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Santa Barbara

Retiring From, Through, and Into:

Retirement–Work Orientations and Later-Life Careers in Platform Work

A dissertation submitted in partial satisfaction of the
requirements for the degree Doctor of Philosophy
in Technology Management

by

Sienna Helena Sinense Parker

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Retiring From, Through, and Into:
Retirement–Work Orientations and Later-Life Careers in Platform Work

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by

Sienna Helena Sinense Parker

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How I have been waiting to write this. In the most painful hours of working on this dissertation, I would dream of this moment when I would sit down on one calm morning to state my gratitude. Not often do we have a chance to acknowledge, with letters pressed to paper and bound in a book, the people who we have had the good fortune to encounter. And I am especially lucky to have encountered so many. I will not be able to list in full each person by name, but I am grateful that, across the various chapters of my life, I have never been without kindness, inspiration, and support; the best parts of me have come through others.

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ABSTRACT

Retiring From, Through, and Into: Retirement–Work Orientations and Later-Life Careers in Platform Work

by

Sienna Helena Sinense Parker

Prevailing depictions of retirement conceptualize it as the end of a person’s working life. However, with increasing longevity, aging populations, and shifting social policies in industrialized nations, millions of older adults are working beyond the years typically associated with retirement. In formal organizational employment, a career model that positions retirement as the complete end of work remains prevalent, resulting in limited options for older workers. At the same time, new employment arrangements are emerging, spurred by digital technologies, including online labor platforms. Thus, a growing number of older workers are retiring from full-time organizational employment and continuing to work through platforms. On the surface, platforms promote autonomy, flexibility, and opportunity. However, they introduce new challenges through algorithmic management, limited worker protections, and a lack of direct interpersonal interaction. Therefore, this dissertation examines whether and how online freelancing platforms could be viable work arrangements for the growing population of older workers.

This dissertation features chapters based on a qualitative case study of retired workers (aged 55+ years) who left formal organizational employment and continued working through Upwork, one of the largest online freelancing platforms. The chapters draw on data from 180 informants, including interviews, online observations, participant diaries, and archival materials from Upwork's platform. In the introductory chapter (Chapter 1), I develop a theoretical framework to define a new construct, 'retirement-work orientations,' which amends the notion that retirement and work are in opposition and conceptualizes the nature of work in later life on its own terms. The first empirical chapter (Chapter 3) examines how retired workers encounter a 'cold-start problem' of having to build their reputations anew through ratings on the platform. The second empirical chapter (Chapter 4) demonstrates how retired workers use platforms to navigate the liminality of retirement while continuing to engage in paid work. The third empirical chapter (Chapter 5) compares retired workers transitioning to platform work with those at earlier career stages. I find that under the same precarious conditions, workers experience precarity differently depending on their biographical foundations.

For scholars studying careers and the future of work, this dissertation shows how online freelancing platforms, as an emerging organizational form, offer both generative possibilities and constraining dynamics for older workers. Indeed, as work becomes increasingly mediated by platforms, algorithms, and other digital technologies, attending to the distinct vantage point from which older professionals approach their work, shaped by their accumulated experience and specific needs, preferences, motivations, and circumstances, is critical for organizing amid an aging workforce.

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I. Introduction

Globally, the population is aging. Some nations and regions may be further along this demographic transition, but others are not far behind. Currently, countries in North America, Europe, East Asia, and parts of Oceania have the most advanced aging populations (United Nations, 2023). As of the 2020 U.S. Census, nearly a third of the population was aged 55 or older, and those aged 65 and older accounted for almost 17% (US Census Bureau, 2021). Across the 38 member countries of the Organization for Economic Cooperation and Development (OECD), 18 had at least 20% of their population aged 65 years or older (OECD, 2019). Although population aging is more advanced in high-income post-industrialized countries, projections indicate a similar trajectory in some of the world's most populous nations with strong youth majorities (United Nations, 2023). For example, in India, estimates indicate that the percentage of people aged 60 and over is expected to double by 2050 (International Institute for Population Sciences & United Nations Population Fund, 2023). In Brazil, projections suggest that the population aged 65 and older will triple by 2050 (Cuevas, 2019).

Even with the most conservative estimates, United Nations' forecasts suggest that the second half of the 21st century will look very different from the first decades of the new millennium; we will live in a world with more people aged 60 and older than those under 18 (United Nations, 2023). To paint that picture a bit more vividly, throughout most of the world in the year 2070, if you were walking through a park, shopping at a grocery store, waiting in line for the bus, or sitting in a waiting room, you would likely see more older adults and more elders than children. Perhaps, depending on your current location, such an experience may

already be the case. In turn, these demographic changes raise fundamental questions about whether our organizations are equipped to support aging populations.

In this dissertation, I turn my attention to one focal area in which questions about organizing and aging populations come into sharp relief: the workforce. The prospect of labor shortages and the growing imbalance between economic contributors and older age dependents are major sources of concern (Congressional Budget Office 2024; Leatherby 2023; Lightcast 2024; Maurer 2025). However, many companies and businesses that ultimately determine who can participate in the labor force are organized around a career model that dictates that older adults will reach a predefined age and retire. In other words, you have a birthday and you are expected to leave the workforce entirely. Evidence of the institutionalization of this model is apparent within the old-age dependency ratio, a metric that compares the number of people designated as ‘older and retired’ to those classified as ‘working age.’ In the United States, for example, a recent report by the Congressional Budget Office (2024) noted that there are 2.9 working-age adults (ages 25-64) for every older person (ages 65+). By 2054, this ratio is projected to decrease to 2. The OECD projections are similar. In 2018, there were on average 2.4 workers for every person in retirement; by 2050, that number is expected to fall to 1.7 (OECD, 2019).

Forecasts of rising old-age dependency ratios have triggered outcries and protest. For example, the press often uses evocative terms when describing the impacts of aging populations on the labor force, such as ‘silver tsunami’ and ‘gray trap’ (Copeland, 2025; Owens, 2024; Miller, 2024). The analogy of older adults retiring *en masse* like a natural disaster reflects the fear of a rapid labor shortage that the economy may be unable to replace. As concerns about economic dependency and labor shortages increase, many policymakers

and academics have touted a deceptively simple solution: delaying retirement by extending working lives (Ghilarducci, 2024; Phillipson, 2019; Stenberg et al., 2012). Already, in the United States, workers aged 55 and older have been the fastest-growing segment of the labor force over the past 30 years (Toossi & Torpey, 2017). In parallel, a growing body of research suggests that continuing to work in later life is not only possible but also beneficial. Studies have found correlations between delayed retirement, reduced mortality risk, and benefits to both cognitive and physical functioning (Dang et al., 2022; Jokela et al., 2010; Wu et al., 2016). For those in good health at age 50, analyses suggest that these people can expect an average of 23 additional years without disability, potentially allowing them to work in their 70s (Crimmins et al., 2009; Parker et al., 2020).

Yet, as with many simple solutions, the notion of extending working lives by delaying retirement as a wholly positive strategy quickly falls apart under closer scrutiny. Three key complications undermine simplicity. First, age discrimination in formal organizations remains widespread. Older adults frequently encounter bias throughout the labor process in formal organizations (Harris et al., 2017; Posthuma & Campion, 2009). For example, after exiting standard full-time jobs, older adults often face difficulties being hired again for similar roles, thus forcing them to retire (Posthuma & Campion, 2009). Second, many older adults who have reached retirement age are not working solely due to desire but due to need. In the United States, financial security in retirement—once commonly supported by employer-sponsored pensions alongside Social Security—has become increasingly out of reach for many due to the shift toward individually managed retirement schemes (Ghilarducci, 2024). Third, older adults who continue to work are not the same as younger workers. As people age, in addition to health and cognitive changes, they are more likely to

navigate life events, such as losing a spouse or shouldering care responsibilities, which influence how, when, and whether they can work (Moen, 2013; Truxillo et al., 2015). Thus, even as we recognize that many older adults are capable of, interested in, and often working out of necessity, treating them as simply older versions of younger workers and touting that they should continue in the same jobs is insufficient.

Therefore, this dissertation begins with the argument that the historical organization of careers fails to meet the needs and realities of an aging population. One way to diagnose this mismatch is through what social gerontologists Matilda Riley and John Riley (1994) describe as structural lag: “[The] failure to match social structures with the rapid gains in longevity, health, and lifestyle” (p. 2). Across multiple countries, policy attempts to raise the retirement age or restrict access to state benefits, such as pensions and Social Security that workers have contributed to throughout their lives, have provoked protests (Cetinic & Charlton, 2023; Lee et al., 2025). Calls to extend working lives often ignore that many formal organizations remain poorly suited to older workers’ needs, preferences, and circumstances, and that they also exclude older workers from job opportunities. As the pioneering social psychologist on successful aging, Robert Kahn (1994) observed, “What most older people do not want, however, is full-time work at the jobs they held before retirement” (p. 44).

Yet, where are older adults in retirement supposed to work, whether they want to or have to, beyond the jobs they had? Many options are limited or difficult to pursue. For example, older adults could venture into part-time jobs, but many of the jobs are of low quality; they are part-time roles sequestered into low-paying, menial jobs that often do not require specialized training or skills (Hudson & Kalleberg, 2019; McDonald et al., 2009). For

older adults who have had long careers as professionals, gaining specialized skills and expertise, turning to part-time jobs means that the gains from their knowledge are lost. As another option, older adults could start their own businesses or consultancies, a trend that reports show is increasing (Abraham et al., 2023). But starting a business or consultancy requires a lot of effort and risk, which may be undesirable for older adults who do not want to work full-time hours (or more), or unattainable for those who do not have the means to start such ventures.

That said, there is an emerging employment arrangement beyond the options I have just described that could provide a possible pathway for older retired workers. Over the past two decades, online labor platforms catering to highly skilled professionals and experts, also referred to as online freelancing platforms, have proliferated (e.g., Ashford et al., 2018; Duggan et al., 2020; Kuhn & Maleki, 2017; Rahman, 2024; Valentine et al., 2017; Vallas & Schor, 2020). On the surface, these platforms appear to reduce many of the frictions that hamper older adults from continuing to work in retirement. For example, online freelancing platforms are remote, and workers are ostensibly granted autonomy to choose when to work, where to work, and how much to work. In this way, these platforms could represent an attractive arrangement for retirees who want or need to continue working while moving away from the rigidity of formal organizational employment. However, scholarship has also shown that online freelancing platforms organize work through algorithmic management, continuous competition for opportunities, ambiguous expectations, limited guidance, and few guarantees of stability or continued work, creating tensions with the needs, preferences, and circumstances of older adults (Kellogg et al., 2020; Rahman, 2024; Vallas & Schor, 2020).

These possibilities and tensions of online freelancing, paired with our current lack of understanding of older adults transitioning into retirement and working, are the impetus for this dissertation project. In the chapters and pages that follow, I investigate whether and how online freelancing platforms could be a viable and legitimate employment arrangement for the growing population of older workers.

However, before I begin detailing the findings of my investigation, I must first give us a shared conceptual language. As of now, how we have historically organized and theorized careers remains dismissive of the growing number of older adults who have reached retirement age but need to, want to, and are continuing to work. Thus, to begin to understand the experiences of older adults who retired and then continue working in online freelancing, we need new theory that enables us to discuss the nature of later-life work.

The remainder of this introductory chapter has four goals. First, I review how existing careers scholarship has hampered theorizing about how work continues in later life by treating retirement as the definitive end of working life. Second, bridging research from organizational theory, social gerontology, and lifespan development, I develop a framework that resolves the impasse in past careers scholarship. I argue that retirement has an inexorable gravity that shapes how people relate to their work as they age and progress in their career. Through this framework, I offer new conceptual language that captures how people relate to work after retiring from the arrangements that typified their earlier careers. I term the altered relationship people have toward work a *retirement–work orientation*, and I argue that attention to this construct and how it develops is fundamental to understanding how older adults experience and approach their work. Third, I apply this framework to the subject of this dissertation: The experiences of professionals retiring from full-time jobs in formal

organizational employment who then continue to work through online freelancing platforms. I develop three broad questions from tensions that prior literature suggests older adults could encounter when entering platform work as online freelancers. Fourth, I conclude with an overview of the remaining chapters of the dissertation.

Aging and Retirement in Dominant Career Models

Defining Careers

To begin building new theory on the nature of later-life work, one must first contend with the limitations of current scholarship on careers. Definitions of what a career is abound in the literature and common usage (see Arthur et al., 1989). In such cases of definitional abundance, it can help to start with the origin of the word itself. The word ‘career’ stems from the Latin *carrus*, meaning chariot, and *carraria*, meaning the road or path along which a cart or other vehicle travels. In the 16th century, the word ‘career’ acquired a more abstract meaning, referring to a general course of action or movement. In the 19th century, it evolved to resemble its contemporary usage, referring to a person’s professional or vocational progress. However, the original imagery still resonates; a chariot on a road suggests that a career is personally traveled, but follows recognizable routes carved out by others.

In organizational scholarship, careers are, on the one hand, subjective and individual; on the other hand, they are socially constructed pathways that reflect and reinforce collective expectations of how people’s working lives should unfold (Barley, 1989; Gunz & Mayrhofer, 2015; Hughes, 1937; Moen & Roehling, 2005). As argued by Barley (1989), careers function as “temporally extended scripts that mediate between institutions and interactions,” with scripts referring to “interpretive schemes, resources, and norms that shape people’s actions” (p. 53–54). Crucial to Barley’s definition is the temporal dimension of careers beyond

situated actions. Rather, careers involve how people interpret their work trajectories, both retrospectively and prospectively, within their social structures. In other words, careers provide scaffolding through which people imagine and map the role of work at different turning points in their lives, including the future (Cohen & Duberley, 2021).

For the remainder of this chapter, when I refer to a dominant career model, I mean the prevailing career script within a given historical period for how a person's involvement in work is expected to unfold throughout their life. I focus on how these career models, particularly those developed in the study of management and organizations, embed normative assumptions about aging. Specifically, I argue that these career models have embedded the idea that 'growing old'—reaching some predefined range of chronological ages—must necessarily coincide with the end of one's working life. This norm is aptly captured by a single key construct: retirement.

