-employment.

Participants were located using a snowball-sampling procedure, through various sources in the lower mainland. More specifically, 9 participants were found by word of mouth. Seven volunteered in response to a letter sent to women in three home business directories (Appendix B). Three women responded to my request for participants at three networking groups. Finally, one participant responded to a posting at the university (Appendix C). All but two participants were interviewed in their homes, and two were interviewed at the university. Participants chose a time that was convenient for their

schedule.

Demographic information, such as age, occupation, number of years in occupation, marital status, spouse's occupation, and number of children, was collected during the interview. Table 1 describes the participants in terms of age, marital status, number of children, and education. Appendix A gives details on occupation, number of years self-employed, previous occupation, number of years employed in a large organization, reason for leaving previous occupation, and reason for choosing self-employment. All participants names are pseudonyms.

Five women had no children or dependents, and nine women had grown children who lived in their own homes. Three women had children less than 12 years of age living at home, and 3 had teenage children older than 12 years of age living at home. The range of businesses was wide, including editing, research and report writing, event organization and promotion, sewing and pattern design, accounting and financial advising, market investment, respite care, desktop publishing, web site design, writing, and photo restoration.

Table 1:
Characteristics of participants: Selected social factors

Name	Age (years)	Marital status	Ages of children (years)	Education and training
Sarah	46	M	12, 6	BA; MA Political Science
Ellen	48	M	30, 28 step: 28, 26, 24	Chartered Accounting courses; Fashion Design diploma
Bev	39	M	10, 7	BA (Hons) English
Laura	46	S	None	BFA Visual Arts
June	46	CL	25 step:14-35	BA Economics, Political Science, Computing courses
Kathy	45	M	None	Dental assistant diploma Marketing diploma
Darlene	41	CL	None	HS
Gloria	45	M	None	BA English
Katie	53	D	mid-30s	BA Psychology, Sociology; Reality Therapy certificate; SE program
Fiona	45	D; CL	22, 19	HS; university courses; SE program
Helen	41	S	None	BA Family and Consumer Studies, Marketing
Lorraine	47	D	21, 18	BSC; Registered and Head Nurse certificates; MTS and MBA courses; SE program
Irene	35	CL	10, step: 12	Business diploma; SE program
Joanne	52	D	None	HS; Toastmasters
Tricia	50	M	3 Step	HS
Valerie	53	W	32	Teaching + Early Childhood Education certificates
Zoë	54	M	28, 26	BA Psychology; BBA
Phyllis	57	D	35	Teaching certificate, BEd
Aila	45	M	None	BA Psychology
Amy	47	M	13, 10	2 yrs BA with teaching certificate; media resource diploma; SE program

Note. Marital status:
S = Single
M = Married
CL = Common Law
D = Divorced
W = Widowed

Education: HS = High school diploma,
BA = Bachelor of Arts,
BBA = Bachelor of Business Admin.
BEd – Bachelor of Education
BFA = Bachelor of Fine Arts
BSC = Bachelor of Science
MA = Master of Arts
MTS = Master of Theological Studies,
MBA = Master of Business Admin.
Self-employment Certificate program

All participants had taken part in training workshops related to business

Procedure

Participants were provided with a description of the study (Appendices B and D), asked to sign an informed consent form (Appendix E), and given an optional subject feedback form (Appendix F). Interviews were taped and transcriptions later made for analysis. I asked the main questions in a preset order to maintain focus, and used paraphrasing and probing questions for further clarification. However, the open-ended interview questions allowed women to narrate their story in their own words.

This method does not generate findings representative of a larger population. However, the method and interview questions are based on existing literature on narrative research and career change, which was used to inform the research process and to validate the accuracy of findings in the present study (McQuaid, 1986; Martin, 1996; Polkinghorne, 1988; Sarbin, 1986; Young & Richards, 1992).

Interview Schedules

The 20 interviews were carried out over four months. The length of each interview varied between one hour and two and a half hours. I conducted a pilot interview with a woman who had been self-employed for one year. The first 10 participants interviewed were asked 10 open-ended questions, chosen to address issues that were likely significant to women's mid-life career change to self-employment. The remaining 10 participants were asked the additional question, "What issues has the change to self-employment presented for you as a woman, in mid-life?" This question was added because the first 10 questions might not have addressed this important issue as directly as was desired.

The interview questions asked participants to describe and explain the nature of their new contract work, their career history, their decision to change to self-employment, the changes in their life as a result of self-employment, their strategies for dealing with the change to self-employment, issues specific to women in middle-age who choose self-employment, the interaction between work and personal relationships, and their quality of life (see Appendix G for exact wording). There were five main themes of interest:

1. the influence of socio-cultural factors on mid-life career change,
2. the influence of personal variables on mid-life career change,
3. the change process,
4. the balance between work and personal relationships,
5. the nature of contract work from home.

Researcher

I chose to study the topic of career transition because of my interest in career and personal counselling and my belief in the inseparability of career and personal issues. As a woman of 31 years, I was looking toward my own middle age while still formulating a career path. Given the current trend toward temporary employment, I was aware that I might hold more than one job over my lifetime, possibly in more than one field. This possibility was at once exciting and disconcerting. Undoubtedly, my concerns around the transition to contract work influenced my analysis. I had been raised with the notion that I would hold a full-time job in a particular field and organization for many years. I had since experienced both the advantages and disadvantages of working on contract. As a temporary employee, I felt insecure about my financial welfare, and yet

enjoyed working on my own time and taking time off when a contract ended. I looked forward to my career with mixed emotions, wondering about my marketability and how hard I might have to work to earn and complete contracts as compared with work in a traditional job. As a graduate student in counselling psychology, I was motivated to view personal and career issues as interrelated. I also believed that this orientation might give me greater access to a wider job market in counselling. I was encouraged that my belief in the inseparability of personal and career issues was supported by various researchers (Betz, 1994; Betz & Coming, 1993; Cochran, 1994; Fitzgerald & Rounds, 1994; Gerson, 1985; Krumboltz, 1993; Richardson, 1993). Finally, I wanted to add to the research on women's career development, which was not well represented in the career literature (Betz, 1994; Hackett & Betz, 1981).

I hope that this research illuminates how a group of women implemented a new structure in their lives in order to define a new reality for themselves, one involving a better balance in work and non-work domains. I expected to find that the career change for these women had been a positive move overall, allowing them to spend more time with friends and family, in hobbies, in domestic work, and in a variety of leisure pursuits as they strive to achieve balance in their lives. No doubt, my subjective sense of what constitutes "balance" has influenced the way I approached the research, from the questions I asked, to the research I reviewed, to the way I recorded, analysed, and interpreted the data.

INDIVIDUAL NARRATIVES

For the purpose of this thesis, I chose 10 of the 20 interviews to transcribe verbatim. These 10 interviews were chosen for variety across occupation, age, and household structure. I analysed each transcription in detail and listened again to the recorded interviews for common themes. To determine whether these themes were represented across all 20 interviews, I reviewed the remaining 10 interviews on tape. The analysis of the common themes is presented in the next chapter.

This chapter contains five individual narratives, again selected for diversity across occupation, age, and household structure, to give an impression of the interviews. These individual narratives are condensed versions of the original transcripts, but remain very close to the language used by the interviewees. Therefore, any labels (e.g., isolation is a disadvantage) are those of the participants rather than my own.

Individual Narrative: Laura (Interview 5)

Age: 46 years
Business: Graphic Design and Event Planning
 Report and Presentation Preparation

Main Themes: Fear
 Independence and autonomy
 Organization and self-discipline
 Support of friends

Laura began working part-time in Grade 12 and has worked ever since. After high school, she could not afford to attend university full-time. She was able to complete a Bachelor of Fine Arts degree in 1983 by taking night courses while working as a full-

time secretary in government organizations. After this degree, she discovered that it would be difficult to get into the art field without starting at the bottom and accepting a significant decrease in pay relative to her current level of income as a government employee. Consequently, she continued to work in various secretarial positions with government agencies. In 1988, she was transferred to Vancouver as an information officer for small businesses. After eight months, the budget was cut, and she was downsized in the process.

Upon losing this job, Laura was scared and reached the lowest point of confidence in her life. She found herself in a new city, with no permanent job, no friends, and no support from her family. "When I lost my job, it actually surprised me that I had got as scared as I did and lost all that self-confidence that I had...because I'm solid like a rock...and I guess that was the frightening experience too, is that all of a sudden I wasn't as solid as I thought I was." She wanted to start a home business, but being new to the city, she did not yet know the market. Consequently, she found assignments through a temporary agency, and quickly learned about local industry. After further reflection, she began working part-time on her own business in graphic arts and event planning, still taking temporary positions as her main source of income.

Business contracts were not frequent. For more than a year and a half, she did not earn a contract. She felt negative, and lacked focus and physical energy. By remaining in Vancouver, and starting her own business, she had broken away from the expectations of her Ukrainian culture. Her family had never been encouraging, and her mother was embarrassed that Laura was not married with children and living close to home. When Laura decided to work from home, she not only moved outside the mainstream labour market, she moved further outside the boundaries of her family and

her culture, a frightening venture.

Over eight years, she made new friends in the city, and their feedback had “a real huge impact” on her decision to work on her home business full-time. Although she did not intend to mask her insecurity and the fact that her business was not flourishing, her friends perceived her as confident and successful. Surprised by their comments, she contemplated what might be preventing her success in the business. As a result, she cashed in her RRSPs, applied for a business license, and started working on the business full-time. The decision to register herself as a business was a turning point for Laura, a cognitive and emotional shift that felt “almost like a physical jump,” and she regained her confidence “almost back to the way I was eight years before” because she was finally doing what she wanted. Besides, she knew she did not have the financial cushion to wait for business to pick up, and she had to work full-time for its development.

Looking back, she thinks that losing her job pushed her to “do what I needed to do,” that is, to start her own business. After several years in temporary jobs, she felt she no longer fit the corporate environment and thought that too many organizations lacked ethics and integrity. Not easily intimidated, she was not prepared to tow the company line. Given her work experience and age, an entry level position in another industry was of no interest and an unlikely option. Moreover, she wanted autonomy in her work, rather than working within the strict guidelines set out by an employer. She wanted to earn a living using her skills as a graphic artist, together with the organization, planning, and computer skills acquired after several years of work. Furthermore, the self-reliance, ability to choose her own projects, and flexible hours were attractive features of self-employment.

Once she had made the decision to concentrate fully on her business, managing

the change came easily. Working in several positions and different organizations, she had acquired useful knowledge about different business formats, and her background with small business was helpful in starting her own. She took a refresher course on contracting and consulting, completed courses, and read books that could improve the quality of her work and customer service. One of the most valuable activities was joining a public speaking group.

Another important activity was organizing her office space and, in conjunction, cleaning her entire apartment. This "clearing process" was the final step in getting her business firmly off the ground. The physical space allowed for mental and emotional space. She "fired" a client during this time, also part of this clearing process.

She had questioned her discipline to work at home, but she has found that once in her office, she is focused on her work. On average, she works 10-hour days, 5 days per week on average, and only rarely has to work late into the evening or on the weekend. She sticks to a business schedule, and draws a clear boundary between work and personal time, as she has always done. She has a separate business line, and has had to be "incredibly rude" with a few clients who called late at night on her residential line. She schedules meetings during the day, and does mainly paperwork in the evenings. She spends time with friends and on domestic chores in the evenings and weekends. Although she works more hours on average than she would like, she sees these as necessary for building her business. She would like to get to the point that she would work 4 10-hour days per week, and use the extra day to pursue fine arts projects.

She views the autonomy to set her own hours and choose her own work as major advantages to self-employment. Laura believes she has more control over her life because of these benefits. The flexible hours allow for spontaneity, and she does not

feel the need for a vacation because she takes more time for herself than when she worked for an employer. She exercises more, and spends more time with her godson, which feels like a break. She is more fatigued than she was in her twenties, when she juggled full-time work and school; however, she can take breaks when she wants them.

She thinks that the autonomy to make all decisions can be a disadvantage as well as an advantage. Other disadvantages are isolation, and the lack of steady income and benefits. There are no co-workers to consult, and it is difficult to develop a core group of people with whom to work or brainstorm. A couple of weeks may pass without speaking with anyone. She must handle her own medical and disability insurance, she has no paid sick days, and she will likely not be able to retire at age 65, as she has spent her savings on the business. Still, she believes that employee benefits are a false security, and finds the advantage of independence outweighs the pension and benefits offered by an employer.

She underestimated the financial cost required to start her business, as well as the substantial ebb and flow of income. She must manage her money well, and accept work that is less glamorous than she had hoped in order to make contacts and to pay the bills. Such work pays off in the form of referrals as referrals are the major source of more clientele leading to possibly more interesting work. She attends networking groups primarily to generate and refer business, and to gain new perspectives on her own work. Finally, she charges a relatively high rate to cover the time needed for each contract.

Personal relationships have had varied effects on her work. Many of her friends have offered moral support and understand the nature and legitimacy of her business. However, some do not. Although it helps to fill the gaps and she appreciates their help, some friends send her clients and secretarial work she does not want. She has also lost

a couple of friends because they have tested her boundaries and integrity. Some do not understand that she is not available to socialize during business hours, and others have requested deals, guarantees, or free work. She says it took a long time to understand that others' difficulties with her home business were not her problem. "It took a lot of explaining with a number of individuals...and unfortunately there's still that stigma, that especially if women work out of home, that they're...doing it for pin money...to fill [their] time." However, she believes self-employment has strengthened the relationships with some of her friends as they respect that she has stuck to her plans. She believes that self-employment has helped her build character, define herself, and feel more focused.

Summary and Conclusion

Although generally self-assured, Laura was scared and lost her confidence after being downsized, because she was new to the city and felt completely alone. Eight years later, she decided to register her home business and concentrate on it full-time, and with this decision, she experienced a significant cognitive and emotional shift. She was determined to succeed and felt almost instantly more confident. Since concentrating on her business full-time, she feels healthier and more relaxed for several reasons. First, she likes the autonomy at work and the flexible hours. Second, she has moved beyond her family's expectations by residing in a different city, starting her own business, and remaining single. Third, the knowledge that she can deal with insecurity gives her a comfortable feeling. Fourth, by organizing her office and entire apartment, she experienced an increase in mental and emotional energy. Finally, she has increased her exercise and social contact more than when she was employed. The support of good friends has helped her to persevere with her business. She is driven, disciplined,

assertive, and organized, which enables her to work well at home and maintain a business schedule. In conclusion, the main themes of Laura's story appear to revolve around fear, independence and autonomy, organization and self-discipline, and support of friends.

Individual Narrative: June (Interview 6)

Age: 46 years

Occupation: Trader in financial instruments
Grower - peppers and herbs

Main Themes: Control and autonomy: no standards to meet but her own
Bias against women in male-dominated financial and computing sectors
Mismatch between person and environment
Lost confidence and decisiveness working in large organizations
Lack of clear direction, self-discipline, and ambition impede focus on work

When June graduated from high school, she wanted to be a grower. She took courses at a technical institution in landscaping and horticulture, but then dropped the idea after learning through industry research that women were generally confined to low level jobs. As her first job, she tutored piano from her home. She had a young son to support and "there was not a lot of opportunity for 17 year-old girls". When her son, Jake, began elementary school in 1976, she immediately started taking university courses. She was "heavily into maths," but was "redirected" into computing science by a career assessment taken at the university. She enjoyed these courses. However, she could only afford to attend school for a few semesters, and found full-time work in the financial sector.

She "selected into" the financial industry when she started working as a data

processor in a brokerage firm. Later, she took a job in the stock exchange because the organization was developing new programs in which she was interested. Although she lacked the qualifications for the position, and did not know as much as her co-workers who held MBAs or MScs in Computing Sciences, she was able to perform her job efficiently. She is annoyed that she was passed over for promotion because she lacked the credentials, despite her ability to perform well and positive feedback. On the other hand, she says she would have had difficulty in a supervisory position because she lacked the information that her co-workers had acquired through their education. At the exchange, she was competing mainly with young male co-workers who were willing to work seven days per week on-call. She did not like the way employees were treated, and she thought the environment was becoming more aggressive. Furthermore, she did not like the person she became working there, as she was required to adopt a "corporate" manner that conflicted with her values. She started making her "decisions based on corporate decisions...and then it would carry over into the private life, and didn't even really represent me...And it made me feel crappy." Desperately unhappy at work, she began to drink to sleep.

Although she enjoyed programming and finance, she did not match the work environment as she did not like the people attracted to the financial industry or their standards. With the hours required at work, she had little time with Jake, and felt like a weekend-parent. At the same time, she was embroiled in a five-year custody battle with Jake's father.

She resigned her position at the stock exchange in 1985 to pursue programming and data processing contracts with other organizations. For two years, she tried to find another job in data processing and programming, but was unable to find alternative work

because of the "scepticism in the industry about who they were going to hire." June did not have a degree in computing sciences and, to protect themselves legally, her references at the exchange would not confirm her involvement in software programming, only that she was an employee. Ironically, the exchange management was finally willing to promote her and give her a raise, but after fighting for two years for this promotion, she was no longer willing to stay on as an employee. Nevertheless, she worked for the exchange on many small contracts after she resigned.

Leaving the exchange was difficult because she was paid well, and she was fighting "the current wisdom" that she should stay in computing. With little sense of direction, she sought employment counselling at a women's agency, but the counsellors encouraged her to stay in computing and the financial industry because of her aptitude for the field, the high demand for workers, and the high potential income of a network analyst. She found that contracting was "every bit as bad as working in a company." She tried a networking coordinator contract, but did not like to manage people, and found "all the crap of DP [data processing] and on top of that...the marketing...you're marketing yourself all the time."

For a long time, she could not understand why she did not fit the social environment of the workplace. She realized that she no longer enjoyed data processing work, shared no interests with her co-workers, and could not compete with their pace of work. Furthermore, as a global thinker, she could not handle the stress of "absolutely having to have *the* answer correct," required by a "specialist" organization like the exchange. In addition, she wanted "out of the plastic thing," the clothing, the speech, the office decor, and remarked "I will give up a lot not to have to do that."

Her choice of computing as a career path was influenced by the felt pressure on

women to work in male-dominated industries, to equalize opportunity, and to counteract biases against women. She did find a negative bias against women in her work experience, and ultimately concluded that men are trusted and preferred in the workplace by both men and women. To do well as a contractor in a technical industry, June observed that a woman must market herself as a "cheerleader" for the organization that hired her services, regardless of her status of work. And, as a contractor, she felt she needed to behave even more conventionally than as an employee. Other women contracting at her level "were real unhappy too." Moreover, the hours required were impossible for a single mother to meet, but her male co-workers seemed to thrive on their work. "It's a male-female thing, something to do with socialization. Men don't feel they have a life unless they live their job, and women don't feel they have a life unless they have some life outside their job."

Eventually, she developed "physical problems" that prevented her working in data processing and programming. She had been attending university part-time primarily for fun but, in 1993 she went back to university full-time to complete a degree in economics, another area of strength indicated on her career assessment. Having saved a large sum of money, she was able to support herself without a steady income, but worked temporarily on contract to "smooth [her] cash flow" and pay tuition.

In 1995, she began to work at home as an independent trader in financial instruments. She also grows peppers and herbs on large pads at home, both as a hobby and because market research shows this could be profitable. She feels there is one fantastic advantage to self-employment of any kind: no one can tell her what to do or what to be. "What bigger advantage can you get?" She changed "from the toe to the tip of the head," including her dress, her attitude, and her focus. She allowed herself to be

wrong and to be a generalist. Her time is very flexible, important because she must work when she is most likely to be productive.

The main disadvantage to working at home is having "to be able to apply yourself." She is "still groping" to define her occupation, and she says her lack of direction coupled with her lack of ambition and slight self-indulgence are a big problem. She would like to find a vocation in which she would not have to exercise self-discipline. In addition, she feels sleepy during the hot summer days, and if she takes a nap or a television break, the entire day could pass with no work accomplished. Furthermore, she tends toward "low level work," such as data collection, rather than plotting her direction in trading and analysis. Her confidence and decisiveness were "chipped away" by working in large organizations, where she was not required to think autonomously and became used to low order tasks. "When I started out teaching piano, I wasn't like that. So it's something about working in an organization that generates it."

Self-employment as a trader is extremely risky, and she is still exploring what will add to her financial stability without interfering with her primary occupation as an investor. The lack of medical insurance and pension is an issue because of her age. But if she is successful in trading, her finances should not be a problem. She thinks she has found the right targets, but needs to slow down her bad habits to be successful, by providing "enough opportunities to be interested." In addition, she has just completed her economics degree, and is uncertain of her long-term goals. However, she thinks that "if someone else can make money in it [trading], I can."

For now, she prefers to work on her own as much as possible. She is "not ambitious" and if she "can make a reasonable amount of money, I'm not going to go through the grief making more than that," by working with clients. She does most of her

trading on-line rather than by telephone. Sometimes she teams with other investors to exchange ideas and buy stocks, but she handles her own money and trades. There are many activities she would like to do that do not involve money, making it unlikely that she would work with someone else. She would like to do economic research from a community perspective, perhaps as an independent volunteer, having "a bias against joining an organization." One long-term target is to work as a financial officer and build businesses in her own way. However, that requires a certain level of confidence and decision-making that she does not have at this time.

Her family and friends have eased the transition to independent investing. Their support has helped her to question herself less (feel more confident); therefore, she is making decisions more easily. At first, her parents were against her decision to be self-employed in trading, but they have since come to accept her choice. Conversely, her son has always been supportive and June has encouraged his interest in the stock market, particularly as it relates to his own profession. Her partner, Stan, is also supportive and is not traditional: he does most of the domestic chores in addition to working outside the home. She admits she is "spoiled," and it is hard not to take advantage, but "he's the one that cares [about the house being clean]." On the other hand, it is fair, June jokes, because when she makes enough money, Stan can quit his job too and work on some of his own projects.

Summary and Conclusion

Compared with being an employee at the exchange, June says, "I have a life now...and am absolutely satisfied with my life now." Similarly, she is happier as an independent investor than when she worked on short-term contracts. June was

incompatible with the competitive and male-centred values of the corporate computing environment. She is interested in broad economic issues and the financial market, but she is not ambitious and is content to earn enough money to support her end of the household, work on her hobby, research her economic interests, and discover new goals. A "life-long student," her schedule allows her to continue taking courses and to spend time on activities she finds interesting. She still battles a pervasive lack of decisiveness, a "real killer," but thinks she is currently meeting her goals, and "just need[s] some real successes" to recover her confidence. Over time, she has learned that there are only temporary targets, so she can "only tell what's on the horizon...not what's over the hill." In conclusion, the main themes in June's story concern autonomy (no standards to meet but her own), biases against women in male-dominated financial and computing sectors, a mismatch between her values and those of the corporate environment, lost confidence and decisiveness working in large organizations, and a lack of clear direction, self-discipline, and ambition that impede her focus on work.

Individual Narrative: Katie (Interview 10)

Age: 57 years old
Business: Writer, Internet consultant

Main Themes: Survivor
 Low sense of confidence
 Benefits are psychological
 Business takes priority
 Age-related health issues and financial difficulty

Katie worked for 18 years in substance abuse treatment centres before making a career change to multimedia and business writing at the age of 50. She grew up in a

small prairie city and began cooking in family restaurants at age 19. She was divorced at age 26, and with two young children to support, continued to cook, first in a restaurant, and then in an alcohol and drug treatment centre. Her supervisor offered her a job as an attendant and encouraged her to attend university. With no previous experience, she took the position because she "was an opportunist...somebody believed [she] would be good at it...the pay was good...[and] it beat cooking." Over seven years, she earned a promotion as a counsellor, a degree in psychology and sociology, and was certified in Reality Therapy. She then worked on a prevention program for women in a larger city.

One snow-covered morning, Katie determined to move to a warmer climate. The children were grown and living on their own, and she had no more constraints but the fear of leaving her well-paid government job. She accepted two positions in northern B.C. before she found work in Vancouver as a manager for a non-profit society. Each one of these three positions would be lost to amalgamations. When she learned her last position would be made redundant, she decided to get out of the mental health field. The amalgamations led to "terrible in-fighting, politicking, and back-stabbing" among the staff as they speculated about and feared their fate. "I just didn't want to go on feeling so bad anymore, waking up with that anxiety. Even if my job had been secure, I probably would have changed careers, but not as quick." Moreover, the work was draining, and friends in similar jobs were starting to develop health problems, which she attributed to the high stress of their work. Katie had suffered from chronic fatigue syndrome in the past, and was "never sure that it wouldn't come back." Finally, she had always felt her first career chose her. But reaching mid-life, she realized the excuses were gone, and "it seemed to be the impetus that said, 'Make these changes'." With no children or mortgage to think about, she says, "Why wouldn't I want to spend the rest of my life doing work I might like

to do? And I said, Yes, I would!"

She chose multimedia as a new career, and applied to a local program. Here, she discovered what she "had wanted to do all [her] life." The schooling was intense and competitive, but she enjoyed the learning experience. It became apparent during school that she would have difficulty finding a permanent position because there were so many students graduating annually from her own and similar programs. Therefore, she completed an optional self-employment course to prepare a backup plan.

When applying for work, she experienced ageism from employers in multimedia. Interviewers commented openly on her age during job interviews, and she knew that "others less qualified would get the job." Consequently, she believes she would have been much better able to support herself if she were younger. "A 25-year old doesn't want to do business with somebody who is older than his mother." Eventually, she won part-time temporary contracts in business writing, and in data-base and Web site development. She began writing a monthly column for a computer paper, first as a volunteer, then for income. As a result of these contracts, she was able to obtain Employment Insurance (EI) benefits, and through EI, she was eligible for a subsidized self-employment program. On the suggestion of her friend, she applied for the program as a writing business because she had earned more money in business writing than in multimedia, and it was "related enough to not feel too bad about it." In this program, she learned more about running a business and collected EI benefits for a year.

There are various components to her work. She writes business documents for clients and writes the computer paper column. She is also an Internet consultant, helping people develop Web sites and selling "How To" documents from her own site. Her largest source of business is through referrals, but she markets her web site heavily. The

business writing clients are difficult to find, and she is "desperately looking for more."

The first year of self-employment was frightening because she was not used to living without financial certainty. But her fear went away in time, though her financial situation was no better, because she is a survivor. "I have always survived, and presume I always will." Fortunately, she has always been an easy going person, "able to accommodate uncertainty" and thinks she could not be self-employed otherwise. "I guess this wouldn't be a life for anybody who has to have every 'i' dotted." She says you must "persevere" and "be able to go with the flow" as an entrepreneur because "things are always changing." She was prepared for at least five years of financial hardship as her small business grew. Moreover, she must adjust to others' crises, like when a bankrupt client cannot pay the bill. She describes her method of survival: "You just grit your teeth and say, 'Onwards and upwards.' Every time something happens, you've got a choice. You can either mope about it or you can say, 'Well move ahead. So what? Forget it'."

Despite her foray into a new field of work, self-employment, many new cities and higher level jobs, Katie says "I never have any courage" and "no self-esteem." Yet she earned her degree as a single parent while working full-time split-shifts, moved to new cities and a new province for a change, survived health care restructuring by finding new work before she was laid off, and left health care for a new career in multimedia with classmates half her age. Realizing her chance of finding work as an employee in multimedia was slim, she completed self-employment programs. Moreover, she says, "I have no shame when looking for work, I'll do anything." True to her role as a "survivor," she has persevered despite personal characteristics that could inhibit her success. But like other women in her generation, she says "we're survivors, that's all it is." In the

1960's, they had little choice about career, and her's is "perhaps the first generation of women ever that has been expected to look after themselves throughout old age and then into retirement," They forged a path to independence without role models. Now, due to their age and labour market change, many have turned to self-employment, again with no role models. "We're figuring it out together, I guess."

The main advantages to owning a home-based business are autonomy, creativity, and rewarding work. She makes her own decisions without having to justify them to others. She does not have to attend committee meetings, nor deal with office politics. Though she does not earn much money, her work is positively reinforcing. She thinks the quality of her life has "definitely improved" and says "the benefits are all psychological," physical, financial, or social. Each time she makes a sale or receives positive feedback from a client, she is reinforced by the validation of her efforts and she feels more sure about her skills and abilities. She feels "self-satisfaction...from living on [her] own smarts" and feels "much stronger...[as] it takes a lot more strength to go it on your own than to have a job." Moreover, she feels more mature than when she was employed. "It's like being grown up all of a sudden."

But there are also disadvantages to her work. The significant decrease in income is the worst change and a constant concern. She is "cautiously optimistic that she can get by," but is "not sure how long [she] can make it," and says, "the future is very uncertain." She has had difficulty billing and collecting payment from her clients, going so far as to send a note of apology with her first invoice. She has struggled with charging clients for her work rather than "working for the good of humanity," and finds it difficult to be adamant that she must be paid, particularly with "a hard luck case." But to survive, she has become adept at chasing clients down. She has recently started to identify

herself as an entrepreneur and does not want to give up this image just yet. She will keep working at her business, find a job only if she "cannot survive anymore," and even then, one that she could "quit with a day's notice."