The Malleability of Meanings of Age

However, before I elaborate on how dominant career models came to fashion growing old with the end of working life, I would like to demonstrate that this idea is not guaranteed. To the best of our knowledge, all cultures have practiced some form of age stratification. Societies divide people into age categories with shared expectations about how different age groups should behave toward and relate to one another (Kohli & Meyer, 2009; Riley, 1971). The universality of age stratification follows from two facts: People are born at different times, and aging includes continuous biological and psychological processes that begin at birth and continue until death (Sasser & Moody, 2018). Yet, how societies assign meaning to those various points in the lifespan—and how different age strata negotiate power, status, and

their relationships with one another—are mutable. In particular, the designation of who counts as older shifts, as do the roles, rights, and responsibilities attached to that designation.

For example, in colonial America, although few people lived even into their 50s, men who did often held respected positions in a society rooted in moral and religious authority, familial hierarchy, or community leadership until death (Atchley, 1982a; Fischer, 1979). In his historical account of old age in America, Fischer (1979) describes how younger people interacted and treated their elders as a relationship steeped in veneration: “[M]ore than a form of respect. It [veneration] was also a form of worship...closer to awe than affection” (p. 30). Of course, not all older people in colonial America received such veneration, as intersecting stratifications of gender, race, and class also mediated social status. However, far from viewing old age as a reason for exclusion, colonial American society considered its eldest property-owning men important and active contributors. Indeed, most historical accounts evidence that “old men worked until they could not continue” (Fischer, 1979, p. 44).

I bring up the example of age stratification in colonial America not to romanticize the period, but to illustrate that the notion that being an older person should mean one is *not* working or productive is an invention. More specifically, it is an invention that coincides with the emergence of the career. As noted by its etymology, the word ‘career’ did not take on its vernacular association with work and labor until the 19th century. Like many linguistic shifts, changes in the meaning and use of a word often reflect broader social and cultural transformations (Phillips et al., 2004). In this case, the changed use of ‘career’ can be traced to wider modernization processes, especially industrialization.

The First Wave of Career Theory

Throughout the 19th and 20th centuries, industrialization changed social and economic organization in the Western world. Wage-based employment, occupational specialization, and bureaucratic job structures in increasingly large organizations replaced agrarian and household-based forms of labor (Braverman, 1982; Weber, 1997). For middle-class men in particular, their adult lives became dictated by their involvement in formal employment and standardized lines of work (Moen & Roehling, 2005; Wilensky, 1961). As Moen and Roehling (2005) put it: “Industrialization sharpened distinctions, dividing activities into gender spheres of paid work and unpaid domestic work...[and] developed identifiable career pathways in particular occupations” (p.11). Therefore, beyond industrialization giving rise to divisions of labor through new occupations and organizations, it also brought forth new forms of gender division and, importantly for this discussion, new age stratifications.

From industrialization, an age-graded life course emerged. It divided the lifespan into three discrete stages, a tripartite sequence delineated by chronological age and organized around participation in the labor force (Kohli & Meyer, 2009). As Riley and Riley (1994) describe, the life course came to be organized into “three familiar rigid ‘boxes’: retirement or leisure for older people; work roles (paid or unpaid) for the middle-aged; educational roles for the young” (p. 27). The tripartite life course, with work bracketed between education and retirement, endured because boundaries and transitions between these stages became institutionalized, especially via state intervention and social reform. For example, constructing the first boundary, compulsory schooling, and child labor laws based on

chronological age formalized the transition from childhood into productive working ages of adulthood (Mortimer & Shanahan, 2007).

Retirement, specifically, became institutionalized as workforce exit through a combination of labor union influence, employer strategies to protect business interests, and policy decisions shaped by shifting social ideologies (Atchley, 1982a). In the late 19th century, U.S. industrial employers introduced private pensions and mandatory retirement policies to stabilize their workforces and reduce labor mobility (Atchley, 1982a; Fischer, 1979; Sargent et al., 2013). Around the same time, state-backed retirement systems emerged in industrializing Europe. The most notable of these examples was Germany in 1889, when Chancellor Otto von Bismarck was the first national leader to introduce public pensions as an essential part of the modern state's social contract with its citizens as workers (Shultz & Wang, 2011). The United States followed suit shortly thereafter. The Great Depression and labor movement of that time spurred the creation of Social Security in the early 20th century, establishing retirement benefits as a federally administered program. Social Security emerged in response to widespread poverty among older adults who faced mandatory retirement but received no private pensions or income support from their former employers (Costa, 1998; Sargent et al., 2013). In turn, these social, political, and economic developments during industrialization cemented retirement as an institutionalized transition marking the end of one's working life. As retirement became attainable across the population, especially through state-backed pension systems, it became a positive norm, an ideal that one was expected to do, through the mid-20th century (Atchley, 1982a).

With the edges of the rigid boxes structuring the tripartite life course firmly etched, age-graded progression percolated down to how organizational scholars theorized careers.

During the middle decades of the 20th century, career theories often drew on the idealized trajectories of men stably employed in large organizations, where mutual commitment between employer and worker was assumed (Cappelli, 1999; Whyte, 2013). Despite differences in disciplinary orientation, both psychological and sociological perspectives converged on a view of the career as a standardized and predictable sequence of statuses (Hardy, 2011; Moen et al., 2011; Wang & Wanberg, 2017). Together, these accounts form the basis of what scholars term the traditional career model (Cohen et al., 2004; Potter, 2020). However, referring to these models as ‘traditional’ obscures their historical contingency, implying that this model of careers is a natural course of action rather than a relatively recent invention. Thus, I will refer to these career models as ‘first-wave’ career theory (or scholarship) because this term better captures how they swelled, like waves generated by gales, to prominence at a particular moment in the historical record.

On the psychological side, stage-based conceptualizations of the career were prominent. They cast the career as a sequence of developmental stages, each marked by normative tasks, role expectations, and characteristic challenges (e.g., Dalton et al., 1977; Levinson, 1978; Ornstein et al., 1989; Super, 1957). Hall (2002) synthesized this literature as fitting the career into a four-stage model: “An early period of exploration and trial, then growth, then a stable period in the middle (maintenance), and a stage of decline and withdrawal from the work environment” (p. 102). The final stage—decline and withdrawal from work—which Hall and others theorized as occurring between the ages of 50 and 60, captures the taken-for-granted notion that work would and should end in retirement.

Sociological perspectives in the first wave of career theory were similar to psychological scholarship. However, sociological developments focused more on how career

trajectories took shape through internal labor markets and the roles available within occupations and professions (Becker & Carper, 1956; Dubin, 1956; Hughes, 1956; Schein, 1971; Wilensky, 1961). For example, Spilerman's (1977) seminal study on career lines critiqued his contemporaries by highlighting the diversity of occupational paths in the labor force. Yet despite his critiques, Spilerman (1977) was similar to his contemporaries in viewing retirement as the career's given endpoint. For instance, his conceptualization of "career line vulnerability" (p.574) described how aging coincided with a diminishing number of job options. As the words decline, withdrawal, and vulnerability featured in this first wave of career scholarship make clear, getting older meant that one's career was ending.

The Second Wave of Career Theory

As the new millennium approached, the social and economic landscape shifted. Corporations of the 1980s saw intensified global competition, the rise of new information technologies, the prioritization of shareholder value, and the spread of market-oriented management techniques (Beck, 2014; Cappelli, 1999; Sennett, 1998). These transformations eroded the industrial-era employment relationship, replacing mutual loyalty between employers and workers with transactional, market-based arrangements (Arthur & Rousseau, 2001; Rousseau, 1989). At the same time, labor force demographics changed with the growing participation of women in the workforce, challenging the gendered assumptions of the dominant career model of the prior era (Bailyn, 2006; Moen & Roehling, 2005).

In response, researchers began theorizing anew, and second-wave career theory took to the scholarly shores. For example, Arthur & Rousseau's (1996) elaboration of the *boundaryless career* captured how careers increasingly occurred across multiple employers, roles, sectors, and geographies, instead of being confined to a single organization and a

defined ladder to climb (see also Arthur, 1994; Defillippi & Arthur, 1994). Similarly, Hall's (1996) conceptualization of the *protean career* advocated that individual adaptability and self-direction were key in the new economy. Hall argued that workers should manage their own career progression rather than rely on the scaffolding and ladders of firms.

Throughout the 21st century, second-wave theorizing about the contemporary career has expanded into a range of concepts and frameworks. Some of these theories focused more on structure and constraint than terms like 'boundaryless' imply (Inkson et al., 2012). Still others are more attuned to nonwork dynamics such as caregiving or family roles that influence people's career trajectories (Mainiero & Sullivan, 2005; Tomlinson et al., 2018). Although varied in emphasis, these frameworks share a common underlying premise: "Careers not as linear progressions within a single firm, but as flexible, adaptive, and open-ended trajectories unfolding across time and context" (Sullivan & Baruch, 2009, p. 1563).

However, compared to the first wave of career theory, the second wave remains notably underdeveloped in its treatment of aging, retirement, and work in later life. In the first wave, age was a central structuring force. Career stages were explicitly age-graded and culminated in a normative endpoint, retirement, the complete end of working life (Dalton et al., 1977; Levinson, 1978; Van Maanen & Schein, 1977). In contrast, the temporal contours of the second-wave career model are far more ambiguous. In a foundational elaboration of the boundaryless career framework, Mirvis and Hall (1994) propose that career development occurs through repeated cycles of exploration, establishment, maintenance, and disengagement instead of these stages unfolding in a single sequence. They argue that 'career age' rather than chronological age guides this process. The cycle can be entered repeatedly in the same way, whether a person is 25 years old or 65 years old. Yet, they also harken back to

the model evident in first-wave career theory, stating: “[C]areer development may be cyclical...it will be marked by more lateral, rather than upward movement and culminate in a phased retirement” (p. 368). The result is a conceptual contradiction: If career cycles are untethered from chronological age, why does the career still culminate in some form of retirement?

The ambiguity evident in Mirvis and Hall’s (1994) elaboration of repeated cycles in the boundaryless career reflects a broader pattern across the scholarship underpinning second-wave career theory. For example, in Sullivan and Baruch’s (2009) broad-sweeping review of new career concepts developed since the 1990s, they explicitly cite the changing patterns of older workers, such as delaying retirement or returning to work after retirement, as one of the primary motivations for conducting the review. Yet, none of the 10 major career concepts they examined in their review meaningfully engaged with aging in their theorizing. What these concepts and frameworks share, however, is an emphasis on adaptability, flexibility, and self-direction as defining features of the contemporary career. In other words, scholars presented new career concepts emblematic of second-wave career theory as broadly applicable but rarely interrogated how they might play out differently across the life course. Aging is often acknowledged but not adequately theorized. Retirement is gestured to as something that is changing but still treated as an endpoint. The result is a set of concepts and frameworks that attempt to distance themselves from the first wave of career theory’s assumptions while still inheriting many parts of its logic. The “ghost” of the first-wave career model lingers (Potter, 2020, p. 573), but rather than being haunted by its presence, confronting that inheritance is key to better conceptualizing the nature of work in later life.

Retirement's Presence as Work's Absence

That is not to say retirement and the lives of older adults have gone unstudied. Although it has received far less attention in organizational studies, retirement has a long history as a subject of empirical inquiry in fields like sociology, demography, and economics (Hayward et al., 1989; Lazear, 1979; Mitchell & Fields, 1984; Settersten & Angel, 2011). Most retirement research was developed in parallel with the first wave of career scholarship (Atchley, 1982b; Parsons, 1960). In the United States, retirement research gained traction in the 1950s and 1960s through major longitudinal studies such as the Cornell Study of Occupational Retirement (Streib et al., 1958) and the Social Security Administration's Retirement History Longitudinal Survey (RHLS) Series (Social Security Administration, 2025). These longitudinal efforts were among the first to systematically track individuals entering retirement age and follow their experiences after they exited the labor force. The data collected in these efforts formed the empirical foundation for decades of subsequent research (e.g., Brown et al., 1996; Settersten & Angel, 2011). Yet, the conceptual focus of retirement research in the mid-20th century remained aligned with the age-graded, tripartite life course. Retirement was unequivocally considered the life stage following the end of paid work, with research reinforcing this view (Wang & Wanberg, 2017).

Beginning in the late 1980s and gaining momentum in the 1990s—around the same time second-wave career scholarship emerged—retirement research expanded beyond viewing it as a one-time event or hardline boundary. A key shift came with Ruhm's (1990) foundational study, which challenged the prevailing assumption that retirement marked a singular, permanent exit from the labor force. Using data from the Social Security Administration's Longitudinal Retirement History Study, Ruhm (1990) identified various

patterns taken by workers departing from the retirement model as a one-time exit following a long-term job. Specifically, Ruhm (1990) showed that many workers exited a long-term job and took on new roles as bridge employment before full workforce withdrawal. Others reduced their hours in partial retirement, and still others paused and then resumed employment in temporary retirement. This study has helped open the perspective of retirement as a process that could unfold in multiple ways, which has since shaped a broader stream of research (Beehr & Bennett, 2015; Bordia et al., 2020; Cahill et al., 2006; Kim & Feldman, 2000).

Yet, despite the shift toward understanding retirement as a process, two central limitations continue to constrain how later-life work is conceptualized. First, retirement is still typically positioned as the end of working life (Denton & Spencer, 2009; Reitzes & Mutran, 2006; Sargent et al., 2013; Wang & Shi, 2014). For example, a commonly cited definition in management and organizational research describes retirement as “the process via which an individual exits from the workforce” (Wang & Wanberg, 2017, p. 546). The framing around workforce exit reinforces the idea that retirement should be the end of a person’s production and contribution. Second, research that directly examines postretirement work, such as the growing literature on bridge employment, tends to focus on antecedents of participation and outcomes such as well-being (Kim & Feldman, 2000; Sullivan & Al Ariss, 2019). Rarely does the current literature attend to how the nature of later-life work and retirement is a career stage where work is still present and actively constructed (see Amabile et al., 2024; Moen, 2016 for exceptions). By that, I mean little attention has been given to older adults’ work practices and how they interpret work’s meaning *in situ* remains largely unexamined. As Barley and Kunda (2001) argue, any serious attempt to theorize organizing

in the new economy requires attention to work as a situated, concrete activity. Thus, the persistent framing of retirement as workforce exit and the inattention to the situated meanings of later-life work are key obstacles to developing a more nuanced theory of how people engage with and relate to work in their later years.

In sum, discussions of later-life work remain conceptually stuck. Although the second wave of career theory replaced the first in response to shifting labor market conditions, retirement remains present but is still treated as an endpoint. The assumption that retirement entails a complete withdrawal from work persists despite mounting evidence that many people continue working well within it (Irving, 2018; Nagarajan & Sixsmith, 2021; Toossi & Torpey, 2017). When later-life work is acknowledged, it is often framed as residual, transitional, or anomalous. For example, using the analogy of a bridge, as in ‘bridge job’ and ‘bridge employment’, reinforces the notion of work in retirement as a temporary passage en route to a full exit (Beehr & Bennett, 2015). The continued focus on retirement as withdrawal reifies a false binary. As Denton and Spencer (2009) observe, “What underlies the concept of retirement is the essentially negative notion of attempting to define what people are not doing—namely, that they are not working” (p. 83). Treating retirement and work as opposites prevents inquiry into understanding how people continue working after they retire from particular work roles and arrangements that had characterized their earlier lives. Further, considering later-life work on its own terms is essential to equip organizations, economies, and societies as aging populations continue to grow worldwide.

Retirement-Work Orientations

If we want to understand the nature of later-life work, we need new conceptual language. I propose that the entry to developing this conceptual language can only begin by

grappling with the concept of retirement. Retirement is best understood as what Lawrence and Phillips (2019) refer to as a social-symbolic object, “a meaningful pattern in a social system...a socially constructed, interpretable entity that describes some perceived consistency across space and/or time” (p. 24). Consider, for a moment, how interpretable and consistent retirement is throughout everyday life. Entire government departments are devoted to retirement administration and taxation. There is the Social Security Administration in the United States, the Department for Work and Pensions in the United Kingdom, the National Pension Service in South Korea, among other similarly dedicated civic departments across nations, each with retirement policies that hinge on chronological age. Open a newspaper, magazine, or website, and you will find endless articles and advertisements for retirement financial planning, including calculators promising to tell you whether you are ‘on track’ for savings at desired retirement ages. Start a new job and, during onboarding, you may be presented with a list of benefits that includes a retirement or pension plan linked to years of service. Take a drive through most cities, and countless buildings and developments have sprung up targeting to house people of ‘retirement age.’

Thus, to place retirement as a relic of a past era no longer applicable to contemporary careers would be a serious omission. Yet, treating retirement as a normative endpoint of working life is also misguided, given the growing number of people who continue working well beyond the ages once associated with full workforce exit. Although second-wave career theory has introduced new concepts for understanding careers as adaptive, mobile, and self-directed rather than linear and organizationally bound, current theorizing remains largely age-agnostic; it fails to consider how entrenched retirement is in how we organize, work, and function as a society. Indeed, we need to bring aging back into our conversations about

careers because, as it has been socially constructed and institutionalized, retirement is inherently tied to age. To adequately theorize the nature of later-life work, requires a framework that: (1) attends to retirement as a social-symbolic object whose salience intensifies over time, (2) recognizes how, by the very progression of time, the processes of human aging necessarily interact with that process, and (3) considers how later-life work continues not in opposition to retirement but as a key part of it.

Scholars, especially when dealing with the thorny tangles of the social world, often turn to metaphors to aid in building new knowledge (Morgan, 2006). As Cornelissen (2017) notes, “Mobilizing words from other domains enables us to cognitively frame and understand organizations in novel and multiple ways” (p. 40). The inherent abstractness of organizational life can obtain concreteness through metaphors and language drawn from more tangible domains that engage people’s visual and experiential imagination (Ritchie, 2013). In this spirit, I contend that one way to accomplish the three tasks outlined above is to devise a framework that leverages the strengths of metaphor. To start, I offer a simple metaphor. Retirement has gravity.

The concept of gravity stems from physics. In physics, any object with significant mass, like a planet or a star, exerts gravity, which is a force of attraction that pulls matter toward it. There is a uniquely dense object in gravitational physics known as a black hole. A black hole is a single point so densely packed with matter that anything that enters its vicinity cannot escape its gravity. Physicists identify a black hole by a boundary called an event horizon. When matter crosses the event horizon, the possibility of escaping a black hole’s gravitational pull becomes futile. All matter that passes the event horizon will experience gravity so intense that it creates irreversible distortions. At a black hole’s center lies what

physicists call the singularity—a point so small and dense that it is theorized to be a state of infinite and total collapse. However, what is currently known about black holes, especially what happens at the singularity, is only theoretical. Some physicists have boldly suggested that the singularity may not constitute an endpoint of infinite collapse; instead, it may be a passage through which matter emerges fundamentally altered from its prior form (Lea, 2025).

Thus, I would like to expand on my earlier metaphor and propose a refinement: Retirement has gravity throughout one's career, exerting an ineludible force akin to that of a black hole. As a social-symbolic object, retirement has accumulated substantial conceptual mass through the institutional field that sustains it, a densely packed transition point bound with the life-course. As people progress through their careers and age, they are continually drawn toward retirement. Eventually, people will reach what can be thought of as the event horizon of retirement. At this threshold, retirement's salience becomes impossible to ignore, creating irreversible distortions in how people relate to their work. Yet, just as physicists suggest that the singularity at the center of a black hole may not be total collapse, retirement too does not necessarily mean the complete end of work. People retire *from* specific roles and work arrangements. In other words, retirement can be a departure from one way of relating to work and an entry into a new, completely different relationship to work, rather than an end to work itself. Treating retirement as a singularity to be passed through reveals how, in later life, people can and do continue to engage with work, but in a manner that has been fundamentally transformed. I offer that we can understand that a reconfigured approach and the relationship people develop to work through the construct of *retirement–work orientations*, which captures how retirement and work coexist in later life.

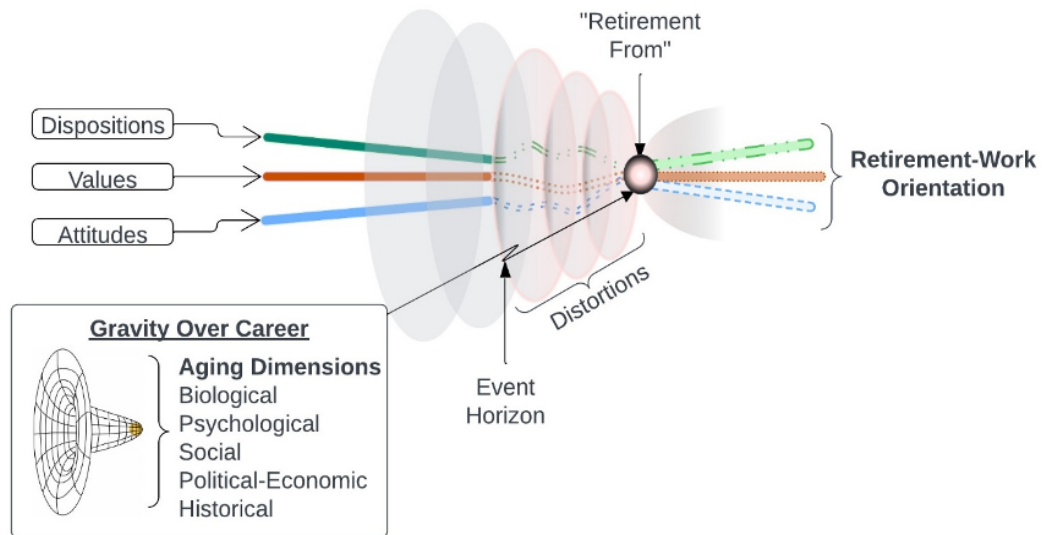
Figure 1 illustrates how the three components of the proposed framework—(1) understanding retirement as a social-symbolic object whose influence grows across a person’s working life, (2) recognizing that aging is core to the process, and (3) examining how continued engagement in work during later life is intertwined with, rather than separate from, retirement—link together through the gravity and black hole metaphor. The figure depicts how retirement’s conceptual mass generates a gravitational pull. As people age and move closer to retirement, over time, they will reach an event horizon that leads to permanent distortions, and how retirement–work orientations emerge through the passage of ‘retiring from’ what had come before. Moreover, building on literature that broadly defines work orientations as people’s dispositions, values, and attitudes toward their work (e.g., Bellah et al., 1985; Dubin, 1956; Kalleberg, 1977; Parker et al., 1997; Wrzesniewski et al., 1997; Zou, 2015), these are the broad subjective constructs that are to be transformed and altered through the process.

In the remainder of this section, I unpack the framework’s three components in greater detail by bolstering my arguments with existing research. First, I elaborate on why retirement functions as such a ‘dense’ social-symbolic object, with a gravity that endures across the career and is intertwined with the processes of aging. Second, I explain how, as time progresses and retirement nears, its gravitational force intensifies, producing irreversible distortions in how people relate to their work. Next, I argue that even as the distortions stemming from retirement’s influence are irreversible, retirement itself is not always the end of work but can be a point of departure into a new state of relating to, being at, and doing work. Finally, in the last section, I offer how retirement–work orientations emerge as an

outcome, providing new conceptual language and a foundation for continued scholarship on the nature of later-life work.

Figure 1.1

Model demonstrating how retirement-work orientations emerge



Why Does Retirement Have Gravity?

Retirement has an outsized gravity in shaping how people experience and understand their careers because of how it has been institutionally and temporally constructed as a social-symbolic object. The gravity of retirement stems from the synchronization of human aging processes with social norms and expectations about when one should enter, participate in, and supposedly exit the labor force. Retirement has been constructed by condensing both career progression and aging into a single, normalized transition point that represents not only the presumed end of paid employment, but also a boundary demarking entry into a new life stage. Consequently, unlike other career transitions that occur throughout one's working life, except perhaps a person's entry into the workforce, retirement is much more

conceptually dense (Crary et al., 2024). Understanding retirement's gravity, therefore, requires recognizing how aging and the career are inseparably intertwined.

Human aging is defined as the process of within-person change, including gains and losses, that begins at birth and continues until death (Baars, 2010; Bengtson et al., 2016; Featherman & Lerner, 1985; Sasser & Moody, 2018). Despite the simplicity of that definition, aging is complex, multidimensional, and heterogeneous. Gerontologists distinguish five dimensions that constitute aging: biological, psychological, social, political-economic, and historical (Alwin, 2012; Elder et al., 2007; Sasser & Moody, 2018). The biological dimension refers to changes in physical functioning and the body's systems over time. The psychological dimension encompasses cognition, motivation, affect, and personality changes that develop over time. The remaining three dimensions are more externally oriented and address the influence of the environment on human development. The social dimension spans interpersonal, institutional, and cultural levels, examining how meanings and expectations about age are constructed and enforced. The political-economic dimension captures how political and economic systems shape life chances and experiences. Finally, the historical dimension refers to cohort membership, how being born at a specific time and place situates individuals within particular historical conditions. For example, Americans born during the postwar 'Baby Boom' experienced economic expansion in their youth, in contrast to many of their older relatives, whose childhoods occurred amid the Great Depression (e.g., Elder, 2007). Yet, the historical dimension is also geographically contingent; a cohort born in the same years in another national context would have encountered other conditions and events.

The five dimensions of aging operate in tandem, creating countless permutations of how aging unfolds for each person. Therefore, while aging is inevitable, it “plays out in the context of an individual’s lived experience...shaped by social structures, cultural meanings, and layers of contexts in which one’s life is embedded” (Sasser & Moody, 2018, p. 20). For instance, although research documents broad patterns with age, such as declining fluid intelligence—cognitive processing abilities involved in new learning or problem-solving—and increasing crystallized intelligence—accumulated knowledge and skills from experience—these patterns do not manifest uniformly (Salthouse, 1996, 2012). Additionally, although chronological age is the most widely used proxy for aging, it serves only as a rough correlate, offering little precision for identifying someone’s position in the aging process (Baars, 2010; Sasser & Moody, 2018).

Ultimately, aging is not uniform; it follows recognizable patterns, but how those patterns take shape varies widely by person and context. The complexity of aging becomes especially consequential when considering how it has been intertwined with the normative progression of careers. Aging—particularly in the biological and psychological dimensions—is continuous (Featherman & Lerner, 1985). For example, developmental psychologists widely agree that personality, motivation, affect, and cognition changes tend to unfold incrementally rather than through sudden shifts (Rudolph, 2016; Truxillo et al., 2015). Yet this continuity sits in tension with how social institutions organize life into discrete, age-graded phases. Life-course traditions have paid closer attention to how these boundaries are socially constructed, but they often give less weight to the underlying continuities of aging itself (Mayer, 2009). Alwin (2012) offers a useful synthesis, showing how the continuous view from life span development can be integrated with the event-based framing of life

course theory: “Each life course transition is embedded in a trajectory that gives it specific form and meaning within a specific phase of the life cycle—for example, childhood, adolescence, young adulthood, midlife, or old age” (p. 217).

Embedding developmental continuity within socially-segmented phases helps clarify how aging and career progression have become intertwined. Although developmental changes unfold continuously, they do so within the constraints of standardized scripts that sequence education, work, and retirement into distinct life stages (Kohli & Meyer, 2009; Riley & Riley, 1994). This intersection, between the continuous aging process and the standardized sequencing of the life-course, is precisely what gives retirement its gravity. Aging in adulthood has become fused with career progression, with the social construction of retirement becoming a placeholder meant to represent the end of one stage of the life cycle, productive adulthood and midlife, and the beginning of another, non-productive old age.