Nevertheless, she is sceptical that Canada can support an entire nation of self-employed people and questions many of the concepts sold to small businesses. She attends "networking groups" and has five "strategic alliances," but in her experience, "nothing much ever comes from it." Members of networking groups try to sell to one another, "but everyone is on a tight budget and they do not buy what they do not have to have." With strategic alliances, people build joint ventures with others, "but it's still begging the question of who it is you're going to sell to."

Other difficulties are related to age and long work hours. At first she was working 12 hour days, 7 days per week. She began taking Sundays off in December 1997 because she was burned out, and therefore, unable to generate creative ideas. But she is still very fatigued, likely a combination of age, menopause, and long hours. She has no sick leave, and cannot drag her heels at work if she does not feel well. She watches her diet, but does not exercise as she has little energy and time. She worries as to what she would do if her health deteriorated because her health insurance is not as comprehensive as that of company group plans. Moreover, her eyesight is growing worse, aggravated by the computer and by reading industry material, but her medical insurance does not pay for eyeglasses.

Business has to take priority. Any income is invested in the business first. Katie spends little on herself. She needs new glasses, but her computer needs more memory. In addition, she does not have the time, energy, or money for entertainment outside the home, so she does not have much social contact, does not take vacations, and cannot

afford "little luxuries anymore." She cannot make firm plans with friends because she will not turn down a last minute contract, and she has lost some friends since switching careers. One friend from the mental health field seemed to be offended by Katie's choice of multimedia and her new business attitude. In addition, her long-term relationship broke up when she returned to school and her partner lost his job, perhaps because they "couldn't handle the changes in one another's lives." She no longer has a love life, and "that was a change that's not so good." She does not think she could establish a relationship now due to her long work hours and lack of energy. "I work 12 hours a day, and when I don't work, I'm reading computer magazines 'cause I have to keep up to date. And where would this guy fit in?"

"It sounds dreary, doesn't it? But it's not." As she is "introverted," she is not bothered by the isolation of working alone. However, she sometimes needs other people "just for a reality check." To break the isolation, she talks to her friends on the phone and corresponds via e-mail. In addition, although she hates networking groups, she attends for the social contact. She has developed many friends with interests in small business and the Internet, who understand that business takes priority. Finally, she recently took a long weekend off work to go away with a friend. But she does not feel a driving need to go on vacation, because "there are not many places that are nicer [than Vancouver]."

Summary and Conclusion

There are two predominant themes in Katie's discussion of her career transition to self-employment from home. One, she describes herself as introverted, and as lacking courage and confidence. Yet she also says she is a survivor and that she does what is necessary to make ends meet. Two, and following from the first, her business takes

priority in her life, and she is determined to succeed. Although income is a concern, as are age-related health issues, she finds enormous psychological benefits from running her own business. She enjoys a sense of autonomy, and has grown stronger by earning her own living, by the reinforcement of making a sale, and by positive customer feedback. And though running her own business in writing and consulting is not what she set out to do as a new career, she has combined her skills into a creative home business that she enjoys. In conclusion, the main themes that run through Katie's story are survival, low self-confidence, psychological benefits of self-employment, business as priority, age-related health issues, and financial difficulty.

Individual Narrative: Lorraine (Interview 13)

Age: 47 years old
Business: Respite and long-term care, Registered Nurse

Main Themes: Sacrifice
 Transition has been difficult and lonely
 Motivated by survival, control, challenge, and ethical standards
 Relies on herself, faith, friends, staff, and family

Lorraine graduated with a nursing degree in 1973. She went into nursing, "not for any love of mankind," but because she wanted a job when she graduated from university, and "in the 70's, there wasn't any teaching jobs." She then wanted to go into neurosurgery, but married and began working at a long-term care facility close to home. She enjoyed this work, and was soon promoted to director of care. By this time, she was also earning an MA in Theological Studies. Unfortunately, her husband was transferred to another city, and she followed him with their two young children, leaving her work and her graduate studies. "In those days, [women] usually went with the husband." Ironically,

she and her husband divorced shortly after the move.

Lorraine found another job, this time in home care with a health care unit. She liked being on the road and caring for people. It was "the best job in [her] whole life," and one in which she acquired her "greatest skills in dealing with families." While caring for patients in their homes, she developed a heightened sense of ethics in patient care. "In a hospital, we strip people of their rights, we're in control...in home care, you are walking into their home...so you really learn touch, compassion." Furthermore, she organized the first multidisciplinary team in her city, because she believes that health care professionals involved with the same patients should be connected.

She remarried, but her second husband did not want her to work. She repeated that in her generation, "you did what the husband told you to do." She did not work for five years, leading to problems in her marriage. Knowing she would likely be divorced, she took a refresher course to earn a nursing license and found work as a casual night nurse in extended care. Eventually, she took a management position in long-term intermediate care, where she enjoyed the challenge of being the only Registered Nurse on a large unit. She later earned a head nursing certificate, began teaching at a college, and eventually became a clinician and manager. But, despite further promotion in management, she had no job security due to cutbacks in the health care system.

She began to fast-track an MBA program to become "more marketable." A student and friend in her program, who worked as a hospital administrator, offered Lorraine a position as director of care on a large ward. Lorraine took the job because her own unit was threatened with closure. The new position was trying because she was inexperienced as a director and she clashed with the friend who hired her. Moreover, the health care system now required 24-hour shifts, and Lorraine was still trying to keep

pace with her graduate program. But she was enjoying the situation because she "was learning so much."

However, the situation worsened. The friend did not support Lorraine's ideas, and blamed her when orders backfired. She became incapable of making a decision on her own, and began to lose credibility with the staff. On returning from a short medical leave, her position was deleted due to budget constraints. She believes she was actually terminated because she questioned the administrator's decision on occasion. What is more, her position was renamed and filled with another friend of the administrator.

She felt hurt, angry, and depressed, and "either cried or yelled." Looking back, she still feels "belittled" and "traumatized" by the experience. For 20 years, she had earned promotions and "glowing reports" from her superiors, but here she was "eaten up," "thrown out," and "replaced." She had two teenagers to support and a mortgage, but no confidence in her employability and no references. She was required to participate in an unemployment program as a condition of collecting Employment Insurance benefits, but lacked the confidence to interview well, even for lower level nursing jobs. She believes that such required participation opposes William Bridges' (1980) theory of transition. "You [need] time to absorb that shock. Not the next day sitting with a bunch of strangers and doing a Meyers-Briggs, which you've probably done three or four times in your life anyway. You don't trust these people...you feel like you're absolutely worthless. I mean, who you are is what you do in my generation."

On one visit to a psychiatrist, she was advised to "get it together." She was told that since she could identify her problem, she was not clinically depressed, and as she could express her feelings, her depression would lift in time. She allowed herself to mourn, and occasionally, took an antidepressant "to cope with it better." Some six

months later, through positive thinking and productive behaviour, she began to feel better emotionally. She also relied on friends, faith, and the writings of Stephen Covey (1989) and William Bridges (1980).

With renewed confidence, she interviewed well for a private institution, and accepted a position, despite a significant decrease in salary. But the management operated against her ethical standards of practice: it was dirty, there were cockroaches in the nursing station, patients were treated poorly and left to rot with gangrene, and Lorraine was sexually harassed by a superior. She quit after five weeks on the job. "I'd rather be poor...Because I cared enough about the patients and families, I resigned."

She developed a business plan, and applied to a self-employment program sponsored by Employment Insurance (EI). This program offered training in running a small business, and subsidized her income for one year. She opened a home-based respite care home in December 1995, and has been busy with clients since.

Lorraine chose home-based business for "survival." She no longer wanted to work for someone else or endure job interviews. She concluded that women over age 50 have difficulty finding work, because "you have forgotten more than the person interviewing you knows, and you are a threat." Moreover, she had lost confidence in the ethical practice of care facilities for seniors. Finally, she was not compensated well enough for the number of hours required.

As a single mother, she has learned to survive by rebuilding. "We've got to support [the children], pay the mortgage, try to rebuild a career. I have rebuilt mine twice now. Constantly rebuilding." She had first considered working on contract in 1989, when the health care system began to downsize. "I guess because of my strong Protestant upbringing and crises in my life, I've always had Plan B waiting. I don't think I've ever

taken a job without thinking what I'd do if?...Which is one of the reasons I wanted my MBA...." But she never did finish her MBA, as she found it would not guarantee job security, "especially in health care."

After three years in business, she has come to believe that "you are much better to be an entrepreneur. I'm in control here. Nobody can fire me." She is no longer concerned about being employable, and has renewed confidence in her skills. Her work is "well-rounded," and she can renew her nursing license because she is still in management, administration, training, and patient care. She likes the challenge of managing crises, making quick decisions, and evaluating her business. She also likes the control to make her own decisions about the business. But as a "hands-on person," who does not like sitting in an office, she also prepares meals, cleans house, does laundry, bathes clients, and takes them on outings. Through self-employment, Lorraine feels she has grown stronger, more confident, and more caring, and that she has improved as a professional and a mother.

However, the transition to self-employment was "absolute turmoil" for the family. No one expected the amount of time, sacrifice, and impact the business would have. Despite the flexibility of her schedule, Lorraine does not take much time off. She works 7 days per week, and there is always work to do. She has no time to relax in the morning, and takes only a few hours during the week to socialize. The client demand is so great that she is considering expansion. On occasion, she has brought clients on vacation, to save the expense of employing staff.

The change at home was substantial. Her parents moved out of her home to make room for clients. They went back east to be closer to her brothers because, Lorraine believes, she hardly spoke to them anymore. Although she is in contact

regularly, she feels guilty that she did not spend more time with them when they lived nearby, and show them the same respect she shows her clients. In addition, her son and daughter "suffered a lot because they lost their mom [to the business]." Furthermore, her common-law spouse, Joseph, moved out as the business drove them apart.

She said that it is difficult to draw the boundary between work and domestic life while operating a respite facility out of her home. The ambiguity has caused difficulties in her relationships. Though her son and daughter supported the decision to run a home-based respite home, they were unprepared for the changes they would face. Lorraine's parents were no longer available to drive them to school, prepare their meals, and clean their rooms and laundry. They were expected to be more independent and to help out at home. There was no longer privacy in their home, so if they squabbled, clients could hear them. "They see the whole thing as a business and it's not their home anymore." Last Christmas, neither came home for dinner because they did not want to eat with the seniors, which was "pretty hurtful" for Lorraine. Although such occasions are "very, very difficult," she does not ask staff to work on family holidays to spare their feelings and to save money.

Lorraine attributes some of her children's behaviour to the self-centred attitudes of teenagers. But sometimes it seemed they were trying to sabotage her business by picking fights with each other. They were angry and resentful, not just because of the business, but because she was unable to calm their fears when she was unemployed. They insulted her abilities as a mother and a business woman. She feels guilty that she reacted defensively to their behaviour.

As they have matured, they help out more with household chores and with the clients, but it is still "a struggle." She does not want to burden them with her business,

but at the same time, she feels resentful that they "sit there and watch [her] work so hard." She never allows herself to relax, and has the high energy of "an Aries." She admits she is difficult to live with because she resents others relaxing while she works. However, she gives little of the time to her children that they need, and knows she "will live to regret that one."

In addition, she says, Joseph left because of the lack of privacy in their home. He was retired and at home all day. Although he was "a great support" entertaining the clients on outings, and gardening on occasion, to Lorraine, he seemed "like a client." But he told her that he felt like "an unpaid employee."

Lorraine has had no new relationships because she is too busy and, she thinks, her work with seniors is unappealing to men her age, who are becoming seniors themselves. "They don't want to look at it everyday." She is lonely and would like a romantic relationship, but as she sacrificed her career for men in the past, her business takes precedence now. In any case, experience shows her that "you cannot rely on a man...to get you through your life."

It is also difficult to nurture friendships because she is so busy. It now takes planning and costs money to hire staff to take her place. But she is careful to make time for her close friends, and likes to meet new people. She misses the comradeship that she had in the field, as well as the business meetings. Therefore, she takes a couple hours per week, for her "mental health," to socialize, go for a walk, or play doubles at the tennis club. In addition, she has joined a vacation club so she can travel as a single woman. For business contact, she attends meetings at the Chamber of Commerce.

In her view, middle age is not a necessary precursor to self-employment, but education, training, confidence, and life experience are. Having been through a divorce,

courtroom proceedings, and raising two children on her own, Lorraine has grown stronger, and thinks she could have been self-employed in this business at an earlier time in her life had the need been there.

Even so, because of her upbringing, the transition was not easy. She was raised in a generation of women "not used to asserting themselves," and despite being "an extrovert," she struggles to be assertive. In addition, she feels pressured to build her retirement funds in a short time. She says that it difficult for a single mother to make a transition, because there are "no resources out there" for the children. But she thinks that being a single mother and self-employed have made her stronger, and she does not regret the hard times.

Lorraine has managed the transition to self-employment by relying on faith, family, friends, and staff. A passage from John holds great significance for her. "Jesus said, 'Do not fear for I will not let any harm come to you for I have many friends in this city'." She has let go the comfort of working for somebody else, and maintains her "hope, courage, and perseverance" to carry on the business. Her friends have donated equipment. Her staff lends support and feedback. Other tools include transition and priority management guides, and positive thinking. Finally, she relieves stress through laughter and tears.

Summary and Conclusions

Lorraine has made many sacrifices throughout her career for the sake of her family. Now, for the sake of her home business, she has sacrificed personal relationships and privacy. She says that the transition to self-employment has been long, lonely, and difficult. Nevertheless, it has also been enjoyable. "The fun part wipes out the

negative part of it." Despite the difficulties, "life changed, and that was a positive thing for me." She would not go back to work unless she was forced to by circumstance. Initially she said that she has "a lousy quality of life," but she knows that it is her choice that she is so busy at this time. Compared with her life as an employee, she feels she has a "better life now," and feels more in control. She is challenged by self-employment and by managing a facility that adheres to her professional ethical standards. Without her friends, family, faith, and the relatively good behaviour of her own children, she does not know what she would have done. Her goal is to expand her business outside her home, and eventually sell it to one of the trained staff. She knows her children are proud of her, and says they have come to value the opportunity to work with seniors. She is rewarded when others show their pride and gratitude for her work. "Happiness isn't money. Happiness is the fulfilment and satisfaction that I get from my clients when they've had a good day. Or when the family gives you that support." In conclusion, the main themes running through Lorraine's story concern self-sacrifice, the difficulty and loneliness of a transition to self-employment, and continued motivation from the need for survival, control, challenge, and upholding ethical standards. As well, a major theme includes reliance on herself, her faith, her friends, her staff, and her family.