Thus, the intertwining of adulthood with working life has made retirement so conceptually dense that to imagine a career is inevitably to imagine its end. As Merton (1968) postulated in his theory of anticipatory socialization, people internalize expectations about future roles and imagine what their lives would be like in those roles long before occupying them. Such anticipation of retirement following a life stage characterized by paid employment is especially striking in how workers prepare for it throughout their working lives. Beehr (1986, 2014) captures this anticipation in his account of the psychological process of retirement, which he breaks into three phases: imagining what life in retirement might be like, deciding when to retire based on one’s personal and career history, and finally enacting one’s retirement plans. The first phase—imagining retirement—is especially notable for how early that thinking can and does begin. Beehr (2014) writes, “Individuals can

imagine retirement at any time in their careers. Even younger workers may think about what it would be like to be retired....If they had not thought about retirement yet, they are exposed to explicit details about it” (p. 1100).

Empirical studies reinforce the claim that retirement is a life stage—marked by an age-graded transition point—that workers spend their entire careers anticipating. For example, in a recent study, Anderson and Gettings (2020) asked 878 undergraduates in the United States to draw how they envisioned the ideal retirement. The students’ illustrations consistently depicted retirement through images of rest, leisure, and the enjoyment of financial and familial rewards. These young adults portrayed retirement as when the fruits of one’s labor should be enjoyed. It is worth considering just how influential retirement is as a construct, in which youth who are only beginning their careers share a visual language of what retirement should look like. Similarly, studies of retirement planning demonstrate that many people begin retirement preparation, particularly financial planning, earlier in their careers, often in their 30s (Anderson et al., 1986; Anderson et al., 2000; Kim & Moen, 2002). Even among those not actively engaging in retirement planning behaviors, people can still provide the chronological age at which they expect or would like to retire, even if that remains decades away (Driver, 2019; Post et al., 2013). These findings on the anticipation of retirement as a transition and life stage show how retirement exerts an early gravitational pull, shaping how people imagine and behave throughout their working lives.

In sum, retirement exerts gravity because of how it has been socially constructed, institutionalized, and intertwined with other aging processes into a normative transition point, a boundary separating stages of the life cycle. Retirement’s gravitational pull always exists; it guides how people anticipate the progression of their own and others’ working lives.

However, as the next section will show, retirement's gravitational pull becomes more forceful as one draws closer to it, eventually reaching an 'event horizon' in which retirement's imminence produces irreversible distortions in how people understand, relate to, and make meaning of their work.

Distortions at Retirement's Event Horizon

As workers approach retirement, the effects of its gravity grow stronger. Just as the matter that passes the event horizon of a black hole becomes distorted, approaching the normative ages that mark retirement as a transition point produces similar, irreversible changes in how people relate to their work. Glaser and Strauss (2011) remind us that in social systems structured for mobility, every position is temporary: "Status is a resting place for individuals...there is an implicit or even explicit date when he must leave it" (p. 3). As one approaches the explicitly-defined chronological ages associated with retirement, the inherent temporality of a person's career comes into sharp relief. Retirement, which earlier in life may have existed only as a general idea, becomes increasingly present and pressing. This section elaborates on how, as workers enter retirement's event horizon, the influence of its gravitational pull deepens, producing enduring cognitive, emotional, and behavioral transformations in how people engage in the work domain, the distinct sphere of social life centered on labor exchange in organized forms of productive activity (Dumas & Sanchez-Burks, 2015).

Across the small but growing literature on retirement in organizational studies, several frameworks and the evidence underpinning them converge on the view that as workers move closer to retirement, they find its presence increasingly salient, producing notable changes (e.g., Amabile et al., 2024; Beehr, 2014; Fisher et al., 2016; Wang et al.,

2011). Foremost, many frameworks conceptualize retirement as a process that begins when workers must directly confront the question of whether the time has come to retire (Amabile et al., 2024; Beehr, 2014; Fisher et al., 2016). Some scholars refer to this stage as retirement decision-making (Amabile et al., 2024), while others describe it as preretirement (Ekerdt, 2010; George et al., 2022). Because retirement is not always voluntary—a ‘decision’ sometimes forced rather than freely made (Szinovacz & Davey, 2005)—I adopt the term preretirement.

Empirical studies on preretirement show that people begin to experience marked shifts in their emotional, cognitive, and behavioral responses toward their work (Crary et al., 2024; Duberley et al., 2014; George et al., 2022; Kloep & Hendry, 2006; Wang et al., 2011). For example, Vough et al. (2015) identified six narratives that older knowledge workers used to make sense of their impending transition. Notably, three began with some version of “I no longer...,” signaling a rupture from the values and commitments that had previously anchored their working lives. This phrase demonstrates how, as workers are drawn toward retirement, they begin to reorder the meanings and attachments that had previously characterized their work. Although much of the literature captures workers’ changing relationship to work in cognitive and emotional terms (e.g., Fasbender et al., 201; Topa et al., 2009), other research shows that preretirement also brings about concrete behavioral changes different from other periods in people’s careers (Crary et al., 2024; George et al., 2022). Many workers in preretirement begin to shed long-held work identities and experiment with new roles and pursuits, often unrelated to paid employment, even while remaining in their current jobs (Bordia et al., 2020; Sturges & Bailey, 2023). For instance, people approaching retirement have reported taking up new activities and roles such as volunteering, leisure

projects, community engagement, or caregiving (Kim & Moen, 2002; Wang et al., 2011). Thus, as retirement becomes imminent, new patterns of engagement emerge, distortions arise, and the resting place of people's former ways of doing and being at work fundamentally shift.

The distortions that begin as retirement nears are amplified as they coincide with developmental changes that occur at the same chronological ages as retirement. Emotionally, motivationally, cognitively, and physically, older adults undergo shifts beginning around their late 50s and continuing thereafter (Truxillo et al., 2015; Beier et al., 2022). For example, there is strong evidence of emotional and motivational changes from socioemotional selectivity theory (SST), demonstrating that as people pass the mid-point of life, their subjective perceptions of time change from open-ended—an expansive future lies ahead—to closed—any moment could be the 'last time' (Carstensen, 1992, 2006; Löckenhoff & Carstensen, 2004). With this change in temporal perception, older adults “attach less importance to goals that expand their horizons and greater importance to goals from which they derive emotional meaning” (Carstensen, 2006, p. 1914). Additionally, studies demonstrate that aging results in declines in fluid and reasoning abilities that require greater processing speed and working memory, which tend to peak in people's 20s (Hartshorne & Germine, 2015; Salthouse, 2019). At the same time, aging brings about gains in crystallized abilities in accumulated knowledge and skills, which tend to peak in people's late 60s and 70s (Hartshorne & Germine, 2015). Further, as we age, unsurprisingly, our physical bodies begin to degrade, with reduced functional capacity (e.g., declines in vision, hearing, and strength) and an increasingly likelihood of illness and disease (Shen et al., 2024). This is not to say that older adults cannot be healthy, but there is much evidence of

physical and fitness declines that begin to accelerate in people's 50s and 60s (Sasser & Moody, 2018). Thus, just as norms around retirement shape how older adults approach their work, these also coincide with within-person changes that also have influence.

Overall, the literature on preretirement and lifespan development demonstrates how older workers experience distortions signaling they have entered retirement's gravitational field and cannot turn back. Retirement, as a social-symbolic object imbued with cultural expectations, paired with internal changes that come with aging, beckon older adults to reconsider their work. Much of this scholarship conceptualizes distortions as a process of gradual chipping away of a person's involvement in the work domain, a shrinking of work's place in their life until it ceases altogether (Atchley, 1982b; Azambuja et al., 2024; Beehr, 1986; Wang & Shi, 2014). In this view, retirement functions much as many physicists theorize the singularity of a black hole: an infinite, total collapse. Once workers cross retirement's event horizon, the distortions intensify until a person's involvement in the work domain ends, and they detach completely.

Reconsidering Retirement's Singularity

Although many scholars continue to treat retirement as a singular event marking the end of one's career, a growing body of literature challenges that assumption (Greller & Simpson, 1999; Sullivan & Al Ariss, 2019). Several researchers have turned their attention to the existence of postretirement work in its many variations: bridge employment (Gobeski & Beehr, 2009; Kim & Feldman, 2000), partial retirement (Doeringer, 1990; Ruhm, 1990), encore careers (Moen, 2016; Quinn, 2010; Simpson et al., 2012), and un-retirement (Maestas, 2010; Schlosser et al., 2012), to name a few. Additionally, this research has grown within the past decade: A recent review on postretirement work found that most studies were published

after 2012 (Sullivan & Al Ariss, 2019). The increasing attention to how work continues in retirement suggests that for many, it is not a singularity of complete collapse. If postretirement work is possible, then retirement cannot be treated as the complete severing and detachment of a person's relationship to work. As Beehr (2014) explains, "The decision is not simply to retire or not to retire. The decisions include what to do as a retiree. Working for pay after retirement is one option" (p. 1102). Thus, a person's involvement in the work domain can persist through and beyond retirement.

Further, a scan of the literature reveals that retirement is frequently invoked with the word 'from' by both scholars and the research participants whose data serves as the basis of their theorizing. For example, Feldman (1994), in outlining what factors influence whether a person decides to retire early, defines retirement as "the exit *from* an organizational position or career path of considerable duration, taken by individuals after middle age, and taken with the intention of reduced psychological commitment to work thereafter" (p. 287). Similarly, in their study focused on pathways taken in postretirement work, Gobeski and Beehr (2009) also deploy a similar turn of phrase: "[E]mployment of any sort (part-time, temporary, full-time, or self-employment) after retirement *from* a career job is called bridge employment" (p. 401, emphasis added). Even in the relatively small body of qualitative research on postretirement work, informants use the word 'from' when describing their experience of retiring and retirement (Amabile et al., 2024; Azambuja et al., 2024; Crary et al., 2024). Thus, the addition of 'from' in the explanations from both academics and their participants suggests that considering postretirement work as an extension of work would be inaccurate, or at least an incomplete characterization. The word 'from' signals that if retirement is a

transition point, it is one of departure, not complete detachment—a ‘movement through’ rather than a ‘disappearance of.’

Emergence of Retirement–Work Orientations

If we consider ‘retirement from’ as a point of departure, we are better able to understand two key points. First, people can and do remain involved in the work in later life. Second, their continued involvement is not an extension but a fundamentally different affair, given the gravity of retirement and the processes of aging. Having passed through the event horizon of retirement, irreversible cognitive, emotional, and behavioral distortions would have occurred. Further, these distortions fundamentally alter how people approach their work. Therefore, to capture both the fundamental transformation that occurs through retirement and the continuity of work, I propose that workers’ experience and construction of work in later life can be conceptualized through the emergence of retirement–work orientations. A retirement-work orientation captures how retirement and work are not opposites but complements; they are conjoined, shaping how people make sense of, engage in, and derive meaning from work in later life.

Across the social sciences, particularly within sociology and organizational studies, scholars have long theorized and examined work orientations from a range of perspectives (e.g., Bellah et al., 1985; Brief & Nord, 1990; Demerouti et al., 2012; Schabram et al., 2022; Wrzesniewski et al., 1997). In organizational studies, researchers often consider work orientations as relatively stable dispositions toward work, often cast into three categories: (1) a job orientation focused on the doing work out of necessity; (2) a career orientation focused on advancement and achievement; and (3) a calling orientation focused on fulfillment and purpose (Bellah et al., 1985; Schabram et al., 2022; Wrzesniewski et al., 1997). Other

scholarship conceptualizes work orientations differently but still focuses on the patterned values and attitudes people hold toward various aspects of their work (e.g., Dubin, 1956; Kalleberg, 1977; Parker et al., 1997; Zou, 2015). For instance, studies have examined specific aspects of the work domain to which people develop orientations, such as service workers' attitudes toward their clients (Blau, 1960) and how entrepreneurs develop different orientations toward their former ventures (Rouse, 2016). When scholars invoke the term 'work orientation,' it could be said that they use it "as a shorthand for describing workers' approach to work" (Bradley, 2007, p.7).

In the broadest sense, my conceptualization of retirement–work orientations refers to a patterned approach, imbued with values and attitudes, that an older, retired person would have toward their work. However, I believe that it is also important to explain what I mean when I say 'orientation' and the phenomenological basis of this word. Drawing from philosopher Sara Ahmed (2006), to be oriented is to be positioned in relation to an object and to act with and around it: "[W]e are oriented toward objects as things we 'do things' with" (p. 550). From this perspective, an orientation is an active, dynamic relation that people develop toward and with social-symbolic objects. Thus, a retirement–work orientation explains how those who continue working in later life are positioned simultaneously with respect to two objects—retirement and work—and how this positioning is likely to change. These two constructs, retirement and work, are conjoined and, in later life, they are always experienced together. Thus, it is through the lens of retirement that older adults make sense of their continued involvement in the work domain. Even as people are 'retiring from', they are also 'retiring into'.

I am not arguing that there is only one type of retirement–work orientation. Rather, I draw on the well-developed literature on work orientations, which has illuminated patterned differences in how people experience their work and what they seek to gain from it (Gerber et al., 2009; Schabram et al., 2022; Wrzesniewski et al., 1997). In particular, research has demonstrated that a person’s work orientation can shift over time (Schabram et al., 2022). Additionally, I am not to offer a typology of retirement-work orientations. Developing a typology could be a valuable future research direction, and there is early evidence that different types of retirement–work orientations exist (Azambuja et al., 2024; Duberley et al., 2014; Kojola & Moen, 2016; Simpson et al., 2012). For example, Simpson et al. (2012) found that for workers 55 years and older who retired from organizations and occupations to pursue *encore careers* in new fields experienced their work in one of three ways. For some, work served primarily instrumental purposes, generating income and maintaining daily structure. For others, work provided a renewed pathway to self-actualization. Lastly, others described work as a moral responsibility, a means of contributing and avoiding being viewed as a burden to society. Beyond indicating that variations in retirement–work orientations may exist, this research underscores that retirement-work orientations are likely critical in how people sustain their selfhoods and livelihoods in later life (Amabile, 2019; Beehr & Bennett, 2015). Overall, then, I hope that scholars can continue to build on my theorizing about retirement–work orientations, such as building typologies.

For this dissertation project, developing the conceptual language of retirement-work orientations has an immediate application. To reiterate, the goal of this dissertation is to understand the opportunities and constraints faced by older adults as they retire *from* formal organizational employment and *into* online freelancing platforms. In the next section, I

provide an overview of online freelancing platforms as an emerging organizational form and elaborate on the key tensions that current literature suggests older, retired adults would likely face in these work arrangements; these tensions thus serve as the broad research questions that will guide the remainder of this dissertation.

Older Workers Retiring into Online Freelancing Platforms

The Internet of the late 1990s and early 2000s brought forth a new form of organizing conducted entirely online. As the World Wide Web expanded, people across the globe could now communicate and exchange information asynchronously, and firms took advantage of this to launch websites that served as marketplaces connecting independent contractors with clients to remotely complete projects and tasks. For example, in 1998, entrepreneurs and brothers Jon and James Slavet launched the website Guru in San Francisco as a marketplace for high-tech independent contractors to find employers offering contract jobs. On the other coast of the United States in that same year, Bernard Sheth and Srinu Anumolu launched eLance, an online marketplace for the remote exchange of professional services. On Guru, eLance, and other online marketplaces that sprang up across the web, an emerging organizational form that was inherently temporary and tenuous began to take shape. As presciently captured by information systems scholars Malone and Laubacher (1998), these online marketplaces were the start of a completely new model for organizing work¹:

In the future, as communications technologies advance and networks become more efficient, the shift to e-lancers promises to accelerate. Should that indeed take place, the dominant business organization of the future may not be a stable, permanent corporation but rather an elastic network that may sometimes exist for no more than a

¹ The labor market relationships facilitated on these online marketplaces were not entirely new; contingent employment long existed before these websites emerged and the trend of a growing contingent workforce was already well underway throughout the late-20th century and into the 21st century (Alkhatib et al., 2017; Barley & Kunda, 2004; Cappelli & Keller, 2013; Evans et al., 2004). However, these marketplaces were new in terms of the intermediation and coordination of the labor exchange facilitated by digital technologies.

day or two. When a project needs to be undertaken, requests for proposals will be transmitted or electronic want ads posted, individuals or small teams will respond, a network will be formed, and new workers will be brought on as their particular skills are needed. Once the project is done, the network will disband (p.148).

Malone and Laubacher's predictions have largely come to fruition, and early online marketplaces have since evolved into what scholars now call online labor platforms. Online labor platforms are multi-sided marketplaces underpinned by a digital infrastructure, particularly algorithms, that facilitate interactions between labor supply (e.g., service providers) and demand (e.g., customers and clients) (Ashford et al., 2018; Gandini, 2019; Kuhn & Maleki, 2017; Rahman et al., 2023; Vallas, 2019). Beyond this definition, however, there are various types of online labor platforms catering to different forms of labor exchange. For example, Uber is an online labor platform for drivers to provide rides in their own cars; TaskRabbit is a platform connecting tradespersons—handymen, make-up artists, cleaners—to customers in need of local services; Amazon Mechanical Turk is platform where workers complete rote, menial jobs for businesses needing help with tasks that have yet to be automated by computers; and Airbnb is a platform connecting owners to rent out space in their homes with travelers seeking accommodations.

With this proliferation of platform work, researchers have proposed several classifications of online labor platforms (e.g., Duggan et al., 2020; Howcroft & Bergvall-Kåreborn, 2019; Spreitzer et al., 2017). Of these typologies, Vallas and Schor (2020) provide a useful distinction along two dimensions: (1) the skill and complexity of the work and (2) the spatial dispersion of the work. Sitting high on both dimensions are online freelancing platforms which cater to expert “cloud-based consultants or freelancers” who provide creative and professional services and are “untethered to an individual workplace or

geographic locale” (Vallas & Schor, 2020, p. 275). For specialized and highly trained professionals retiring from formal organizational employment and entering the gig economy, online freelancing platforms offer a work arrangement that appears capable of extending their professional work beyond the boundaries of organizational employment.

Therefore, for older professionals retiring from formal organizational employment, online freelancing platforms may be an appealing pathway. Specifically, the literature on online freelancing platforms suggests that this employment arrangement has three main characteristics that could make it attractive to older adults with emerging retirement-work orientations. First, because online freelancing platforms focus on professional services, they could allow older professionals to continue drawing on their accumulated knowledge and skills honed from decades of work experience (Kim et al., 2023; Vallas & Schor, 2020). Second, the digital infrastructure of online freelancing platforms provides various scaffolds, such as client verifications, communication tools, and standardized payment systems, reducing the difficulties of starting a business on one’s own (Cruz & Gameiro, 2023; Cusamò et al., 2020; Rahman, 2024). Online freelancing platforms can reduce some of the burdens, risks, and effort typically associated with self-employment, which may be challenging for older professionals (Kunda et al., 2002; Patel & Thatcher, 2014). Third, online freelancing platforms, at least in how platform owners position them, offer workers freedom, flexibility, and autonomy in an otherwise constraining and limiting world of work (Kuhn & Maleki, 2017; Spreitzer et al., 2017; Vallas, 2019). Through online freelancing platforms, older professionals ostensibly have more choice of when, where, and how to work that is otherwise not possible in other arrangements, such as temporary work or part-time work within formal organizations.

Yet, beyond the potential upsides, the literature also points to challenges and tensions that older professionals may face when working through online freelancing platforms (Cameron et al., 2025; Rahman, 2024; Schor et al., 2020). At the root of these challenges is the fact that the systems for organizing work and labor on online freelancing platforms fundamentally differ from those in formal organizations. Technological intermediation is at the heart of how online labor platforms function, and the integration of algorithms and other digital technologies into core management functions alters the entire labor process (Faraj et al., 2018; Gandini, 2019; Wood et al., 2019). Therefore, for those who have spent their careers in formal organizations, they likely face a jarring rupture as they move into online freelancing that is compounded by changes from their developing retirement-work orientations. As Duggan et al. (2020) explain, platforms fundamentally alter the experience of work: “[T]he detached and distributed nature of the gig economy signals a radical reinvention of work, embodied by a significant shift towards novel management tools enabled by technology...these technologies do not just mediate economic and social relations, but also help to coconstitute them” (p. 127).

Research Questions

The employment arrangements of online freelancing platforms, read alongside related literature, point to three key tensions older adults would likely encounter. First, for workers who retire from careers in organizational employment, they have built their reputations through credentials, which are in tension with how expertise is evaluated and recognized on online freelancing platforms. Within organizations, professions, and occupations, educational degrees, licenses, job titles, and employer names are all credentials that signal a worker’s expertise (Spence, 1978). Therefore, these credentials are often the key criterion evaluators

use to determine a worker's legitimacy and credibility, dictating who has access to which opportunities (Burton et al., 2002; Collins, 2019). In contrast, online freelancing platforms operate under a different evaluative system designed to signal transactional trust between distant parties while also benefiting their businesses by maintaining closed ecosystems (Gawer & Cusumano, 2008; Kuhn & Maleki, 2017). Instead of credentials, online freelancing platforms' evaluation systems rely on ratings and reviews generated *within* their platforms. More specifically, online freelancing platforms, like other online labor platforms, collect and index standardized feedback from each transaction, which is then fed into algorithms that determine which freelancers are granted visibility and, therefore, opportunity within their marketplaces (Kellogg et al., 2020; Rahman, 2021). Thus, the tension arises as to how professionals retiring from careers in credential-based systems would respond when having to build new reputations based solely on ratings and reviews within an online freelancing platform, leading to the first research question:

RQ-1: How do older professionals retiring into online freelancing platforms navigate a reputation system completely different from their former careers?

Second, in formal organizational employment and in occupations, roles are more-or-less stabilized through structured sequences of progression (Anteby et al., 2016; Ibarra et al., 2025). For newcomers, organizations and occupations support their entries into new roles through socialization via sustained social interactions and institutionalized rites of passage (Ashforth, 2000; Van Maanen & Schein, 1977). Entering online freelancing platforms presents a different transition. Newcomers lack sustained colleagues, work remotely and in isolation, and have an amorphous role definition as platform workers (Ashford et al., 2018; Petriglieri et al., 2019). As a result, entering online freelancing platforms requires newcomers

to self-guide their own transitions and socialization (Blaising & Dabbish, 2022; Elbanna & Idowu, 2022; Ibarra & Obudaru, 2016). Existing research on transitions into gig work suggests that people can successfully self-guide their entry by constructing portable, flexible identities that maintain continuity through identification with the broader role of being a worker (Anicich, 2022; Cropanzano et al., 2022; Petriglieri et al., 2018). However, this suggestion creates tension for older adults retiring, as they are undergoing a concurrent transition that involves *leaving* the role of being and self-defining oneself as a worker (Amabile et al., 2024; Wang & Shi, 2014). This tension raises a distinct puzzle for older professionals entering platform work, leading to the second research question:

RQ-2: How do older professionals construct identities while undergoing simultaneous transitions of retiring and entering into online freelancing platforms?

Third, the employment relationship in online freelancing platforms differs from formal organizational employment in that it involves three parties: the worker, the client, and the platform (Vallas & Schor, 2020; Wood et al., 2019). Scholars have argued that the relationships among these parties create power and information asymmetries that disadvantage workers, in large part because algorithmic systems govern, with little input from workers, the core conditions of their work, thereby creating severe competition and downward pressures on compensation (Curchod et al., 2020; Cameron et al., 2025; Kellogg et al., 2020; Rahman et al., 2021). By contrast, in dyadic organizational employment, when people are employed in full-time jobs, they have greater stability, security, and mutual commitment, with guarantees of job continuity and compensation (Kalleberg, 2011; Rousseau, 1989). Therefore, scholars have characterized platforms as precarious (Ravenelle, 2023; Vallas & Schor, 2020). For older adults, this tension takes a distinct form as they exit

careers grounded in more stable employment relationships while also developing retirement–work orientations that may alter how they interpret their sense of security and stability within the precarious work conditions of online freelancing platforms. Such a sense of security and stability could also differ from workers in earlier career stages who enter platforms without retirement-work orientations, raising the question of how perceptions and responses of precarious platform work conditions differ across the life course. These tensions lead to the third and final research question this dissertation addresses:

RQ-3: How do older professionals respond to the precarious conditions of online freelancing platforms, and how does that compare to workers at different career stages?

Overview of Dissertation

To recap, in this dissertation, I investigate whether and how online freelancing platforms could be a viable arrangement for older adults by examining how older professionals respond and adapt to the tensions of reputation, identity, and security that online freelancing platforms surface. The rest of the dissertation will proceed as follows. In the next chapter (Chapter 2), I provide an overview of my methodology and research design. In the next three chapters (Chapter 3, 4, and 5), I answer each of my three research questions. As described, each research question is based on a different tension drawn from separate literature streams. Thus, each of these three chapters should be read as individual manuscripts, with separate motivations, theoretical backgrounds, methods, findings, and implications. Despite the separation of each of these chapters, there is an integrative throughline between them. In the final chapter (Chapter 6), I synthesize the findings together to provide implications of the entire dissertation as a collective project.

II. Methods

For this dissertation, my research questions centered on how older professionals retiring from formal organizations responded and adapted to working through online freelancing platforms, with the broader goal of understanding whether and how platform work could be a viable pathway for their later-life careers. As evidenced by the interrogative word “how,” rather than “who” or “what,” I conducted this dissertation to generate new theory rather than to verify existing theory by formulating hypotheses and testing them (Charmaz, 2006; Glaser & Strauss, 1967). Thus, the foundations of this dissertation stem from a grounded theory approach, which refers to the “systematic discovery of theory from the data of social research” (Glaser & Strauss, 1967, p. 3). Grounded theory requires researchers to intentionally select data relevant to the questions at hand to induce categories and the relationships between them through systematic and constant comparison (Glaser & Strauss, 1967). In other words, grounded theory depends on what Charmaz (2006) refers to as rich data that “gets beneath the surface of social and subjective life” (p. 22). One way that researchers can gather rich data is by selecting a single case as a field site where the phenomenon of interest is clearly evident, readily observable, and serves as an exemplar (Eisenhardt, 1989; Yin, 1994).

In the sections that follow, I explain how I applied grounded theory principles through a single-case study design across four sections. First, I will explain my selection of Upwork, an online freelancing platform, as my research site. Second, I elaborate on how I sampled and recruited older and retired professionals on Upwork. Third, I elaborate on the data I collected. Fourth, I describe my analytical strategy corresponding to each of my three research questions. Table 1 provides a summary of my research design.