Individual Narrative: Aila (Interview 20)

Age: 45 years
Business: Photo-restoration, writing
 Desktop publishing and graphic design

Main Themes: Lacks focus: wasted time and education
 Resentful toward others around work and education
 Autonomy, control, and recognition important
 Work experience and maturity necessary for home business
 Lacks confidence to market successfully
 Prefers to keep the business "low key"

Aila says she never had a career or vocation, and has been "waffling around" since she finished high school and realized she had to work. Therefore, "like 99 percent of other women, [she] ended up clerical-secretarial," with the bulk of her jobs in hospital administration. She was interested in a position as a personnel officer, and learned that she needed a BA to qualify, so she returned to university part-time to earn a degree in psychology. But she then discovered that she also required a personnel certificate, and feeling defeated, "dropped that career goal." She finished a year in journalism before deciding that she did not want to be a journalist, and another year in law school, only to realize that she did not want to be a lawyer and that her grades were too poor to acquire a good job. "All this wasted school. It's done squat for me."

Once working in a particular area of hospital administration, Aila says, "you tend to get channelled." However, she was eventually promoted to safety officer, because the position had been vacant for several years and she had been the assistant to the safety officer at a different hospital. Although she did not have extensive training or experience, she was helped by studying safety manuals and by her contacts in the field. But the

hospital merged with another, and Aila was demoted from her position in the process. She describes the merger like a military take over: "They came in like storm troopers and took over. Faces disappeared. New faces arrived. It's like the invasion of Poland by the Nazi's for crying out loud. And in the end they said, 'Well, guess what? You're a secretary. We already have a safety officer. And you can take your orders from her'."

Before she quit, Aila was working 60 hours per week. The work was non-union, and she says the staff believed they had to work overtime or lose their jobs. She also believed that if she complained about her workload, her manager would have blamed budget restraints as an excuse not to hire help. She assumed that she would be rewarded eventually through a raise or a promotion, and was shocked to be demoted instead. Feeling intense stress, she visited the doctor who prescribed a leave of absence for an indefinite period. She was granted a medical leave, but soon returned to work because she felt guilty collecting sick pay while feeling healthy physically. But she felt demoralized, overworked, uncompensated, invisible, and resentful. With the support of her husband, she resigned in 1996, and she was granted a medical discharge due to stress.

Embittered by her experience, she wanted out of health care. It seemed poorly managed, and she was no longer willing to work overtime without compensation. She had "worked in too many places where there's such bad politics...corrupt; inept...." and she no longer wanted to work in an office. Moreover, she wanted more respect than she would earn in a secretarial position. "I'm tired of working for idiots who don't know how to tie their own shoelaces, making them look good by doing overtime, covering for them, fixing up their grammar and their spelling in their letters and getting no recognition. Because I'm a threat to them." But given her age, the odds were slim of finding non-

clerical work in another industry that was close to home. Being a woman in mid-life is "a bad place to be." She thinks there is lip service paid to equality and political correctness in the workplace, and that a lot of business "comes with sex and gender," whether in contract work or employment in an organization.

For a year after quitting her job, she felt resentful and depressed. At the same time, she felt immediately more relaxed, because "a lot of stress and demoralization was gone." Through writing and long validating talks with an ex-co-worker who quit for similar reasons, Aila began to believe that she could control her career situation. Seeking alternatives to working in health care, Aila considered safety-related work, but decided that the certification was too long an investment in time, with few contract possibilities upon completion. Computer enthusiasts, she and her husband, Bob, had invested heavily in computer equipment, and so she determined to make the equipment pay for itself. Moreover, she wanted independence and control over her work, and self-employment seemed a good option. Having worked "extremely hard" as an employee with little recognition, she wanted to reap the rewards of her own efforts.

In 1997, she started a home-based business, specializing in photo restoration, as well as desktop publishing and graphic design. In addition, she recently completed her autobiography, which has a promising chance of being published. She has "a lot pinned on the book," though she will not count on commercial success, and no longer indulges in dreams. However, she found writing the book helpful in healing her wounds, and if it sells, "it would be some validation of the weird and wasted experiences that I have had in the last 25 or 30 years." She would not have been self-employed when she was younger, because she was too unfocused and undisciplined. She always met deadlines, but had no work ethic. Through work experience and age, she developed a sense of

priority and responsibility. By working in a variety of settings, she learned about different business styles, and developed the interpersonal and practical skills valuable to working on her own.

Nevertheless, she still feels somewhat unfocused and split. On the one hand, she may have found her vocation, as she is fully absorbed in her writing and computer work. On the other, she still asks, "What should I have been?" She feels despondent that she did not reach an executive level and that she took so many wrong turns in education. "All of that, and all I could ever become was a secretary." But she concedes that she does not have the personality for management. By attending university and focusing on management, she had tried to please her father, who had earned his BA at night while working in management, and his MA and Ph.D. when he retired. But for Aila, academics felt like a chore, because she is dyslexic and reads "as slow as an 8-year-old." She learns best "by doing," and works well in a practical setting. She wishes that "life was like a computer document. You can delete and start again." Had computers been invented earlier, she would have completed vocational computer training, rather than attending university. As she did not trust her own judgment, she listened to others' opinions about what she should do with her life. She has since developed some faith in herself because she "found out how wrong others were about [her] life."

Whereas she felt like a number as a hospital employee, she now feels like a human being working on her own. Her clients respect her skills and appreciate her work, and she likes the challenge of turning out a good product. She also likes the autonomy to set her own hours and choose the work she will do. Moreover, she reaps the rewards of her efforts, and all the money she earns is her own. However, she is not earning a living from her work, and in part, she feels less stressed *because* her business "is not

booming." The quality of her life, she says, "is verging on blissful" because her work is so "low key." With the extra time and energy, she can learn new programs, take small jobs to keep her hand in the industry, and pursue other interests. She started to write, read, and play guitar again. She has time to do household chores at leisure, go to the gym in the morning, and shop for items on sale and with coupons. She has learned to cook, which saves on the food bill, and increased her sense of self-reliance. She has discovered "a domestic streak," and thinks she was born to either work on the computer or to be a housewife.

However, there are disadvantages to working at home. Friends who want to visit interrupt her. She must meet deadlines, with no room for extenuating circumstances. Although her schedule is flexible, clients expect her to be available at their convenience, and often do not show up as scheduled; therefore, she must be available during all business hours. Furthermore, clients request rush jobs, even on the weekend. These requests are often for volunteer work, from friends who, she thinks, assume she will not mind. However, "If you want the business, you do it. It is really very much like being employed. Things that you didn't think you should have to do, comes down to how much you want the job."

Self-employment is harder work than she has ever experienced. She does not relish the marketing required to be successful as an entrepreneur, and does not possess the personality, savvy, or the budget to market her business well. She believes one needs an aggressive, confident, out-going personality, a marketing budget "like MacDonald's" and a very particular product. She will not spend the money and effort to market her business because she would rather spend it on the equipment and work itself. For example, she did not renew her membership with the Chamber of Commerce,

as the fee was too expensive. She had invested a \$300 financial cushion in advertising and a business license, but the cost bore no return. For similar reasons, she dropped out of the home business association and stopped carrying a cell phone. In fact, she avoids the telephone altogether, because she is "so fumbley with people socially, especially on the phone, especially with strangers, so introverted that I cringe when the damn thing rings." If she were dedicated to making her business a real paying concern, she would have just as many headaches as she did as an employee because she would be forced to market herself and would almost beg to be employed again so that she could hide behind a desk.

She also lacks confidence in her business: photo-restoration is a frivolous expense for most people, and there are too many people who work in desktop publishing and graphic design. She believes she cannot compete with the large businesses, and thinks it unethical to undercut the small businesses in her area. "That, unfortunately, is how you build a business...You gotta climb to the top of the heap. I've seen it done. I know the kind of people who are successful, and I can see why. I'd rather starve."

Moreover, she feels guilty charging clients for her own learning curve, and uncertain what to charge as each job differs. She does not actively look for paid work, but acquires a variety of paid and unpaid projects by word of mouth that help to develop her skills. She has never been lazy, and has always handed in projects early, because she "was built in for contingencies." She says she is a perfectionist with a "Type A" personality, and if she had more work or a big contract, she would worry about potential problems and would be very anxious about meeting deadlines. As it is, she agonizes over whether she has done a good job and what to charge, and ends up earning "a dollar an hour...because I am not going to quit until it's just right."

She likes that she can say she is self-employed, thereby avoiding the expected stigma of being unemployed or a housewife. However, others then assume that she has money and can afford to work for free, pay dinner bills, and pay annual fees. She is considering quitting her choir, for which she creates marketing materials, because she cannot afford the fees, but she thinks they would not understand and does not want to disillusion them by admitting that her business "is a bomb" and she is "flat broke."

Fortunately, Bob remains very supportive whether she works or not. Initially, they thought they could not live without her income, but due to the significant decrease in expenses, it is not a great concern. They have learned to economize, and moreover, 90 percent of her income was spent on restaurant meals and small luxuries, both of which are no longer required. Aila takes care of all the household chores while Bob earns the primary income. This division of labour is negotiable if her business takes off. At first, she felt disgruntled because she was trying to start a business, but she likes domestic work and the business never became much of an issue. She is amazed at his support, and thinks that she would have left the relationship if she were in his position rather than be with someone perpetually unhappy like herself.

Finally, working on contract from home has had little effect on her friendships. Although she misses the social contact as an employee, she says her work friends have drifted away as office relationships rarely develop into lasting friendships. The good friends she had before self-employment remain her friends. They have not shown much interest in retaining her services. She has only met a couple of neighbours, who initiated the introduction.

Summary and Conclusions

Aila had difficulty managing the change to self-employment. She describes herself as introverted, unconfident, resentful, and a perfectionist. It seems that she sees the world in terms of extremes. These extremist notions seem to have impeded her success in both wage and self-employment and to have influenced her perception that her education was a waste of time. Work is important to her identity: she wanted to be an executive, and would rather be unemployed than work as a secretary. In addition, she continues to tell others she is self-employed despite the lack of paid work from her home business. In fact, she prefers to keep the business "low key" to lessen the pressure and leave time for domestic work. Overall, however, she is much more satisfied at home than she was as an employee. In conclusion, the main themes in Aila's story are a lack of focus, insecurity, resentment toward others regarding her work and education, and her need for recognition, autonomy, and control. She believes that work experience, maturity, and confidence are required to succeed in home business, but she is not confident and lacks the desire to market herself or her business.

* * * * *

The five narratives examined here give an idea of the diverse nature of the participants' stories, and the method of analysis used for each of the 10 transcribed interviews. In the next chapter, the common themes uncovered in all 20 interviews are outlined. These are then incorporated into a common story that describes the participants' experience of transition to home-based self-employment in middle-age.

COMMON THEMES

While individual stories differed considerably, there were regularities, or common themes. The purpose of this chapter is to analyse these. The themes have been given labels for ease of exposition. However, these labels do not represent clear-cut categories, and there is considerable overlap among them.

I analysed the 10 transcribed interviews to identify commonalities in the individual experience of mid-life career change. I listened to the remaining 10 interviews, taking detailed notes for each. This enabled me to ascertain whether key themes were similar across all participants. I identified themes by repeated statements, statements with "emotional markers" (e.g., anger, laughter, or a wavering voice), statements suggesting personal characteristics (e.g., "I never had any courage," "I'm an extrovert," "I'm not easily intimidated," "I'm so fumbley"), and statements that suggested social context (e.g., health care system restructuring, male-dominated management, influence of current transition authors, career counsellor focus on trait-factor theory). I analysed the content of participants' responses within the context of each question and the entire interview.

Four undergraduate research assistants (RAs) each read a selection of four transcripts and offered feedback as a reliability check on the common themes I had identified. The themes noted by the RAs were very similar to those I found, demonstrating our shared understanding of the participants' transition experience. Of particular significance, each RA noted a dominant theme of control, autonomy, and flexibility, and that participants' satisfaction seemed contingent on the amount of autonomy at work. In addition, each RA commented on the narrow range of career

choices considered by participants at a younger age, and that transition difficulties were alleviated by social support.¹

The discussion below focuses on the six key themes arrived at in conjunction with the RAs' feedback: control, autonomy, and flexibility; hard work (requiring motivation and conviction); transition issues women in mid-life; personal concerns and

¹ The first method of analysis followed the methodology proposed by Glaser and Strauss (1967) to build a substantive, emergent "grounded theory" of the career transition to self-employment in mid-life. I examined the 10 transcribed interviews for similar phrases or statements (meaning units) made in response to each interview question, and categorized these statements into more abstract themes. These meaning units were based on the words used by the participants (e.g., "I joined a networking organization"). I combined these phrases or statements into as many categories as relevant within the context of the particular response and the overall interview (e.g., nature of work, social support, isolation, influence of relationships on work). First lower level categories were combined into progressively higher level categories with more general labels (e.g., behavioural strategy). Next, these higher level categories were classified into several overarching themes: Career History, Personal Characteristics, Family Background, Internal Factors Influencing Change, External Factors Influencing Change, Changes Due to Self-Employment, Self-Employment and Women in Mid-Life, Managing Change, Effects of Self-Employment on Relationships, Personal Hypotheses, and Fear. In conjunction with this progressive categorization, I logged extensive notes to track my thoughts throughout the interview process and analysis, to be used in the common analysis and discussion.

After reviewing this classification, I thought that the themes did not reveal much about the experience of this transition because the categories seemed little more than a list of statement frequencies. The data had been reduced to such an extent that the experience was lost. In addition, upon further review of grounded theory procedures and techniques (Glaser & Strauss, 1967; Rennie, 1988, 1994, 1996, 1998; Strauss & Corbin, 1990), it appeared that more extensive data from various sources would be required to develop an emergent theory of mid-life career change. Therefore, I turned to a narrative analysis (Cochran, 1990; Polkinghorne, 1986; Sarbin, 1986) to examine the experience of transition. Nevertheless, the initial categorization of statements was helpful in comparing and contrasting the interviews for the collective analysis.

relationships; social support and role models; and quality of life. When quotations are used to make each point, it should be kept in mind that the selected excerpts could have been exchanged for a number of others from any of the participants, as the themes are based on consistencies across all 20 participants.

Control, Autonomy, and Flexibility

The main reason given for choosing self-employment from home after numerous years working for a large organization was to gain a sense of control and autonomy. This was true whether participants left their last employer voluntarily or involuntarily. All participants felt that employment with an organization confined them to an inflexible schedule and job description. Many found themselves bored with the routine of a job and dissatisfied with the corporate environment. All participants wanted to choose their own work and wanted a more flexible schedule than a position with a company would allow. Their desire for control at work was related to their desire for more control over their personal life. This is evident in the individual narratives reported in Chapter 4. A few excerpts will also illustrate these feelings.

Bev felt no longer challenged at work, and that she was "losing her edge...[and] didn't want to be in the same place working for another 15 years." Free-lance editing offered her independence and flexibility. Now, she can "explore new directions," and "[does] not have to answer to somebody else...you know, that daily grind."