Table 2.1

Research Design Summary

Design Component	Chapter 3	Chapter 4	Chapter 5
Research Question	How do older professionals retiring into online freelancing platforms navigate a reputation system completely different from their former careers?	How do older professionals construct identities while undergoing simultaneous transitions of retiring and entering into online freelancing platforms?	How do older professionals respond to the precarious conditions of online freelancing platforms, and how does that compare to workers at different career stages?
Informants	60 older workers (55+ y/o) based in the United States, retiring from long-term careers in formal organizations	54 older workers (55+ y/o) based in different countries who publicly identified themselves as retired on their Upwork profiles	66 informants across career stages (23-80 y/o) based in the United States, who had completely left formal organizational employment to do platform work
Data Sources	<i>Interviews:</i> Focused on experiences as newcomers to Upwork and responses to the platform's reputation system based on ratings <i>Observations:</i> Featured metrics on freelancer profiles and client-facing recommendation lists <i>Archival:</i> Documentation explaining Upwork's reputation system	<i>Interviews:</i> Focused on transitions into retirement and interpretations of continuing to work through Upwork <i>Daily diaries:</i> Documenting day-to-day platform use and reflections on retirement, work, and identity	<i>Interviews:</i> Focused on perceptions of platform work conditions, stability, and comparisons to prior organizational employment <i>Observations:</i> How Upwork organized access to jobs and freelancer visibility <i>Archival:</i> Documentation on Upwork's policies and guides for freelancers applying to jobs
Data Analysis	Coded informants' motivations for pursuing online freelancing in retirement, their perceptions of Upwork's reputation system, and their responses Compared informants who persisted in building platform-specific reputations with those who abandoned the platform	Coded how informants described themselves as retirees alongside actions and interactions while using Upwork Constructed and compared timelines of shifts in informants' understandings of retirement and paid work	Coded descriptions of Upwork's work conditions and informants' feelings of security and insecurity Compared recurring patterns in how informants evaluated platform conditions and their own life situations Compared how biography and career stage shaped evaluations of precarity and approaches to applying for jobs

Research Site: Upwork

Online freelancing platforms are a category of online labor platforms that facilitate exchanges between professionals and clients seeking to hire remote independent contractors to complete projects requiring specialized skills (Schor et al., 2020). Online freelancing platform owners typically earn revenue by taking a percentage of the transactions they facilitate or charging fees for participating in their marketplaces (Cennamo, 2021; Cusamo et al., 2020). As described in Chapter 1, online freelancing platforms founded in the late 1990s and early 2000s were precursors to the broader range of online labor platforms that later proliferated. However, online freelancing platforms are distinct because the work is geographically dispersed and high-skilled, such that a designer in India may complete work for clients in Canada, all from the comfort of their home.

Despite the growth of other types of online labor platforms—such as ridesharing platforms like Uber and micro-tasking platforms like MTurk—online freelancing platforms still account for a substantial share of the platform economy (Abraham et al., 2023). Reports using the Online Labour Index² have identified more than 350 online freelancing platforms and estimated that participation in online freelancing peaked at approximately 171 million workers worldwide in 2020, following the COVID-19 pandemic (Kässi et al., 2021; Stephany et al., 2021). Further, the online freelancing market, especially in terms of the number of workers, remains highly concentrated among a small number of dominant platforms. In particular, over half of the market is dominated by four platforms: (1) Freelancer.com, an Australian-based platform founded in 2009, (2) EPWK, a China-based

² The Online Labour Index is an economic indicator that provides statistics on online work equivalent to conventional labor market statistics.

platform founded in 2011 primarily serving the Chinese market, (3) ZBJ, another China-based platform founded in 2006 that also primarily serves the Chinese market, and (4) Upwork, a U.S.-based platform formed in 2013 through the merger of eLance and oDesk, another platform (Kässi et al., 2021; Kuek et al., 2015).

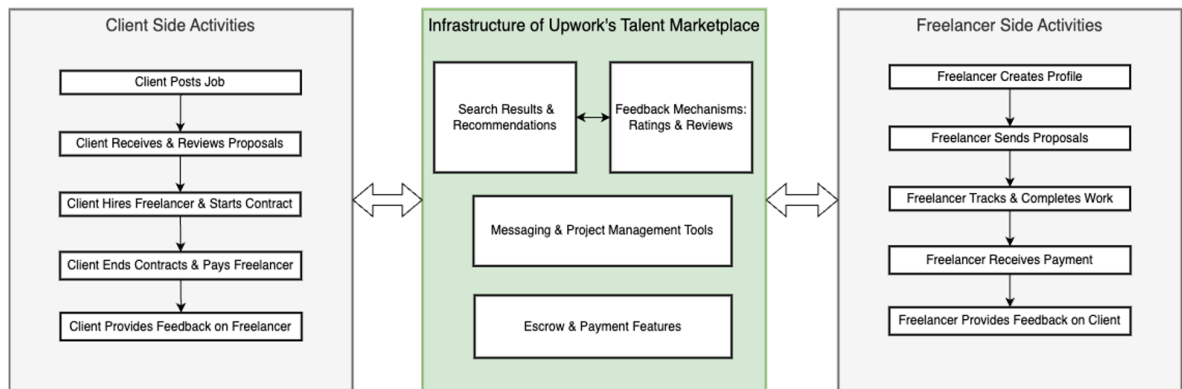
Given this dissertation's focus on older professionals transitioning from organizational employment into online freelancing, I selected Upwork as my field site for three reasons. First, Upwork is one of the largest online freelancing platforms, with a global workforce and client base, but with stronger representation in the United States than its competitors (Oyer, 2016; Upwork, 2023). In 2022, Upwork had 12 million freelancers completing work for nearly 800,000 clients (Upwork, 2022b). Freelancers on Upwork come from diverse occupational backgrounds and have a range of skills, including graphic design, web development, marketing, and writing, among others³. Clients range from individuals to small firms to multinational corporations, all of whom use Upwork to hire for short-term jobs and projects. Second, Upwork is an open platform; anyone can join as a freelancer or client, and freelancers' profiles and job listings are public. Although Upwork provides algorithmic recommendations, clients have complete control over which freelancers to invite to their open jobs. Thus, for sampling from a specific population, such as older professionals, Upwork enabled more precise recruitment.

³ To enable matchmaking, Upwork requires all freelancers to associate their profiles with at least one category from a predefined list. Throughout most of the data collection period, Upwork had eight work categories: (1) Development & IT; (2) Design & Creative; (3) Sales & Marketing; (4) Writing & Translation; (5) Admin & Customer Support; (6) Finance & Accounting; (7) HR & Training; and (8) Engineering & Architecture. In 2023, following the release of generative artificial intelligence to the public, they added a ninth category, AI Services.

Lastly, I selected Upwork as a field site because the platform's approach to organizing work and social relations made it well-suited for generating rich data on my research questions regarding reputation, identity, and stability. At the most basic level, the labor process on Upwork occurs as follows: (1) clients post jobs with specified requirements; (2) freelancers, who have created personalized profiles, search for and submit proposals for jobs; (3) clients hire freelancers based on their proposals and generate a contract; (4) freelancers complete the work remotely; (5) clients accept completed work and pay the freelancers; and (6) clients and freelancers close the contract and leave reviews on their transaction. Figure 2 provides an overview of the labor process on Upwork, highlighting key activities on both the client and freelancer sides, as well as examples of important aspects of the platform's technological infrastructure intermediating exchanges.

Figure 2.1

Flow of Labor Process Activities Intermediated by Upwork



Although each of these activities is largely self-directed, Upwork provides a technological infrastructure mediating the entire process. Therefore, for my research question on reputation, Upwork was an ideal setting because it uses a ratings-based evaluation system in which client feedback generates algorithmic scores that determine freelancers' visibility to

clients. For my research question on identity, Upwork was also well-suited because freelancers have the individualized responsibility for using the platform, with limited socialization and guidance from others. Finally, for my research question on stability, freelancers on Upwork are independent contractors who receive no guarantees of ongoing work or compensation, making tensions surrounding security readily observable.

Sampling and Recruiting Retired Older Workers

In addition to selecting Upwork as my field site, I also needed to sample from the population of older retired workers laboring on Upwork. The terms “older worker” and “retired” have several different definitions, and the literature contains varying conceptualizations of who counts as an older worker and what it means to be retired (Denton & Spencer, 2009; Harris et al., 2017; North, 2024). For example, from the perspective of organizational demography, a person may be viewed as ‘older’ if they are 40 years old while their colleagues are in their 20s (Lawrence, 1988). A 40-year-old would also be considered an older worker under the 1967 Age Discrimination in Employment Act in the United States, which uses 40 as the legal threshold (U.S. Equal Employment Opportunity Commission, 2020). At the same time, that same 40-year-old may receive a financial windfall, leave the labor force because paid employment is no longer financially necessary, and proclaim, “I am retired!” However, despite such proclamations, that person would still not be eligible to begin withdrawing from retirement accounts, which scholars often use as a criterion for defining retirement (Denton & Spencer, 2009). All of this illustrates that there are many ways one could classify the population of older and retired adults.

For this dissertation, I established two main inclusion criteria for sampling older and retired adults laboring through Upwork. First, I defined older workers using the

chronological age threshold of 55 years old. Although several empirical studies use 50 as a threshold for defining older workers (Harris et al., 2017), I selected 55 to be more conservative and because of its association with regulations governing retirement (Atchley, 1982a; Beehr, 1986). In the United States, although the official retirement age is over 65, the Internal Revenue Service (IRS) allows penalty-free withdrawals from employer-sponsored retirement plans beginning at age 55 (Internal Revenue Service, 2022). Countries such as Canada and the United Kingdom have similar regulations using 55 as a threshold for drawing from certain forms of retirement savings (World Bank Group, 2019). Second, because this dissertation focused on retirement transitions into online freelancing, I required that informants had exited careers in which they primarily had full-time jobs within formal organizations. Although many studies define retirement as complete withdrawal from the labor force (Denton & Spencer, 2009), I based my criterion on studies of postretirement work that define retirement as exiting career employment at a stage in life where complete labor force withdrawal becomes a realistic possibility (Beehr & Bennett, 2015). Importantly, this criterion excluded any person aged 55 or older who used Upwork while still working as a full-time employee within a formal organization, as this did not meet my definition of retirement. Beyond these two criteria, I sought variation in my sample in other dimensions such as their pre-retirement occupations, professions, and industries; the categories of work they pursued on Upwork; and their personal circumstances (e.g., finances, family status, health and disability status).

I recruited informants using Upwork as a client. I used Upwork's job posting feature to publicly list jobs that outlined my research questions, specified my inclusion criteria, and provided details explaining that the research was about retired workers' experiences with

online freelancing⁴. Each job posting differed somewhat depending on the specific research question for which I was recruiting informants. Appendix 1 provides an example job listing I used for recruitment. After posting jobs, I was able to invite freelancers to submit proposals directly, or Upwork allowed them to discover the postings themselves through searches or recommendations. I recruited informants through both pathways, with the majority (57%) coming from my direct invitations. To identify older and retired workers on the platform, I used keyword searches including terms such as “retired” and years of graduation, which some freelancers self-input in the education section of their profiles. Additionally, because Upwork only allows clients to post jobs within one work category at a time, I created several job postings across different work categories to ensure visibility of my listing to freelancers across categories. To ensure that freelancers who applied to my jobs met my inclusion criteria, I used screening questions that applicants had to answer when submitting proposals. In total, I recruited 180 informants who consented to participate in this research project. That said, each chapter draws on a different segment of this sample as fitting with my specific research questions. Appendix 2 provides a table listing all informants using pseudonyms, the chapter in which they appear, demographic information, and interview dates.

Data Collection

My approach to data collection stemmed from the premise that meaning-making is situated, socially and materially embedded, and best understood through the perspectives and interpretations of those living it (Kvale & Brinkmann, 2009; Weiss, 1995; Lofland et al.,

⁴Because I recruited through Upwork’s platform, I did pay informants for their participation. For every interview, which I listed as lasting 30–45 minutes, I paid a fixed price of \$25 USD. I based this payment amount on prior research involving online freelancers as well following ethics guidelines for paying research participants (e.g., Rahman, 2021; Bellesia et al., 2023).

2009). Therefore, I focused on collecting data that enabled my informants to share their interpretations, reflections, and perceptions with little interference, thereby allowing me to “witness how those studied perceive, feel, and act” (Lofland et al., 2009, p. 3). Across the studies in this dissertation, my main data source came from semi-structured interviews (Weiss, 1995; Kvale & Brinkmann, 2009). However, I supplemented and triangulated interview data with other sources, including online observations, daily diaries, and archival documents. I used data from these sources in different ways, tailored to the specifics of each research question. In the sub-sections below, I describe each data source, how I collected it, and how I used it across my three chapters. Table 2, Row 3, provides an overview of the data used for each chapter.

Semi-Structured Interviews

The primary data source for this dissertation was semi-structured interviews. I developed interview protocols with open-ended questions that guided my conversations with informants toward focal areas while leaving room for informants to surface what mattered to them (Kvale & Brinkmann, 2009; Spradley, 2016). This approach provides more consistency across informants compared to unstructured interviews while permitting differentiation between informants that captures their unique perspectives, unlike structured interviews (Corbin & Strauss, 2015). For example, in developing the interview protocols, I began with broad, open-ended prompts and grand tour questions, such as asking informants to tell me the story of how they joined Upwork (Spradley, 2016). Additionally, a benefit of the semi-structured interviews is their flexibility to be refined as the study progresses and occurs in tandem with preliminary data analysis. Thus, as I identified theoretical categories relevant to

earlier interviews, I revised my interview protocols to include more specific, targeted questions and prompts.

Each study in this dissertation included a shared pool of more general questions and prompts. For example, across all studies, I asked informants about their career histories prior to retirement and about how and why they joined Upwork after leaving organizational employment. However, for each research question, I designed my protocols to incorporate tailored questions and prompts. For example, in the protocol for the study on reputation featured in Chapter 3, I asked questions to gain reflections on how informants viewed and responded to Upwork's reputation system based on ratings. In contrast, in Chapter 4, my research question focused on identity, and, therefore, my protocol included questions and prompts asking informants to share how they viewed themselves as retirees and how they understood that in relation to continuing to work through Upwork. Lastly, the research question investigated in Chapter 5 focused on workers' sense of security on Upwork at different career stages. For this study, I designed my protocol to ask informants how they viewed the platform's work conditions and their own sense of stability in online freelancing. Appendix 3 provides examples of finalized interview protocols for each study.

Online Observation

Conducting fieldwork in online settings such as Upwork poses challenges for researchers seeking to capture informants' situated actions and practices. As a form of data, observations are most useful for capturing interactions in context, understanding what people are doing and in what settings, and complementing what they may be saying during interviews (Corbin & Strauss, 2015). For organizational researchers whose fieldwork focuses on in-person workplaces, they can follow their informants as they go from meeting to

meeting or stop at the proverbial water cooler. In an online setting, interactions are always mediated by a digital interface and are often asynchronous, making it nearly impossible to observe unfolding, in-the-moment scenes. Thus, I conducted observations using techniques of online ethnography and netnography (Caliandro, 2018; Lane & Lingel, 2022). In particular, I drew on Akemu and Abdelnour's (2020) distinction between the *digital as archive*, which enables researchers to gather "an ex post record of informants' digital interactions," and the *digital as process* through which researchers can "observe how participants interact with and create a digital artifact" (p. 301).