Amy was bored with her previous work as a teacher and computer librarian. "I wanted to stop getting up everyday and being this little robot." She felt that "there were so many outside influences in control that I had no control at all at work." She wanted to live her life her own way, "not live it for everybody else," to exercise "some autonomy

and control over...a portion of my life."

Zoë worked as an accountant in a large government office, where she "felt really underemployed, really under-utilised." She finds her business as a financial consultant and accountant for small businesses an exciting challenge and very rewarding. "Instead of trying to put myself into that box, I have made my own box that fits me." For Zoë, the main advantages of her work from home are "the feeling of being in control of what you do," "having a [business] relationship with your actual clients," and "the flexibility of time."

When Kathy was down-sized, she was "ready to go." She enjoys the freedom of time and lack of attachment allowed by consulting as a program coordinator and trainer. Similarly, Darlene was "burnt out" from the long hours she worked in the final years, and she likes the fact that as a consultant, she has no responsibility to one particular company. Finally, Phyllis opted for a buyout from her position as an employment officer because she too was "tired of being an employee." Now as an employment consultant, she has "more freedom and flexibility," "[does] not have to rely on budgeting or contracts," and "[does] not have to justify [herself] to anyone."

Although most women eventually felt good with the sense of autonomy gained through self-employment, many who had been "downsized" or laid off from their last full-time employer felt emotionally shattered when that happened. When Lorraine was terminated, "It was just devastating. I went through this period of depression." She felt "angry...either cried or yelled...it was just hell," and she still feels "belittled" and "very traumatized" by the experience. Similarly, as we saw in the previous chapter, when Laura lost her job, she "was scared...and lost all that self-confidence." Ellen was "really shattered" by the loss of her position when the company was sold because she had "started to invest something of [herself] in it." Darlene was employed with the same

organization for 16 years, and grew with the company. Her stress increased dramatically as the company restructured ("it was totally insane"). When the firm was finally sold off into various groups, it was the "end of life as [she] knew it." It was "an emotional time watching the slow death of the company," like the "watching the slow death of someone close to you." There was "lots of sobbing" as she watched each of her friends leave.

In sum, control, autonomy, and flexibility were cited as major advantages by all participants. Although some went through a period of emotional stress following the loss of a full-time job, none wanted to be subjected to the whim of an employer any longer. The autonomy to set their own schedule and to choose their own work and clients were the main reasons for choosing self-employment from home. Ill-suited to the confines of the workplace, they were more satisfied working independently. By creating their own businesses, these women felt in charge of their future and challenged by their work. Many of the themes to follow are related to this main issue of control and autonomy.

Hard Work but Worth It

All women interviewed said that self-employment was the hardest work they had ever done, and required more strength than to be an employee. "It takes a lot more strength to go it on your own than it does to have a job" (Katie). All said that in addition to skill, self-employment requires focus, willingness to work, ability to market, and perseverance. "It's hard. You've got to do these things you're not used to doing" (Gloria). "It's a constant challenge" (Zoë). As home business owners, these women not only had to produce the product itself, but they also had to learn the financial and marketing aspects of running a business. "It's way more than doing the basic job you thought you were going to do" (Amy). This section examines the difficulties faced in starting a home-

based business, namely acquiring clientele, being self-disciplined, and being assertive.

Acquiring Clientele

By far, the hardest task in self-employment is finding the clients. Only 7 of the 20 women did not have to actively find clients at the time of the interview because of the nature of their occupations. Lorraine was very busy because there was great demand for respite care services. Sarah had one steady client for whom she researched and wrote human rights policies, and who provided enough interesting work to keep her satisfied. Bev acquired editing work mainly from the publishing house where she had worked for 16 years prior to self-employment. Phyllis was able to carry on with the clients she had acquired over several years as an employment officer with the government. Tricia was the executive director for a non-profit labour market organization, funded by grant money from the government. As she was responsible to a board of directors, she described herself as the "sole employee" of the organization. Joanne worked steadily as a training consultant for a government-sponsored self-employment program at a college, and her contract was continually renewed. For legal purposes, these last two women were considered "contract employees," but they operated as if self-employed. Finally, June, an investor in stocks and commodities, did not work with clients at all.

The other 13 women had considerable difficulty marketing themselves and finding clients. Zoë said "I'd never had to market...marketing took a huge stretch." Laura stated that "the biggest challenge was going out and finding clients;...doing that networking." Katie was "still desperately looking for more." Valerie had relied on some friends and relatives to hold clothing sale parties. But unless clients acquired this way were willing to hold more parties and turn over their wardrobe each season, she needed

to branch out. Aila, as we have seen, had the most difficulty marketing herself. She "tried cold-calling...[and was] surprised at how nasty people can get when you interrupt them. I just couldn't do it. I'd starve before I do this."

In fact, most participants tended to avoid cold-calling, finding it provoked too much anxiety to be worth the effort. "I'm not fond of the phone. It's very time consuming...a huge nuisance...I try not to consult over the phone because the risks are too high if you are misunderstood" (Zoë). Many had prepared marketing tools such as business cards, flyers, and newspaper advertisements. However, none had noticed a benefit from these advertisements at the time of the interview, although it may have been too soon to draw conclusions. Katie, an Internet consultant, posted a Web site and acquired several clients through this site. Many would discuss their businesses in conversation with friends and acquaintances. Some women belonged to home business associations or professional associations through which they could make and maintain contacts. Many attended networking groups, but few actually enjoyed these meetings. Over time, they chose groups where they would make the best contacts or that would allow them to learn new business strategies. By far, the major source of business was through word-of-mouth.

Because of the difficulty in finding clientele, many women worked in two or more occupations. For example, Katie was a columnist, business writer, and Internet consultant; Laura worked as an event planner and promoter, prepared reports and presentations, and designed graphics by hand and on computer; Aila was writing an autobiography, and also worked in desktop publishing and photo-restoration; and Amy did some writing, desk-top publishing, and graphic design. Ellen, a petite plus clothing designer and seamstress, would sometimes take auxiliary paid work with the film

industry for a quick cash influx to support her home business.

Self-Discipline

Self-employment not only takes a great amount of initiative to market oneself and find clients, it also requires much motivation to stay on task when working independently, without supervision or the structure of an imposed schedule. Participants became aware of their work patterns and capacity to direct themselves through the transition to self-employment at home. Self-discipline did not come naturally to all. Many had difficulty motivating themselves and working efficiently.

June saw the main disadvantage to working at home as "having to be able to apply yourself." However, she was quite unfocused (see her individual narrative). Amy cited "a tendency to not be very disciplined" as a disadvantage to a home business. Laura describes the problem well: "When you are at home, you can sit around all day and watch TV...and be on the phone." Alternatively, "if you just want to roll over and go back to sleep...if you do that for a whole week, well, you've lost the whole week...so I really try to keep my schedule to a business schedule." Ellen also reported that her productivity is not what it would be outside of the home, because "I stop to take the dog for a little walk, to throw a load of wash on, to get supper going earlier...it actually adds up...and it takes away from the energy flow."

Many participants said they were interrupted by phone calls from friends or relatives wanting to chat. With distractions, the work hours are spread throughout the week. Zoë "learned a lot at this one!...Organization of my practice took an unbelievable amount...it really showed up my sloppy habits, took a huge amount of effort." She said, "The office organization thing, I've always sort of despised" and "time management is

huge...it is so easy to overextend the time."

Ultimately, the work must be done to meet a contract and to earn income to pay the bills. Nine interviewees had no partner to provide additional household income (Laura, Darlene, Helen, Katie, Joanne, Valerie, Tricia, , Lorraine, and Phyllis), and all of them were strongly driven to work on their projects by the "need to survive."

In any case, despite the hard work, all said they would rather work for themselves than for an employer. Tricia stated that "as scary as self-employment can be, it is horrible to be at the receiving end of things that happen to you as an employee," a sentiment loudly echoed by 18 other women. Equally echoed was Gloria's conclusion that she would "never have been able to grow as much personally working for someone else." Thus, although demanding very high effort, these women felt that self-employment had tremendous "psychological advantages" (Aila).

Related to the last point, for a number of participants the motivation to accomplish work comes from a conviction that their service was essential to their clients. Several (Ellen, Phyllis, Helen, Fiona, Lorraine, Tricia, and Zoë) discovered a niche market and had a strong desire to fill the gap. As Tricia explained, she "work[s] from a point of passion," a statement which is representative of all interviewees who were motivated by this kind of conviction in their work. Even Aila, who lacks confidence in marketing her services, found herself absorbed in her work.

Confidence and Determination

Another difficulty mentioned in many interviews was being assertive, particularly around billing and collecting fees for service. Many of the women in this study talked about their lack of confidence, and the difficulty this posed for self-employment. They

often compared themselves to men in positions similar to theirs. For instance, Joanne found that in training and consulting, men were more willing to take risks, had larger egos, and were more confident than women. For example, she said that male trainers call themselves "facilitators" or "guest speakers," and are paid much more money for a shorter period than females doing the same work. She estimated that a male guest speaker might earn \$1000 for a lunch hour talk compared to \$400 by a woman trainer for an entire day of similar work. She says it comes down to confidence in marketing, and "if you have enough jam to say 'I'm great,' people will believe you. Men are more willing to take the risk to say, 'I'm great.' Women are more hesitant...it's a self-esteem issue." She says that her lack of self-esteem to market herself had held her back from earning contracts and a higher income in the 1980s, and she believes this is the case for other women. But she learned to discuss financial issues up front with her clients, and in the 1990s, has earned \$5000 or more for a luncheon date.

However that may be, the following comments by Gloria are an apt summary of this discussion. She said that consulting is "very hard...not for the faint of heart...and takes a lot of strength to get through." She has persevered with the knowledge that "it takes 3 to 5 years to build a business," and that "perception is everything." She makes daily and weekly plans, attends networking groups, phones contacts, and learns software packages. But she is both heartened and frustrated with the length of time required to build a business. She feels impatient, and says "you really have to believe incredibly in what you're doing. If I have doubts, it's hard, 'cause those doubts do creep in. But I push them away. I have to, to keep going, or I would have folded up a long time ago...I'm just so determined to do it!"

Self-Employed Women in Middle-Age

Many participants talked about the lack of career choices when they were younger, at the time they had completed high school or university. During the 1960's, the only professional options open for them seemed to be housewife, teacher, or nurse. "When I was younger, women my age were married and housewives. End of story. If they were very, very daring, they might teach in school" (Katie). Katie did not attend university at first, but started helping her husband with his paperwork. Lorraine chose nursing because she wanted a degree and a job when she graduated from university, and there were no teaching jobs at the time. Amy chose teaching as the fastest way "to get out [of the house]."

Only two participants said that their first career path was clearly chosen. Many worked first in traditional "female" occupations, such as teacher, nurse, cook, data processor, receptionist, and secretary. By mid-life, these women had experienced major life events, such as divorce, illness, or the death of close relatives or friends, all of which had a profound impact on their perspective on life and its priorities. As well, they had opportunity to learn from successes and "mistakes, 'cause by that time you've made quite a few" (Ellen). Therefore, their next career often involved a purposeful exploration prior to change. They prepared their change by dedicating time in career and personal counselling, journal writing, meditation, brainstorming with friends, and participation in employment programs, all of which served to increase their awareness of patterns, aptitudes, and interests.

By middle age, these women were in a good position to change. Although they reported that they still lacked confidence, they also said that they felt more confident

than at a younger age because they had more work experience, skills, and education. Over time, they had built up both specific and transferable skills. As a result, many participants felt increased confidence and competence, both personally and professionally, compared with at a younger age. Moreover, most participants had no dependents to support because they either had no children or their children were grown and caring for themselves.

On the other hand, there are disadvantages associated with middle-age. "The older you get, the more unemployable you get" (Aila). Katie said she experienced covert ageism when seeking work in multimedia. Employers commented on her age during job interviews and she discovered they hired younger applicants with less experience. Bev and Laura were annoyed by the perception that women work at home as a hobby, earning "pin money." Amy perceived that women were supposed to be satisfied staying home with their families if they had done so for a few years. "I have been almost continually looking for work since I quit my job...I don't find there is a lot of help for women to get back to work, or even once you're out of Unemployment [funding]." She was also uncertain that her work at home would be considered valuable in the workplace, were she to seek employment in the future.

Some participants perceived that their age would be an impediment, although they had not actively sought employment. Zoë judged that she would have difficulty finding a job that would "really use [her] skills." Aila believed she would have to commute a long distance and "hope to get something that isn't just reception." According to Laura, "It's obvious, not only in my age but my experience that...nobody would hire me [in an entry level job]." And Bev remarked that it is hard to find satisfying part-time work. "[The labour market is] a bit of a woman's ghetto. You end up either working full-time for half-

time pay, or you get the crummy jobs, or you get a crummy schedule.”

Many believed that their gender put them at a disadvantage. Aila stated that, “a woman in mid-life is a bad place to be...I don’t care what...lip-service people pay to equality and political correctness. When people know they’re dealing with a woman, your credibility drops right away.” To achieve credibility, she submitted articles to a newspaper using only her first initial and last name. “[Even in self-employment], a lot of it comes with sex, the gender.” Irene was denied funding by the bank to start her business without her husband co-signing the request, despite her 15 years employment, because it was assumed her husband was the sole breadwinner in the household.

Many women said that a disadvantage associated with making a change to self-employment at their age was the loss of benefits, including extended medical, dental, and disability insurance. For example, Sarah’s daughter needed braces, but Sarah had given up orthodontic coverage when she quit her job. Everyone talked about feeling more tired than in their early work lives, and noted the lack of paid sick days. Other age-related problems posed difficulties for and were aggravated by work. Ellen had progressive arthritis, Kathy suffered from a chronic illness, and Katie was losing her eyesight and was going through menopause. “It’s not a big deal...but some days you don’t feel so great, but you don’t get sick leave either when you work for yourself...if you drag your heels and don’t do anything, the one who pays the price is yourself.” All appreciated a flexible schedule because it allowed a rest when needed. If employed with an organization, they would not have had the opportunity to take breaks during the day or week as needed. “One thing about mid-life is that sometimes you don’t have the energy that you used to have. And I can make sure that my energy is devoted in the way it ought to be...That kind of control is such a quality of life thing. It is huge” (Zoë).

The lack of savings or pension was often cited as a concern. Most participants felt pressure to increase business in the near future, not only an issue of current survival, but also for the future. Laura cashed in her RRSPs to finance her business, and she does not expect to turn a profit for a minimum five years, nor to retire at age 65. June said the loss of her pension was "Absolutely...a disadvantage...but if I'm successful at all in this, then it shouldn't be an issue. Only if I fail. And of course, it's because of my age that it would be an issue." On the other hand, Zoë would like to retire at age 65, and feels "a spur. I don't have forever to work, so this business has to grow now." Her business must reach her objective in three years and a certain size in five. Lorraine would like to retire in her 50s and feels pressure now to build up her business in the next 10 years so that she can sell her practice and stop working. The common point here is that each of these women feel some pressure to build their finances because they gave up their pension in the transition to self-employment.

Personal Concerns: Integrity, Health, and Relationships

The choice to become self-employed from home was influenced by ethics, health, and family concerns. The integral tie between work life and personal life was evident in participants' stories. They all expressed the sentiment that "life is too short" to work in a job that detracts from enjoying it.

Integrity

Integrity was a consistent part of the discussion on career history, decision to change to self-employment, management of this change, and quality of life. In the wage sector, Lorraine, June, Laura, Aila, Fiona, Irene, and Sarah said they disagreed with the

ethical standards of the workplace, and that their opposition prompted their change to self-employment. June's story (see Chapter 4) represents the feeling expressed by other participants. As a programmer and data processor in several large organizations, she said, "my values conflicted....As I worked more in the corporations, I started making my decisions on the corporate values, and then it would carry over into the private life, and it didn't even really represent me." There were "ridiculous demands" in terms of work hours, wardrobe, office decor, conversation. "You look corporate, you walk corporate, you talk corporate, or you don't get anywhere." She wanted to "opt out of the plastic thing...I'll give up a lot not to have to do that."

In the home business sector, Ellen felt ethically uncomfortable about paying employees a lower wage than she would charge for intensive seamstress work, and therefore, she worked on her own. Several participants expressed their dismay at clients' and friends' lack of business integrity. For example, Aila, Laura, and Katie were annoyed with clients who dropped by or called after hours expecting to conduct business. In addition, some of Laura's friends wanted her to arrange product deals for them through her business, and wanted to use her services and equipment for free. Similarly, Aila's friends expected her to provide free services, and some of Bev's friends expected to use her coloured printer at no cost.

Health

Many of the participants talked about health concerns relating to their transition to self-employment from home. This issue ties in with control and autonomy, and with women in mid-life. Although this theme was common across many participants, the direction of the relationship was not homogeneous. However, each was no longer willing

to work at something she did not enjoy or value, and each wanted to work only the hours she chose.

Helen, Joanne, Zoë, June, Laura, and Kathy expressly mentioned a lack of time due to their age, and said they placed more value on their time than when younger. In addition, most participants said that they needed more time to rest than when younger, and the flexible hours of a home business allowed time to break when required. Furthermore, Bev said that the change to self-employment was a proactive step to avoid a mid-life crisis that might result from the strain of conflicting demands at home and work. Likewise, Sarah felt her life an impossible balancing act between her responsibilities to both the company and the children. She was exhausted, experiencing heart palpitations and muscular ticks, which she took as significant signs of stress. The change to self-employment has reduced this stress considerably, and she was able to prepare more nutritious meals than when employed. Similarly, the change to self-employment helped to alleviate Kathy's chronic health problems, which were exacerbated by the travel demands that accompanied her employed position. Working at home, Katie was better able to reduce her high blood pressure, as she felt less anxious, and could rest and maintain a better diet than when under the constant anxiety she felt during health care restructuring. Aila learned to bake and cook with the extra time and energy, whereas she had eaten at restaurants everyday prior to self-employment, too exhausted to cook.

Even though all participants said that they ate more nutritiously, had more time to rest, and had more energy, not all found the time and motivation to exercise more regularly. For instance, Sarah and Katie said that they exercised less than when employed, Katie due to long work hours, and Sarah because she was no longer

motivated by the gym and co-workers at the office.

Relationships

The change to self-employment was integrally related to family life and relationships. This theme is closely related to the previous theme, particularly with respect to emotional health.

Mothers with young children wanted to spend more time with their families. As their husbands earned more money than they had as employees, it seemed a better option for these mothers to work part-time from home while their husbands earned a full-time income. By working from home during her children's school hours, Sarah no longer felt "that pull of work and kids" but was "able to be kid-focused" and to "support [her husband] more." She felt better able to care for her family and was "a lot happier doing this." Bev also said balancing work and home was very hard, despite living close to the publishing house where she worked and the day-care. "Just those conflicting interests, they're just very, very difficult to balance....I couldn't stand it anymore. It was making me crazy. And it was just wearing me down." By working around family life, she is able to spend "more time with her family," and "everything seem[s] more sane and enjoyable."

Most participants said they appreciated the increased time with friends and family. Both Phyllis and Valerie spent a greater amount of time with their aging parents; Zoë, Ellen, Phyllis gained many close friends through business groups; Bev could visit friends who lived across town more often; Sarah met children and adults in the community; Irene had more time with her teen-aged daughters; and Laura could spend more time with her god-son.

By contrast, some participants reported a negative effect on relationships. Aila

and Katie had lost some friends from their former workplace; Laura lost friends who could not understand that she was not available to socialize at leisure during the day; and Lorraine's parents moved out of the house to make room for clients, ultimately moving away. In addition, Lorraine's partner moved out and her children were angry that they had to share their house with clients. Finally, the isolation of working at home was cited by most of the women as problematic, even if they liked to work alone. They ensured contact with friends and family by visiting in person, on the phone, or by email; they attended business groups; and they participated in community or school activities.

The loss of loved ones prompted reflection on life choices for many participants. Valerie's husband died after a long battle with cancer, and she took a leave of absence from work to reflect on life and to travel. When laid off from her position in the school system, she opted for self-employment from home so that she could continue to travel and spend time with her friends. Amy was prompted to evaluate her life not only with the death of her father, but also her sister, who was killed in a car accident at a young age. She attended personal counselling and couples counselling in an attempt to clarify a direction for her life. Katie and Lorraine both grew apart from their long-time partners during the transition to self-employment, and though they wanted a new relationship, they were not sure how a man could fit into their busy lives. Ellen separated from her second husband while retraining for her new career as a clothing designer, but she did not think the separation was directly related to her career change. Nevertheless, she went through a period of depression in conjunction with the career change and the loss of her relationship, but then through travel, journal writing, reading, and meditation, she came to greater awareness of the choices she was making in her work and personal life.

Role Models

Social modelling had a mixed influence on the choice to be self-employed. Phyllis cited her father and aunts as role models, who encouraged her to be independent. Irene referred to her grandfather, and Zoë and Sarah to their husbands, who were all self-employed. Sarah was also influenced by a neighbourhood group of women who had quit their jobs to work at home. Bev's husband worked with a third world organization, and she felt very fortunate to be part of the middle class in a country with a relatively good standard of living. She had never been in debt, and worked to pay for her own schooling, and she said, given the opportunity, she would be crazy not to work part-time from home.

In contrast, Laura's family was not supportive of her self-employment, and has never been supportive of anything she has done in her life. As mentioned in the individual narrative, Laura comes from a Ukrainian cultural background, and her mother is embarrassed by the fact that she is not married with children and does not live close to home. Aila was not influenced by her family to work at home either, although she was encouraged by her husband to do so. Her father emphasized the importance of university, and Aila felt pressure to attend university and become a manager. But she was dyslexic and found school to be a chore. Nor did she feel cut out to be a manager, and would rather hide than assert herself with people.

In general though, participants in this study said they had few role models to emulate. As Katie said, "we are the first generation of women that has been expected to look after ourselves throughout old age and then into retirement, and our society has no experience with...women of my age and older, having to be self-supporting, and they

don't know how to react to us, and we don't know quite how to react to ourselves." This sentiment was echoed by others.

Quality of Life

Most people were very happy with the quality of their life in self-employment as compared to working for an organization, despite the hard work. The ability to carry out personal chores (e.g., laundry, cooking, cleaning, paying bills, and doctors appointments) at leisure was a positive aspect. Little or no time was spent on transportation to and from work and more time could be allocated to do chores and enjoy pleasurable activities. Only Lorraine stated that the quality of her life was "horrible" because she was very busy and sharing her household with clients. However, she then contradicted herself and said that it was "excellent, if you want to know the truth." As mentioned earlier, all participants concurred that self-employment from home was much better than working as an employee, that their personal life and work were more fulfilling and satisfying, and that they felt more relaxed now.

At the same time, all participants were aware they had to adjust to the lack of income, and that it would take about five years to get their business off the ground. This was particularly true of the eight women who had no financial support from a partner (Laura, Katie, Darlene, Lorraine, Helen, Joanne, Phyllis, and Valerie). Those for whom the household had a second income were less pressured by diminished income. In any case, they all stated that they were far happier being self-employed, despite a great lack of income, because there was more to life than money. They led relatively simple lives and they could live quite well on less income. However, it should be noted that some were netting almost as much income as when they were employed within an

organization because, although their overall income was less, their expenses (e.g., day-care, mileage, wardrobe, food) had also decreased significantly, and they were also able to claim business expenses as tax deductions.

Summary: Becoming an Entrepreneur

This summary is the story of how a group of women became home-based entrepreneurs in middle-age and how they managed this career transition. The women in this study felt little control over their lives while employed in large organizations. Having been employees most of their working lives, they reached middle age and felt an imperative to gain control over their work and personal lives. Whether supporting children or not, whether down-sized or resigning from their jobs, they increasingly felt worn down by the daily grind of a job, constrained by administrative guidelines, an inflexible work schedule, and the routine duties of a job description. The prolonged anxiety, stress, and fatigue they felt as employees had to end. In order to take control of their lives, they determined to find an alternative work arrangement.

They did not want to return to work with an organization because of a perceived lack of control as an employee. The corporate attitude, which values business at the expense of personal relationships, was aversive enough to keep these women away. They perceived a strong bias against women in the workplace, which grew more problematic with age. Many felt discriminated against by their former male managers, and were resentful that they had not been valued as highly as male employees. Furthermore, many believed that because of their age, they would have difficulty finding future employment with organizations that would be satisfying in the sense of making full use of their skills. However, most women had not actually sought further employment

with organizations, because their perceptions had driven them away from this very work arrangement.

Instead, they opted for self-employment in a home business as a way to gain control. In deciding on this path, they were influenced to some extent by others who were self-employed, either family, friends, or entrepreneurs profiled in magazines and courses. The participants felt they could create a better life for themselves through self-employment, one that would offer the control they so ardently sought. By earning a living through their own business, they would be able to perform work they chose themselves, according to their own standards, in their own time, and with more time for leisure.

But for most, the transition to self-employment was not easy. Although they planned strategically for self-employment for many months or years, and completed courses and read guides on small business management and career transition, the difficulty of the change came as a surprise. To develop a new identity as an entrepreneur, they had to acquire business and organizational skills, face their personal fears, hone their interpersonal skills, depend on friends and relatives financially and emotionally, and confront personal beliefs consolidated over many years as an employee.

Although they could choose their own work, there was more to self-employment than the work itself. In their own businesses, they could draw on their special abilities, in areas of proficiency from which they derived pleasure. Most used the skills and knowledge they had acquired as employees, and most created home-based occupations very similar to their previous jobs. Even those who changed to a completely new occupation drew on transferable skills developed over many years as employees, as well as acquiring additional specific skills. But all had to acquire essential expertise in

marketing and budgeting. They had to clearly define the direction of their businesses in order to market their services, secure funding from financial agencies, acquire business licenses, and gain admission to self-employment programs. Locating a niche market of people who would buy their service was essential. A great deal of time and money was spent marketing, arranging business cards, brochures, and networking meetings. Although these marketing tools and office equipment were eligible for deduction from income tax, they still had to be afforded in advance. Most distressing, some believed, they simply could not compete with big business.

Building a business was emotionally taxing for these new entrepreneurs. Most entered self-employment lacking confidence and assertiveness. Developing a new direction in work was both exhilarating and baffling. Networking meetings and cold-calling were most unattractive, pushing participants beyond their comfort zones. They viewed networking meetings as a necessary evil, in which they participated selectively, and they generally avoided cold-calling altogether. Negotiating fees, invoicing, and collecting payment challenged their courage and forced them to judge the worth of their work. With practice, positive feedback, and a conviction in their occupations, they began to feel more assured about themselves as self-employed businesswomen. Personal counselling, spiritual guidance, meditation, and motivational readings were helpful in making the transition to self-employment.

The physical organization of an office was essential to create a comfortable work space separate from the living space, to draw boundaries between work and personal life, and to define an area deductible for income tax purposes. All the entrepreneurs were pleased with their efforts here, for the spatial organization demonstrated tangible results even if they were not yet earning much income through their businesses. The

physical clearing process also created space mentally and emotionally; labelling files, configuring a computer, and arranging a desk area were necessary to completing the work of the business. Especially for women who initially lacked organization at home and work, establishing order was a great feat but, for everyone, the physical organization of office space was integral to actualise the home business and develop an image of themselves as entrepreneurs.

Time management was another major consideration. They discovered that flexible hours could have negative as well as positive aspects. Without the supervision and work schedule of an employer, it was easy to wile away the day at home on activities other than business. As entrepreneurs, they had to motivate and inspire themselves to work on their projects. On the other hand, they could also work long hours because it was difficult to walk away when the work was always there. Thus, they might work longer hours than when employed, because there was no set lunch break, standard day end, or assistance from co-workers. Many tended toward perfectionism, felt anxious and overwhelmed, and had difficulty starting or stopping a project.

On a more positive note, the flexible hours enabled them to incorporate personal chores and pleasurable activities into their workday and at their leisure. The ability to set their own schedule decreased their desire for a long vacation as compared with when they worked as employees. Moreover, with control over their time, many tended to eat better and to exercise more. Furthermore, they could rest during the day or week, important because they felt more tired than they did at a younger age. Nevertheless, without employment benefits, such as vacation, sick leave, or long term disability, they were cautious in the use of their time.

Although grossing less income than when they were employed with

organizations, most women said their net earnings were similar in self-employment because they did not have as many expenses as when they were employed outside the home. They saved money on clothing, food, mileage, and day-care. In addition, their priorities had changed in that they valued time spent on creative work and social activities more than the amount of money earned. They no longer desired luxuries and were cautious with expenditures. On the other hand, they were concerned about their income and their lost pension, expected a minimum of five years before turning a profit, and had to plan for their own retirement. Almost all participants were supported by income external to their business income, from working spouses, unemployment insurance subsidies, investments, loans, or part-time employment. But, whether earning substantial income or not, their perseverance in the business was critical to their development, identity, and success as entrepreneurs.

In addition to external funding and marketability, encouragement from others was also important to success in and identification with self-employment. Without moral support, the novice entrepreneurs felt alone and scared. Many missed the social interaction with and feedback from co-workers as employees in an organization, but not enough to return to this work arrangement. Instead, they actively sought contact with and validation from partners, friends, relatives, colleagues, and business groups to decrease their feelings of isolation and to consult on business ideas and concerns. They learned to draw clear boundaries with people who were not supportive, who interrupted their work, and who did not take them seriously as businesswomen. Friends and clients who did not understand these boundaries were left behind. Family that did not offer encouragement undermined their confidence and were not looked to for assurance. Positive feedback from clients, family, and friends, in the form of praise, referrals, and

payment, helped to maintain the belief that their occupations held merit and were worthwhile.