As part of the digital archive component of the online observation, I collected data on informants' public records as Upwork freelancers. For every informant, I scraped their public-facing Upwork profiles at the time of our interview. This enabled me to collect data on what information the platform automatically generated that informants had no control over (e.g., ratings, badges, and profile metrics). Additionally, this enabled me to collect data on any information that informants input as part of their self-presentation on the platform. Appendix 4 provides an example of an Upwork profile annotated with Upwork-generated and worker-generated information. I used data from observations of the digital as an archive primarily in Chapters 4 and 5, details of which are featured in Table 2, Row 3.

For my observations of the digital process, I took two approaches: (1) I conducted observations as a user on Upwork, both as a freelancer and as a client, and (2) I conducted observations of informants as they shared their screens through videoconferencing software. By participating on Upwork as both a freelancer and a client, I was able to observe the platform's interfaces from both sides of the marketplace. During these observations, I paid particular attention to the parts of the labor process that informants encountered, specifically

the activities listed in the leftmost column of Figure 1, and to the platform features that facilitated those activities. For example, as a freelancer, I went through the experience of being brand-new to Upwork by creating a profile, filling out required information, searching for jobs using Upwork's filtering tools, sending proposals to jobs for which I felt both qualified and unqualified, communicating and following up with clients, closing contracts, receiving payments, and monitoring the metrics that Upwork provided. As a client, most of my observations occurred while I recruited and coordinated with informants through the platform. Throughout these observations, I took field notes primarily in the form of screenshots and video captures of different workflows, and I maintained a log documenting when Upwork added or changed features. The second observational approach occurred during interviews with informants. During interviews, informants would often offer, or I would ask with their consent, to walk me through how they used Upwork. These walkthroughs typically focused on a specific platform activity or feature, such as the job search or proposal process. Table 2, Row 3, provides more detailed information about the specific observational data used in each chapter.

Daily Diaries

Given the challenges of online observation and the limitations of interviews, I also collected data through daily diaries. The data collected from semi-structured interviews allowed me to capture informants' broad and generalized reflections, and the data collected from my observations enabled me to capture informants' public profiles and the context of their work. But these forms of data were less well-suited for accessing informants' daily practices and routines and their perspectives while carrying out those activities. Therefore, I collected data using a daily diary method with a subset of consenting informants who I asked

if they would be interested in participating following their initial interviews (Arndt & Rose, 2023; Bolger et al., 2003; Wheeler & Reis, 1991; Zimmerman & Wieder, 1977). Diary methods are valuable because they “allow participants to become co-researchers by having them collect information about themselves, which may be otherwise difficult to observe or record” (Arndt & Rose, 2023, p. 175). Although researchers use many different diary approaches, ranging from hourly surveys to requests that informants upload photos when specific events occur, diary methods can also take the form of reflective journal entries that allow informants to write about experiences they find subjectively relevant (Arndt & Rose, 2023; Zimmerman & Wieder, 1977).

For the diaries, I combined techniques from reflective and event-based approaches. Specifically, I asked informants to complete diary entries organized into two columns over the course of one week. I determined that one week provided an appropriate window for capturing what was typical in informants’ Upwork use, and I verified this assumption with the informants directly. In the first column, I asked them to log each time they used Upwork, including how much time they spent on the platform and the activities they performed. In the second column, I asked them to reflect on their experiences after each Upwork session, guided by the question: “What did your experience on Upwork make you think about and/or feel, especially in terms of who you are as a worker or as a professional right now?” This prompt provided insights into how informants understood their identities while working in retirement, how they organized and allocated their time on Upwork, and the types of actions they typically took on the platform and why. An example of a completed log for one informant over two days is provided in Appendix 5. Given the nature of the data these diaries produced, I primarily drew on them in Chapter 4.

Archival Documents

Lastly, I collected archival materials from Upwork, including their official help guides, policy updates, feature updates, and investor reports. My intent in collecting these archival materials was to gain an understanding of Upwork’s platform positioning for its users—both freelancers and clients—including any normative framings of how they expected users to behave. Many of these documents were shared with me via email updates, and I also collected archival material based on the topics that emerged frequently during interviews. For example, during interviews for the study in Chapter 5, many informants mentioned a ‘Connects’ currency that Upwork required them to purchase and use when sending proposals. Therefore, I collected the documentation on this feature from Upwork’s help guides. Additionally, for archival materials—especially those related to features that informants mentioned—I collected official guides and policies across different time periods to see how Upwork may have changed its language or positioning. Returning to the example of the Connects feature, I gathered help guides from the feature’s initial release to the present when I was collecting data. I used different archival materials across each chapter, and Table 2, Row 3 provides more details on those specifics.

Analytical Strategy

Following grounded theory, my data analysis used constant comparative methods and was highly iterative, with analysis occurring alongside ongoing data collection (Charmaz, 2006; Glaser & Strauss, 1967). Constant comparative methods involve systematically comparing different segments of data to identify patterns, categories, and relationships at increasing levels of abstraction (Glaser & Strauss, 1967). The basis of constant comparative methods is coding, assigning symbolic labels that capture “a summative, salient, essence-

capturing, and/or evocative attribute for a portion of language-based or visual data” (Saldaña, 2011, p. 95-96). In general, I began with initial coding, which involved immersing myself in the corpus of interview transcripts and generating codes from informants’ words, phrases, and incidents (Charmaz, 2006). Following initial coding, I moved to focused coding, in which I examined patterns among my initial codes that were most theoretically relevant to my research questions, refined and grouped them into broader categories, and considered their relationships (Charmaz, 2006). That said, my analytic process was highly iterative; emerging patterns prompted new questions that helped determine my next analytic actions (Locke et al., 2022). Although I relied on the same general analytical process throughout the dissertation, each research question required its own analysis strategy, which I describe below. Table 2, Row 4, provides a summary of the analysis used in each chapter.

Research Question 1

To address my first research question—which asked how older professionals retiring into online freelancing platforms navigated a reputation system fundamentally different from that in their former careers—I drew on interviews from a sample of 60 informants based in the United States, as they were all within the same institutional context for policies around retirement. During interviews for this study, my protocol included questions that specifically asked informants about their experiences as newcomers to Upwork and how they approached establishing themselves within Upwork’s reputation system. For triangulation, I also drew on two other sources of data: (1) observations pertaining to what Upwork featured on freelancers’ profiles and how it generated a recommendation list to clients, and (2) archival documentation related to how Upwork explained how its reputation system worked and the reasoning for its design.

During initial coding, my attention was drawn to data on informants' reasons for pursuing online freelancing in retirement and their overall perceptions—including beliefs and feelings—of Upwork's reputation system. In their codes on their perceptions, it was abundantly clear that informants held a largely negative view of Upwork's reputation system. Thus, in focused coding, I began relating codes capturing informants' negative views to my codes on their motivations for pursuing online freelancing in retirement. Through these comparisons, I noticed clashes arose between informants' understandings of how their reputations were constituted by credentials in the preretirement careers and how reputation needed to be established through ratings on Upwork. During this round of analysis, I also noticed variation in informants' explanations of how they responded after realizing which activities they needed to do to earn ratings on Upwork. While some persisted in completing the activities required to earn ratings, others abandoned the platform altogether. This divergence led me to conduct another round of comparative analysis between informants who did and did not persist. I identified these groups using interview data, follow-ups conducted one year after initial interviews, and profile data on informants' job activities on Upwork. In this comparison, I examined possible explanations for variation, informed by prior literature and other patterns in my data, to understand why some informants adjusted to the platform's reputation system while others did not.

Research Question 2

My second research question asked how older professionals constructed identities as they simultaneously retired and entered online freelancing platforms. Because I wanted to examine the experiences of any older worker for whom retirement was a salient identity, I conducted interviews with a subsample of 54 informants who publicly identified themselves

as retired on their Upwork profiles and were located in different countries. I asked targeted questions about their experiences transitioning into retirement and how they interpreted their continued participation in platform work. I supplemented interviews with diary entries from nine informants, as this data provided deeper insights into how informants at the extremes of my sample reflected on their identities in the day-to-day of doing online freelancing work.

Because this research question focused on identity construction, which is inherently processual, my analysis centered on two kinds of evidence: (1) how informants were thinking about themselves as retirees over time and (2) how this related to their actions and interactions while working the platform. My initial coding captured informants' descriptions of what it was like to be retired alongside codes for their actions and interactions as they worked online. I paid particular attention to how informants described their feelings about retirement, which led me to notice fluctuations in their accounts. Thus, I shifted to more focused coding that systematically considered these fluctuations and how they related to my codes capturing informants' actions and interactions when doing platform work. In line with identity construction as a process, I created timelines of fluctuations for each informant and then compared these timelines across all informants (Langley, 1999). I also coded diary entries comparing what specific activities on Upwork triggered identity-related reflections. Through this analysis, it became clear that informants' approach to using the platform involved a similar set of actions, reflections, and shifts in self-definition regarding how they viewed themselves as retirees and their relationship to doing paid work as an activity.

Research Question 3

Lastly, my third research question examined how older professionals retiring from careers in formal organizational employment perceived their sense of stability within the

precarious conditions of online freelancing. For this question, I was particularly interested in retired professionals' perspectives on stability and how their responses to the platform's precarious conditions compared with workers entering online freelancing at other career stages who were also transitioning out of formal organizational employment. To address this question, my subsample included 66 informants, aged 23 to 80, based in the United States. My interview protocol included questions about each informant's career before joining Upwork, their future career and life plans, and how they compared online freelancing with their past jobs in formal organizations. I supplemented interview data with observations on how Upwork organized access to jobs on the platform, as well as archival material and documents on this topic.

For this analysis, in my initial coding I captured how informants described the work conditions on Upwork and how secure (or insecure) they felt within those conditions. After initial coding, I began a round of focused coding, taking a comparative approach of segmenting informants based on recurring patterns in how they evaluated the platform's work conditions. From this analysis, I noticed distinct variation across informants, but it was not a simple polarization with some people feeling stable on Upwork, while others did not. Instead, in my analysis, I determined four different evaluations. Therefore, I did another round of coding to explore these different evaluations and developed codes capturing dimensions of people's biographies—from their financial situations to their trust in institutions—that co-occurred with their four differing appraisals of security. In the final round of coding, I analyzed how these dimensions aligned with informants' career stages. I split my sample based on the groups revealed in the previous stage of analysis. I then

compared recurring patterns within these groups as to how they described searching for and applying to jobs amidst algorithmic management.

III. Cold Starts and Burning Desires

Cause what could be more satisfying than to be able to go, at the age of eighty-four, into twenty or thirty different cities, and pick up a phone, and be remembered and loved and helped by so many different people?

—Willy Loman, *Death of a Salesman*

Entering a new work role is challenging, whether starting a job, changing occupations, or pursuing an entrepreneurial endeavor (Ashforth, 2000; Bourmault & Anteby, 2020; Demetry, 2017; Ibarra, 1999; Jiang & Wrzesniewski, 2023). Successful transitions require individuals to adapt to new expectations (Louis, 1980; Nicholson, 1984) and establish trust and credibility with new colleagues and contacts (Dufour et al., 2021). Workers often ease this transition by signaling their skills, expertise, and potential through credentials like job titles, company names, and educational degrees (Burton et al., 2002; Ferris et al., 2003; O'Mahony & Bechky, 2006; Spence, 1978). These signals sometimes go unrecognized, particularly when gatekeepers and evaluators perceive credentials as irrelevant, outdated, or mismatched with the new context (Arbeit & Warren, 2013; Bertrand et al., 2010; Nardon et al., 2021; Weisshaar, 2018). In such cases, workers encounter a cold-start problem: they must build new reputations in contexts that do not acknowledge their prior experience (Rahman, 2024).

Online freelancing platforms, which connect clients with highly skilled professionals for specialized projects, amplify the cold-start problem by relying on ratings-based reputation systems that require workers new to a platform to build credibility exclusively through in-platform transactions (Duggan et al., 2020; Howcroft & Bergvall-Kåreborn, 2019; Kuhn & Maleki, 2017; Resnick et al., 2000; Spreitzer et al., 2017; Vallas & Schor, 2020). Although ratings-based reputation systems help establish trust between unfamiliar parties, they restrict

reputation signals to in-platform experience to control user behavior in ways that align with platform owners' business models (Dellarocas, 2010; Hagi, 2009; Kellogg et al., 2020; Karunakaran et al., 2022; Orlikowski & Scott, 2014). As a result, workers' non-platform experience contributes little to their platform-specific reputations, making it nearly impossible for them to begin securing work until they engage in activities that will garner ratings that are promoted by the platform's algorithms and, consequently, valued by clients (Gandini et al., 2016; Rahman, 2024; Vallas & Schor, 2020).

Much of the prevailing scholarship on workers joining online freelancing platforms assumes that those who overcome the cold-start problem are willing to trade immediate rewards for long-term career gains (e.g., Alvarez de la Vega et al., 2023; Bellesia et al., 2019; Blaising et al., 2021; D'Cruz & Noronha, 2016; Kinder et al., 2019; Wood & Lehdonvirta, 2022). Researchers show how online freelancers who overcome the cold-start problem tend to have a long-range time horizon and a commitment to integrating freelancing into their professional identities (e.g., Bellesia et al., 2023; Rahman, 2021; Petriglieri et al., 2019; Sutherland et al., 2020). However, such an approach of sacrificing the present for future rewards may be unattractive to late-career workers who may enter the gig economy with different motivations (Ashford et al., 2018).