In sum, although arduous and at times frightening, the mid-life career change to self-employment was also very rewarding for these women. A home business allowed them to develop a sense of autonomy and control in satisfying occupations that met their own standards and allowed them to spend time more with friends and family. They were motivated by the desire to be self-directed at work and the perception that they would not find challenging new wage employment at their age. Moreover, their priorities had changed, so that by mid-life they no longer valued a vertical career climb, but were ready for a lateral move, a complete change of occupation, or a "downshift." They wanted to branch out in a variety of areas, use new and different skills, and balance their time more effectively between work and leisure.

Although not confident or assertive at the outset, they were ready for self-employment because they had spent years accumulating knowledge and skills from the workplace and their personal lives. They were also more aware of time remaining in their lives and wanted to spend it doing what they desired. And finally, the political and economic climate was ripe for government financial support and training in small business management. Despite negative feedback from family and friends, some participants' were encouraged by others to pursue their business plans and were connected with others in the business community. Moreover, the growing acceptance of global economic change and resulting labour market trends meant that by the time these women changed to self-employment, there were many start-up resources available for small business. But for many participants, these financial and training resources were not available beyond the first year of business, nor was there any psychological and

social support to carry them through the years ahead. A two year follow-up revealed that at least three of these women had given up on their home businesses.

DISCUSSION

This study explored women's experience of a mid-life career change to home-based self-employment. The inseparability of their personal and career concerns was evident in their stories. Participants became self-employed in order to gain control over their work and personal life. Their personal relationships were major influences on their career development. Social, financial, and professional support were key to career decision-making and to a successful transition.

Participants' narratives also reveal that career and personal concerns are inseparable from the socio-political and historical context in which participants live. To understand this relationship, their attitudes and behaviours were compared with broad societal events and trends. For instance, participants' transition to self-employment was facilitated by government-funded resources, increasingly available to encourage alternative sources of income in response to corporate restructuring, technological change, and demographic shifts (Foot, 1998). The link between the transition experience and the context in which these women live will be expanded later in this discussion.

There were no difficulties drawing out information from participants, as they all stated that it was enjoyable and helpful to discuss their experience. Each elaborated on the set interview questions with little prompting. Participants met with me once, the majority for two-hour interviews. On the one hand, by meeting only once, and not becoming involved in their daily lives, I was able to retain a more objective, detached stance than if I had met with them on several occasions and come to know them on a more personal basis (Oakley, 1990). On the other hand, my understanding of

participants' experience was thereby restricted to a single interview (Acker, Barry, & Esseveld, 1983; Polkinghorne, 1983; Van Manen, 1997).

The analysis drew on the *social constructionist* position that meaning is constructed within a social context, and the *constructivist* perspective that people hold and revise personal theories about the world based on their development, prior learning, and experience (Martin & Sugarman, 1999). It is assumed that people make sense of their experience through the use of story-telling (Bruner, 1986). By selecting, arranging, and connecting events, they interpret their experience. The open-ended interviews in the present study allowed participants to explain why they chose self-employment and how they managed this change.

I brought my own belief system to the research, which influenced the issues I considered relevant to the transition experience. The key themes identified in each interview were used to write a coherent story of the transition experience, including personal characteristics, emotional experiences, social support systems, and the socio-political and temporal environment. Common themes emerged across participants. By selecting, arranging, and connecting themes and events across each story, I composed a typical example of this career change experience.

This common story is one of a larger set of possible interpretations of the transition experience to self-employment. It taps into a phenomenological experience that is difficult to analyse with traditional approaches to psychological research. Its usefulness may be judged by its plausibility, coherence, and sufficiency in portraying the transition experience voiced by the participants, relative to the current socio-political milieu of the Canadian work context. In a two year follow-up, 17 of 20 participants responded that the common themes and narrative represented their transition

experience well. But as Cochran (1990) suggests, a narrative theory views people as socially and historically located. The patterns identified the present study may not apply equally to groups in different contexts.

A key theme of control, autonomy, and flexibility was prominent in participants' stories. The meaning of these concepts (control, autonomy, or flexibility) differed across participants, but all women were feeling trapped by their work schedule and job description, and all were seeking new challenges. Their values had changed over time, and they no longer focused on reaching the top rungs of their profession. Instead, they hoped to balance work and personal life more easily as entrepreneurs. They opted out of the corporate environment because its values did not fit with their own. Their stories demonstrate the importance not only of one's life stage in career development, but also one's personal fit with the work environment (Dawis & Lofquist, 1995). Their stories also demonstrate the negative structural bias of the corporate world against women in management, aging workers, mothers of young children, and part-time employees. And their stories describe a supportive political market for small business ventures. In sum, the decision to change to self-employment was influenced by both organizational factors and personal aspirations. These motivators and benefits are consistent with the findings of previous studies of self-employment (Jurik, 1998; Loscocco, 1997; Moore & Buttner, 1997; Phizacklea & Wolkowitz, 1995; Young & Richards, 1992).

In contrast to their increased sense of control and autonomy, many women felt a lack of confidence and assertiveness. They were particularly uncertain about marketing and negotiating payment for service (Young & Richards, 1992). These women never had had to market themselves nor define a dollar value for their work. They compared themselves with men, whom they viewed as more assertive in charging a high rate of

pay for similar services. They also believed that women were more likely than men to accommodate others both in personal and business relationships.

Relationships were an integral part of women's career transition stories.

Particularly for mothers with dependent children, a major motivator to home-based business was to balance home and work more easily. They had also cut back their work hours to give more time to their families. But all participants were able to spend more time with friends and family as a result of their home business. Similarly, Gilligan (1982) argued that women consider relationships a given in their lives, which limits their sense of autonomy and control at work. Furthermore, the support of family and friends was essential to participants' feelings of success.

A fourth frequent theme was the influence of age on the decision to change to self-employment. Age has been linked to career transition in both wage arrangements and self-employment (Boden, 1996; Bridges, 1988; Sullivan, 1999). In this study, many participants believed that their age would be a hindrance to finding employment that would use their work experience and skills. As a consequence, they had not actively sought wage employment.

It is possible that all participants had reached a stage at which they reassessed their values and goals, thereby choosing a new career path that reflected these reassessments. However, it should not be assumed that they were in the same developmental stage because of their similar ages. Rather, different life histories brought each of them to similar decisions. To suggest that all people develop through a set of normative, epigenetic stages closely related to chronological age does not take into account the myriad of individual circumstances that mediate individual lives, nor inevitable differences due to gender, socio-economic class, cohort, and culture. As such,

it is not clear that early theories regarding career development (Erikson, 1968; Gould, 1972; Levinson, 1978; Schein, 1971; Super, 1967) adequately describe the career paths of women, nor the majority of people, based as they were on studies of white, middle-class, Western males.

In general, age-related stage theories seem unable to portray individual careers that occur under specific circumstances. Idiosyncratic changes and subjective experiences in life will lead to career paths that vary greatly from person to person. There may be similarities among people's development, but such similarities may well be a reflection not of age-related stages, but of the particular socio-historical milieu in which people live. It is suggested that the women in this study, who each experienced different paths of career and personal development before the change to self-employment, were influenced towards entrepreneurship and supported in the transition because they were living in a particular environment in which this work arrangement was possible, even encouraged. Their experience is inseparable from current demographic, political, and technological trends (Foot, 1998).

Other aspects of the social milieu were more idiosyncratic. Each participant had her own social and financial support system and educational background that enabled her work arrangement. Secondary income, through a partner (Loscocco, 1997), was a major influence on the decision to change and the adjustment to self-employment from home. Women whose partners earned the primary income were not as concerned about making ends meet as those who had to earn a living on their own. Some women, who were their own providers, were initially (for one year) supported by subsidies obtained from government-sponsored programs. Clearly, idiosyncratic situations, as well as common social factors, motivated each of the women in her career change.

Each of the home businesses may be labelled professional occupations (e.g., accounting, business training, computing, research, editing, financial investment). More than half of the women worked in service and in areas closely related to their previous work experience. They combined their specific and transferable skills to create new work opportunities at home. Only 3 of 20 women started businesses in very different areas from their previous occupations, but they too used skills transferred from their previous work. Therefore, all participants capitalized on their prior skills and knowledge base. They also acquired new skills and knowledge specific to business management.

But these women had a choice in the ways they earned a living. For them, self-employment was an alternative to a corporate, male-dominated work environment. They were fortunate to have acquired the education and employment experience that facilitated a change to self-employment. They were fortunate to have financial support systems to help smooth the fluctuating income of small business. They had the choice to opt out of the frustrating constraints of wage employment. People who have had less educational and employment experience may find fewer lucrative small business opportunities.

Methodological Considerations

A story has the power to illumine reality. A key strength to the study is the open approach it takes to theory and research, rather than developing specific hypotheses based on particular a priori assumptions. By analysing the sequence of events in people's lives, rather than imposing discrete, fixed categories on the experience, a more cogent explanation for career change and transition may be possible.

The method of inquiry influences the nature of the data and the analysis. Caution

is needed in generalizing from the present research as the data were constructed both by the participants, who retrospectively narrated their experiences in an open-ended interview, and by me, as I interpreted these experiences according to my own biases and preconceptions (Polkinghorne, 1983; Potter & Wetherell, 1987; Van Manen, 1990). Each participant is assumed to have revealed only what she felt comfortable discussing with me, based on her awareness at that time. I likely drew more or less from each participant based on my own interests at the time. I also detected themes that made sense within the context of my education in psychology and my life experiences.

A further caution relates to the small number of participants interviewed, which limits the generalizability and potential applicability of the findings. Further research on larger and more representative samples of women who have made a transition to home-based self-employment would certainly strengthen the external validity of the present findings. But more than to seek external validity, the goal of a detailed narrative analysis is to gain intimacy with a human experience and to formulate an understanding that is tied directly to the reality of individuals (Rennie, Phillips, & Quartaro, 1988). The trade off is that a smaller number of individuals are interviewed and the analysis may be less relevant to a wide population than general trends identified through large data sets.

But the transition experience is difficult to describe and explain quantitatively. Survey research (e.g., Boden, 1995; Buttner & Moore, 1997; Caputo & Dolinsky, 1998) that seeks to describe reasons for and adjustment to self-employment according to preset assumptions and frameworks generally define concepts inadequately. Moreover, participants' and researchers' shared understanding of these concepts is not examined as part of the analysis. Finally, the individual experience of the participant is lost in the aggregation of numerical data.

The qualitative method used here certainly could be complemented by quantitative methods. In fact, despite their limited generalizability, the present findings are corroborated by the conclusions of many surveys in the general area of study. The advantage of narrative research is that it could reveal important aspects of human experience not addressed in existing theory, that would be missed using a hypothetical-deductive approach to testing hypothesis. The findings of in-depth interviews can complement and challenge those of large, quantitative surveys, leading to more comprehensive, consistent, and contextualized theory development.

Regarding the interview questions, there are a few issues that deserve mention. The specific question, "What issues has the change to self-employment presented for you as a woman in mid-life?" was added to the interview after 10 of the participants had been interviewed, because it was thought that the first 10 interviews might not have addressed this issue adequately. In the final analysis, the addition of the question had little effect on the content of the last 10 interviews relative to the first 10. Upon review, it became clear that the first 10 women did address this question in their responses.

The final question, "Is there anything I've missed?" invited participants to add more to what they already had said. All participants responded no, and said that the questions had addressed all of the main issues relevant to their experience of transition to home-based self-employment. One woman did suggest after the interview that a question could have addressed early role models, such as relatives, who influenced the women's career behaviour. This participant believed modelling was an important factor in her career behaviour and her ability to manage the transition well. Most participants did not specifically cite modelling influences in their reasons for choosing self-employment and their explanations of managing the transition, focusing more on

individual personality traits, social support, and survival. Nevertheless, it was evident that role models played a part in some of the women's' reasons for and adjustment to self-employment. A question on role models could be included in future research, especially if it were concerned with how modelling may explain, in part, women's career changes.

It would be interesting to determine whether people's stories are influenced by belief systems common to the particular socio-historical period and niche in which they live. For example, 10 of the women in this study worked in occupations related to employment or self-employment, and were very familiar with career development and socio-economic writings (Bridges, 1988; Foot, 1998). Their stories revealed explanations of change and adjustment closely related to the theories set out by these contemporary writers. In addition, the homeworkers in this study were all white, middle-aged women who mostly worked in professional businesses. Their profile contrasts with a great many homeworking women (e.g., Phizacklea & Wolkowitz, 1995) who are actually disguised employees of large organizations, contracted for piecework, and paid no employee benefits.

Despite this selection bias, however, many participants faced the same insecurities that confront such disguised employees. They had more autonomy and enjoyed greater freedom than they did as employees, but self-employment proved much required more personal strength and much more work than they had anticipated. They had lost their pensions and group insurance plans, and their income was very unstable. Although in a better position than the exploited homeworkers of the Phizacklea and Wolkowitz (1995) study, these female entrepreneurs did not fit the liberal ideal of the emancipated innovator either.

Influence of Previous Employment Experience

Speaking to wage employment, Stephens (1994) hypothesized that successful transitions to management levels would be associated with a high desire for control in the individual, a high perceived ability to alter work role requirements, and organizational socialization tactics that emphasize "role innovative" behaviours and attitudes. In addition, he proposed that exploration as a mode of adjustment would predict success in this transition. This prediction could be extended to explore the probability of success in home business, as entrepreneurs are essentially the managers of their own company. Therefore, those with management experience developed through their previous employment could be expected to find the transition easier than those who were less autonomous in their jobs. This study supports this proposition. The women who had held senior level positions in wage employment experienced an easier transition to self-employment because they had developed prior management skills necessary for running a business and often had many contacts in their professional community. Nevertheless, even these women found the transition more difficult than initially expected.

Those who have worked for a long time in large organizations may have more difficulty managing the transition to a new career environment than those who have worked for smaller organizations (Boden, 1996), particularly older workers (Sullivan, 1999), as their skills may be quite specific to particular firms. They may lack the skills associated with employment in a global economy and in self-employment, and they may encounter age discrimination when they try to secure work (Bridges, 1988; Sullivan, 1999). They may also face financial difficulty if their pensions are not portable.

Influence of the Socio-Cultural Context

A narrative approach individualizes career experiences. One danger here is that an organization's or a culture's collective problems could be portrayed as the difficulties of specific individuals, rather than being seen to reside in the shared experience of many. Thus, negative experiences could be marginalized and denied, and career interventions could continue to reinforce the socio-political status quo (Kidd, 1998).

For instance, June said that career counsellors only encouraged her to remain in computer programming, as it was a non-traditional occupation for females and she could stand to earn promotions and considerable money. However, their interventions relied on standardized career recommendations and ignored the misery June felt within the computing work environment, an environment that did not support her values or needs as a single mother, but rather the values of young, single, ambitious males who were willing to work long hours seven days per week.

Similarly, Sarah said her boss and organization were inflexible in creating part-time work opportunities to meet her needs as a mother of young children. In fact, none of the organizations for which the participants had previously worked provided day care facilities. The lack of on-site day care inevitably creates a role dilemma for women with dependents who also wish to work in high-level and full-time positions as they must compromise either their families or their work.

Furthermore, the mothers of young children commented on their relatively lower earning potential compared with their male spouses as an influential factor in their decision to change to home-based self-employment. Finally, all participants said that they would not have been able to make the change to self-employment when they had

very young children, as they would not have had the support of school, day care, or a stay-at-home spouse.

These stories seem to represent individual difficulties, but viewed in the larger socio-political context of the Canadian work environment, these participants' experiences may be quite common among working women, and may be more related to women's difficulties with the structure of work in major corporations than to individual psychological factors. A change to self-employment does little to alter this structural status quo. In fact, corporations benefit by the trend toward self-employment because they can flatten their corporate structure and outsource much of their work to independent contractors, and thus avoid paying a standard wage and benefits package to in-house employees.

Whether most individuals benefit by the move to self-employment in the end has yet to be determined. And whether any small business owner can survive competition from large corporations and superstores is less than certain. On balance, the participants in this study believed the quality of their lives was greatly enhanced by the change to self-employment, but the transition was not easy. Each participant talked about control and autonomy as major factors in her decision to change to self-employment and in her satisfaction with the arrangement. Each talked about herself as a pioneer in this transition with few female role models to emulate. Like a pioneer, each was excited by the rugged individualism needed to strike out on her own and to meet the challenge of success in an unknown frontier. "This country was built on the entrepreneurial spirit" [Laura]. And yet many said they would return to wage employment if they needed the income or found a position that met their needs.

Still, self-employment is more common, necessary, and recommended in the

1990's. The labour market has changed drastically with the move to a global economy. Companies have moved, split, or merged, and many people have been laid off in the process. Self-employment is promoted as a panacea to these market changes, government training programs and subsidies are increasingly available, and home business associations and networking groups have multiplied. Given the increasing age of the Canadian population and increased use of technology in the workplace, it is not surprising that small businesses represent 90 percent of the increase in Canadian labour growth over the last decade, and that 40 percent of small businesses are owned by women (Cohen, 1996; Foot, 1998). An aging population requires service, which small businesses are well-suited to provide. Whether or not these women had considered self-employment for many years prior to quitting their jobs, their ability to navigate this transition is inseparable from the current Western socio-political and historical context of the labour market.

Their determination and hard work as an entrepreneur will not necessarily sustain a living in old age. Financial support in old age must take into account the larger social and economic factors at play. The large Baby Boom generation is expected to live longer than the preceding generation, which in turn lived longer than earlier generations. The increasing age of the population will put more pressure on government services and younger generations to support the national pension plan (Foot, 1998). Retirement at age 65 is not an issue for those who operate their own business, but it is predicted that the trend toward early retirement will subside in all labour sectors. Baby Boomers are expected to work beyond age 65 because, like many of the women in this study, they are well-educated, and they will have spent their savings maintaining an upper-middle-class lifestyle and on sustaining their businesses if self-employed. All of this may be

especially relevant to women without partners. So many self-employed women may work beyond age 65 because they *have to*, partly as a result of their consumerism and partly because the shift to self-employment in middle age is unlikely to build up substantial retirement savings quickly. However, the ability of these self-employed women to support themselves into their 60s and beyond will greatly reduce demands on the national pension and taxation of younger generations over the next 20 or 30 years. The critical point is that there are broader contextual reasons for choosing and succeeding in self-employment than personal desire alone.

Conclusion

This study was exploratory and experiential. The purpose was to discover general themes about mid-life transitions to self-employment among women who have experienced such transitions, and to compare and contrast these themes with those of other theories and research on self-employment and mid-life career change. Existing models of career change are both informed by and inform the results of this study. The themes found in this study might inform new theories of mid-life career transition to self-employment, and add to the body of knowledge on mid-life career change, and on women and work. Future research could draw on the themes specified in this study to test existing theories or to create new theories of career development. Counsellors might use this research as a guide to understanding more about possible links between personal and career transitions and their location in broader social and historical milieus.

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Name	Self-employed occupation	Years in home bus	Previous occupation	Years with large org's	Reason for leaving last employer	Reasons for self-employment
Sarah	Research consultant	1.00	Researcher, analyst	3	inflexible work arrangement for children	C, FC, RS, CE, I
Ellen	Seamstress, Pattern-designer	1.00	Accountant	15	Laid off as company moved to another city	C, HC, RS
Bev	Editorial consultant, Publishing instructor	1.00	Managing editor	16	Inflexible work arrangement for children, boredom	C, FC
Laura	Graphic designer, Events planner	2.00	Information officer Executive asst. and secretary	26	Laid off when branch closed; quit temporary agency	C, CE
June	Investor; Herb and pepper grower	3.00	Programmer, data processor	16	Stress and loss of interest	C, CE, RS, HC
Katie	Internet consultant, Computer columnist	1.00	Non-profit manager	18	Stress; would have been laid off in health care restructuring	C, RS, FN, A
Lorraine	Residential home care manager, nurse	3.00	Head nurse, geriatrics	17	Ethical differences, stress	C, FN, E
Zoë	Chartered accountant	2.00	Chartered accountant	12	No challenge, opportunity in new province	C, CE, A, I
Aila	Photo-restorer, writer, desktop publishing, graphic design	1.00	Safety officer, secretary	25	Medical discharge due to stress	C, CE, A
Amy	Graphic design, writing desktop publishing	3.00	Teacher, computer librarian	16	Boredom, husband found steady work, young children	C, FC, CP, A
Kathy	Teaching, training, education coordinator	6.00	Teacher, trainer	20	Laid off, tired of travel and teaching, chronic health concerns	C, HC, RS
Darlene	Telecommunications consultant	1.00	Telephone system supervisor	16	Laid off as company sold	C, RS, LO
Gloria	Organizational consultant	1.50	Efficiency expert	20	Laid off due to seniority	C, FC, LO
Fiona	Pet care	1.50	Head cashier, also bookstore manager	10	Moved to new city with partner	C, FN, B, loves animals and could not afford own bookstore

(Appendix A: Business Information continued)

Name	Self-employed occupation	Years in home bus	Previous occupation	Years with large org's	Reason for leaving last employer	Reasons for self-employment
Helen	Consultant, columnist transition management, small business, leadership training and facilitation	1.50	Food marketing Then - own dessert company	20	Laid off due to funding freeze; C, HC, RS Then - stress and fatigue in own company & no longer wanted to work with employees	C, HC, RS
Irene	Caterer	0.50	Office manager	12	New management allowed little control, emotional stress	C, FC, CE
Joanne	Training consultant for entrepreneurs	14.00	Corporate trainer in computing, customer service, communications	17	Laid off	C, FN, CP, I
Tricia	Labour market and career consultant	4.00	Resource centre librarian/clerk	10	Moved to new province	C, CE
Valerie	Clothing sales	.75	School teacher, resource librarian	26	Laid off: educational restructuring	C, CP
Phyllis	Resource person, advisor, employment organization executive coordinator	7.00	Employment counsellor	21	Buyout with pro-rated pension	C

Note. C = control and autonomy
 CE = corporate environment;
 RS = reduce stress and fatigue;
 FC = family concerns;
 A = unemployable due to age;
 HC = health concerns;
 FN = financial necessity;
 CP = change of priorities;
 LO = stress of being laid off;
 I = influence of self-employed family member;
 E = ethical concerns

Appendix B:

Contact Statement to Participants

(This statement was for the purpose of explaining the study to potential participants, either in person, by telephone, by email, or by letter).

Hello. My name is Heather Rhodes. I am a Master's student in Counselling Psychology at Simon Fraser University. I am studying the topic of mid-life career change for my thesis, and I am specifically focusing on women who have made a change from working in a large organization to acting as contract consultants using their home as a base of employment. I am interested in the experience of this transition to contract work, and the particular issues it may present for women in mid-life.

I would like to interview you to discuss your experience of this transition to contract consulting. Our interview would entail a few open-ended questions about your career history, how you decided to change employment, the nature of your current employment, and your experience of this transition to contract consulting with respect to work and personal relationships. The interview will last a maximum of two hours. With your permission, I will tape the interview and transcribe it for ease in analysing the data.

I will keep specific information in our interview strictly confidential, so that anything identifying you personally, or any organizations or people that you may name, will be removed from the written transcript. Following the completion of the study, all tape recordings will be destroyed.

When I have completed the analysis of the transcripts, I would like to contact you again for feedback on the themes I have identified in your career change. I would ask you to read the analysis and offer any suggestions you have to produce an analysis relevant to your experience.

I will address any questions or concerns you may have about the study at any time (604-291-3359 or 604-931-4403), and you may register any complaints you have with my research with my thesis supervisor, Dr. Jack Martin (604-291-3835), or with the Dean of Education at SFU, Dr. Robin Barrow (604-291-3148). Your participation in this study is voluntary, and you may withdraw your participation at anytime.

Finally, you will have access to the findings upon completion of the study by contacting me at work in the Department of Psychology at SFU (604-291-3359) or at home (604-931-4403).

(For letter or email contact) If you are willing to participate in this study of mid-life career change, please contact me at work at (604) 291-3359. You may also leave a message at my home telephone number at (604) 931-4403. We may then arrange a convenient time and place to meet for an interview. Thank you very much for your time and consideration.

(For contact by telephone or in person) Would you be willing to participate in this study of mid-life career change? *(If yes)* What would be a convenient time and place to meet. *(If no)* Thank you very much for your time and consideration.

Appendix C:

**Advertisement For Newspapers, Newsletters,
On-Campus Bulletin Boards, And Email Groups**

MID-LIFE CAREER CHANGE STUDY

Have you made a mid-life career change to contract consulting? Were you previously employed in a large organization?

- **I am interested in mid-life career change in women, who have moved from working in a large organization to acting as contract consultants from their home.**
- **I am seeking women for open-ended interviews to discuss their experience of this transition to contract work.**
- **If you are:**
 - **between the age of 40 and 60 years**
 - **were employed in a large organizational setting for at least five years**
 - **have been acting as a contract consultant for at least one year**

I would appreciate your participation in this study

Please leave a message for Heather Rhodes at Simon Fraser University at (604) 291-3359 or hrrhodes@sfu.ca. I will return your message and explain the study in further detail.

Thank you for your consideration.

Appendix D:

Outline of Study

(this introduction was given to all participants)

I am studying the topic of mid-life career change for my master's thesis in Counselling Psychology at Simon Fraser University. I would like to identify and understand key themes in women's experience of mid-life career change. I am focusing specifically on the transition from wage employment in a large organization to self-employment from home. Thank you for agreeing to this interview about your experience of mid-life career transition to working at home. I am interested in your motivations and feelings before, during, and after you went through this career change.

If you do not object, I will tape our interview so that I can analyse it more easily, but I will not use your name in the final draft of the report. If I use any direct quotes from our interview, I'll disguise them with a pseudonym. I'll also disguise any organizations or people that you may name.

Before we begin, I would like to ask your permission to contact you again after we are finished today if I feel there is something that I missed or to ask for feedback on the themes I have identified in your career change..

Do you have any questions about the research before we begin?

Appendix E:

Consent Form: Mid-Life Career Change Study

Investigator: Heather Rhodes
Department of Education
Simon Fraser University

Supervisor: Dr. Jack Martin
Simon Fraser University

Purpose: To identify and understand key themes in women's experience of mid-life career change. This study will focus specifically on the transition from working in a large organization to working at home on contract. The investigation will provide an understanding of women's motivations and feelings before, during, and after their career change.

I understand that:

- Participation in this study is voluntary
- I may withdraw from this study at any time for any reason
- I may refuse to answer any of the questions
- There will be a maximum of two interviews
- The interviews will be tape recorded and transcribed for ease of analysis
- Confidentiality will be strictly respected and anything identifying me personally, or any organizations or people that I may name, will be removed from the written transcript
- Following completion of the study all tape recordings will be destroyed
- I will have access to the findings of the study by contacting Heather Rhodes
- I understand the investigator will address any questions or concerns I may have about this study
- I also understand that I may register any complaint I might have with the thesis supervisor, Dr. Jack Martin (604-291-3835), or with the Dean of Education, Dr. Robin Barrow (604-291-3148).

Investigator: Heather Rhodes SFU office: (604) 291-3359; home: (604) 931-4403
Supervisor: Dr. Jack Martin (604) 291-3835

I consent to participate in this study _____.

Signature

Date

Witness

Date

Appendix F:

Subject Feedback Form: Mid-Life Career Change Study

Completion of this form is **OPTIONAL**, and is not a requirement of participation in the project. However, if you have served as a subject in a project and would care to comment on the procedures involved, you may complete the following form and send it to the Chair, University Research Ethics Review Committee. All information received will be treated in a strictly confidential manner.

Name of Principal Investigator: _____

Title of Project: _____

Department of Education

Did you sign an Informed Consent Form before participating in the project? _____

Were there any significant deviations from the originally stated procedures? _____

I wish to comment on my involvement in the above name project which to place:

(Date) (Place) (Time)

Comments: _____

Completion of this section is optional

Your name: _____

Address: _____

Telephone: (w) _____ (h) _____

This form should be sent to the Chair, University Ethics Review Committee,
c/o Vice-President, Research, Simon Fraser University, 8888 University Drive,
Burnaby, BC V5A 1S6

Appendix G:
Interview Questions

Do you have any questions about the research before we begin?

- 1. Please describe the paid work you do at home.**
- 2. Please describe your career history.**
- 3. How did you come to the decision to change careers?**
- 4. What was the major reason for wanting to change careers?**
- 5. In what way did your life change during the period when you changed careers?**
- 6. What issues has the change to self-employment presented for you as a woman in mid-life?***
- 7. How did you deal with the changes in your life during this period?**
- 8. What are the advantages and disadvantages to your new career?**
- 9. How would you describe your marriage in terms of traditionality?**
- 10. How has your work affected your personal relationships, and vice versa?**
- 11. How satisfied are you with the quality of your life? How would you describe the quality of your life?**
- 12. Is there anything important to your career change that I have missed?**

*** Participants 11-20 were asked this question.**