The late-career is characterized by a reordering of priorities around work. Many late-career workers view their work from a short-range time horizon, placing greater value on finding immediate satisfaction in what they do rather than striving for professional advancement (e.g., Amabile et al., 2024; Carstensen et al., 1999; Kojola & Moen, 2016; North, 2024). Therefore, unlike the possible motivations of early-career and mid-career to endure the cold-start problem with the prospect of a long freelancing career ahead of them,

late-career workers are more likely to encounter the cold-start problem differently. Having already invested in their careers over decades (e.g., North, 2024), operating from a shorter time horizon (e.g., Carstensen et al., 1999), and desiring to make work less central in their lives (e.g. Crary et al., 2024), the question of how late-career workers manage to overcome the cold-start problem without the same long-term incentive to reinvest in building a new reputation remains unanswered.

The widespread cold-start problem in online freelancing, coupled with a limited focus on how late-career workers navigate it, presents a critical puzzle. Workers aged 55 and older represent the fastest-growing workforce segment in many countries (U.S. Bureau of Labor Statistics [USBLS], 2023; United Nations, 2023), making it crucial to understand how this demographic can succeed in emerging work arrangements like platform work. However, existing scholarship offers little guidance for late-career workers who no longer wish to continue full-time work in formal organizations (Kulik et al., 2014). Therefore, I conducted a qualitative study of late-career workers in the United States who retired from full-time organizational employment but sought to continue working through an online freelancing platform. My sample included workers who successfully built platform-specific reputations and those who abandoned the effort of doing so.

I found that, for late-career workers, the cold-start problem was especially acute because of a fundamental misalignment of reputation systems. The platform's *ratings-based logic* in assigning and recognizing workers' value directly conflicted with the *credential-based logic* that had informed late-career workers' sense of professional worth, which had matured in formal organizational employment. Because the only option to overcome the cold-start problem required consenting to the platform's ratings-based reputation system,

late-career workers had to recalibrate both their sense of professional worth and motivations to preserve their overarching late-career goals and self-conceptions. Theorizing the cold-start problem's severity as stemming from reputation system misalignment extends beyond late-career transitions to platform work; it clarifies similar challenges faced by immigrants seeking credential recognition (Arbeit & Warren, 2013; Zikic et al., 2010), professionals changing occupations (Bourmault & Anteby, 2020; Demetry, 2017; Jiang & Wrzesniewski, 2023), and experienced workers moving across sectors (Barley & Kunda, 2004; Bidwell & Briscoe, 2010).

Theoretical Background

The Cold-Start Problem in Platform Work

Although transacting with strangers on online platforms is now common, early platforms faced a challenge in facilitating exchanges between disparate and unfamiliar parties. Without prior interactions or accountability mechanisms, buyers and sellers had no basis for trust, the expectation that a transaction partner will fulfill their advertised commitments (Resnick et al., 2000; Tadelis, 2016). However, the e-commerce platform eBay's success demonstrated that platforms could foster trust between digitally distant strangers by implementing feedback mechanisms that allowed buyers and sellers to rate and review transactions (Cheshire, 2011; Dellarocas, 2003; Tadelis, 2016). eBay introduced post-purchase surveys where buyers could rate sellers on a 5-star scale based on platform-determined criteria such as product quality and communication (Tadelis, 2016). In turn, ratings-based reputation systems became a default solution for platforms intermediating economic exchanges by collecting, distributing, and aggregating feedback about users' behaviors (Resnick et al., 2000).

Ratings-based reputation systems signal transactional trustworthiness and serve the strategic interests of platform owners by reinforcing user dependence (Schor et al., 2020). Feedback mechanisms are one element of a broader algorithmic infrastructure that determines how reputational data from transactions—such as ratings, reviews, and other platform-determined information—are indexed, weighted, and deployed in matchmaking (Resnick et al., 2000; Dellarocas, 2010). Users who rank higher in search results and recommendations benefit from greater visibility, reinforcing a cycle where reputational standing dictates access to opportunities (Nosko & Tadelis, 2015; Rahman, 2021). To entrench this system, platform owners will often structure reputation mechanisms to tie credibility exclusively to in-platform activities, deliberately excluding or limiting data from workers’ external career histories (Dellarocas, 2010; Hagi, 2009).

Through this siloing of information, platform owners introduce frictions that discourage users from migrating to competitors or using multiple platforms (Chen et al., 2016; Teubner et al., 2019). As Dellarocas (2010, p. 7) notes, reputation functions as a form of “lock-in,” where workers remain tethered to a platform as leaving would mean starting over without accumulated credibility. Configured for retention rather than portability, platforms’ ratings-based reputation systems induce a cold-start problem that all newcomers must navigate. In other words, actors on a platform can only build reputations from interactions captured within the platform’s systems (Gandini et al., 2016; Tadelis, 2016; Orlikowski & Scott, 2014).

To overcome the cold-start problem on online freelancing platforms, workers must engage in strategies that increase their visibility within the platform’s siloed ratings-based reputation system (Alvarez De La Vega et al., 2021; Blyth et al., 2022; Bucher et al., 2021;

Sutherland et al., 2020; Rahman, 2024). This often requires engaging in undesirable labor, such as taking jobs that pay poorly (Blyth et al., 2022), doing jobs that fall outside their expertise (Rahman, 2021), or acquiescing to difficult and exploitative clients and customers (Alvarez de la Vega et al., 2021; Karunakaran et al., 2022). For instance, Sutherland et al. (2020) found that newcomers to an online freelancing platform frequently accepted work unrelated to their occupations and professions purely to accumulate high ratings. Similarly, a study of exchanges posted in online freelancer forums revealed that established freelancers commonly advised newcomers to undervalue their services and tolerate demanding clients as a necessary step toward building platform-specific reputations (Bucher et al., 2021). Online freelancers must trade short-term professional autonomy for long-term algorithmic visibility (Gandini et al., 2016; Gandini, 2019; Rahman et al., 2023; Wood & Lehdonvirta, 2022).

What compels online freelancers to tolerate and accept unappealing jobs that require significant time and effort to secure? Existing research, which has predominantly sampled freelancers in their early- and mid-careers, assumes that workers will make short-term sacrifices in exchange for future opportunities (Bellesia et al., 2023; Blaising & Dabbish, 2022; Rahman, 2024; Sutherland et al., 2020).⁵ Studies suggest that online freelancers view building platform-specific reputations as an investment in their long-term careers as independent workers (Alvarez de la Vega et al., 2023; Blaising et al., 2021; D’Cruz & Noronha, 2016; Kinder et al., 2019; Wood & Lehdonvirta, 2022). As one freelance designer

⁵ In the studies reviewed for this paper about online freelancers that provided age data on their samples, all reported the average and median age below 50 years old, which suggests that most of their data was from informants who were likely not in the late-career (Alvarez de la Vega et al., 2023; Bellesia et al., 2019, 2023; Blaising et al., 2021; Blyth et al., 2022; D’Cruz & Noronha, 2016; Idowu & Elbanna, 2021; Jarrahi et al., 2020; Jarrahi & Sutherland, 2018; Sutherland et al., 2020). I know of only one study that has specifically examined late-career platform workers, but the context was an on-demand driving platform, Uber, not an online freelancing platform for professional work (Cook et al., 2019).

in Bellesia et al. 's study (2023, p. 12) explained, "If you have no experience [on the platform], nobody will hire you for the project. So, you need to make some compromises, where you invest your time for a future gain." Similarly, Rahman (2021, p. 973) found that freelancers reliant on platforms for their livelihoods accepted making sacrifices as necessary to maintain their reputations, with one worker stating, "I had no choice but to keep trying [to increase their score] ...I needed work." However, this research has largely overlooked late-career workers, particularly those joining platforms after decades in formal organizational employment, whose motivations and willingness to engage in such trade-offs would likely differ from their younger counterparts (Allen & Meyer, 1993; Ashford et al., 2018; Caza et al., 2022).

The empirical focus on online freelancers who tend to be in the early or middle stages of their careers has produced two assumptions that may not hold for individuals transitioning to freelancing platforms later in their careers. First, the existing literature assumes that to overcome the cold-start problem, workers must be committed to making online freelancing a central component of their professional identities (Bellesia et al., 2023; Blaising & Dabbish, 2022; Petriglieri et al., 2019; Rahman, 2021). The overall conclusion is that to succeed workers must internalize being a freelancer as central to who they are professionally for the foreseeable future (Bellesia et al., 2023; Blaising et al., 2021; Idowu & Elbanna, 2021; Rahman, 2024; Petriglieri et al., 2019). Second, the literature assumes that online freelancers must approach their work with a long-range time horizon, which enables them to willingly invest time, effort, and discomfort in the present to secure future opportunities (Alvarez de la Vega et al., 2023; D'Cruz & Noronha, 2016; Kinder et al., 2019; Rahman et al., 2023; Sutherland et al., 2020).

Yet, what people desire from their lives and careers shifts over time (e.g., Carstensen, 1992; Hall, 2002; North, 2024) and broadening the research scope to account for how different motivations and priorities evolve across the lifespan is essential. As Ashford et al. (2018, p. 35) argues, researchers must “differentiate samples of workers in the gig economy to better understand the conditions that influence the relationships between the lived experience of work, individual capabilities, and individual success.” A more nuanced approach would reveal how platform-based freelancing careers unfold differently for workers at various career stages, challenging assumptions about what constitutes success in online freelancing.

Evolving Motivations Across Career Stages

The careers literature widely acknowledges that professional trajectories follow sequenced stages across the life course, each marked by distinct statuses, identities, and motivations (Allen & Meyer, 1993; Hall, 2002; Levinson, 1978; North, 2024; Ornstein et al., 1989; Schein, 1971; Super, 1957). Scholarship categorizes careers into three broad, age-graded stages (Hall, 2002; Levinson, 1978; North, 2024; Super, 1957). The early-career stage focuses on workforce entry and forming a professional identity (Allen & Meyer, 1993; Schein, 1971). The mid-career stage is characterized by skill refinement, expertise maintenance, and committing to a long-term professional trajectory (North, 2024; Ornstein et al., 1989). The late-career stage, often associated with retirement, involves gradually reducing professional responsibilities and disengaging from work (North, 2024; Ornstein et al., 1989). The relevance of these three stages is especially pronounced in careers within formal organizations and established occupations, where advancement, responsibility, and recognition have historically been structured around time-based progression throughout the

life course (Hall, 2002; North, 2024).

Although many individuals' careers may not follow the three stages neatly (Moen & Roehling, 2005), substantial research provides evidence that these stages do inform workers' expectations for what is considered a "normal" career (Ashforth & Fugate, 2000; Bailyn & Lynch, 1983; Potter, 2020). Additionally, early-, mid-, and late-career stages are reinforced and institutionalized through structural systems and policies, such as standardized timelines for graduating from school and entering the workforce or policies dictating when individuals can receive retirement benefits (Riley & Riley, 2000; Tomlinson et al., 2018). As Cohen and Duberley (2021, p. 8) argue, "[We] might look at careers...as social performances within which time-based scripts become so embedded that I accept them as inevitable."

Research on workers' motivations in early and mid-career aligns closely with current literature's view on who overcomes the cold-start problem in online freelancing. In studies of early-career workers, researchers demonstrate that their primary motivation is establishing a professional identity by taking on challenging roles, learning from senior colleagues, and actively proving their capabilities (Ibarra, 1999; Gibson, 2003; Pratt et al., 2006). Similarly, researchers show how mid-career workers prioritize long-term career advancement, seeking projects that expand their expertise, moving into specialized industries for skill refinement, and strategically curating portfolios that showcase their mastery (Bailyn & Lynch, 1983; Zabusky & Barley, 1996; Wang & Luo, 2019; Bidwell & Briscoe, 2010). Together, these studies suggest that early-career workers are motivated by professional identity formation, and mid-career workers by sustained professional growth. With a seemingly implicit understanding of such motivations, the literature on online freelancers posits that overcoming the cold-start problem requires a long-term time orientation and a commitment to freelancing

as a core part of one's professional identity (Bellesia et al., 2023; Idowu & Elbanna, 2021; Petriglieri et al., 2019; Rahman, 2021; Sutherland et al., 2020).

By contrast, research on late-career motivations challenges assumptions about what underlies workers' persistence in overcoming the cold-start problem in online freelancing. As Amabile et al. (2024, p. 3) describe, the late-career stage is akin to "crossing a bridge from a land where work was a dominant feature of the landscape to a land without work—or with work appearing in a vastly diminished or vastly different form." Studies consistently show that as workers reach the late-career stage they begin to seek more personal satisfaction through roles that align with their interests, and they look for work that complements rather than competes with other life priorities, such as family and leisure (Beehr & Bennett, 2015; Kim & Feldman, 2000; Wang & Shultz, 2010; Crary et al., 2024). For example, Kojola and Moen (2016) found that despite variation in occupational background, financial needs, and health status, late-career adults expressed a shared desire for control over their time and a sense of purpose in the activities they pursued. These preferences reflect broader patterns in lifespan development research, which shows that as individuals reach retirement ages, they often adopt a shorter time horizon and increasingly prioritize present-moment satisfaction over delaying gratification for goals in the far-off future (Carstensen, 1992; Carstensen et al., 1999).

Even if late-career workers are not striving for career advancement or operating with a long-term outlook, this does not necessarily mean they are disengaging from work altogether. Many older adults continue working, but they tend to seek out roles aligned with their personal interests and that offer autonomy and temporal flexibility (Beehr & Bennett, 2015; Kanfer & Ackerman, 2004; Kim & Feldman, 2000). These preferences are also reflected in

labor forces across the globe where a growing number of late-career workers remain in the labor force, not as full-time organizational employees, but in alternative arrangements such as self-employment and independent contracting (Abraham et al., 2019; Toossi & Torpey, 2017). Notably, among self-employed workers in the United States whose primary source of income comes from service-based platform work, late-career adults make up a large share, with more than one in five platform workers aged 50 years and older (Atkins et al., 2025).

If late-career workers seek to make work less central and orient to their work through a shorter time horizon, they may be unwilling to draw on a justification of sacrificing the present for future rewards that prior scholarship has typically associated with the underlying motivations workers draw upon to overcome the cold-start problem. Motivations that characterize the late-career stage stand in sharp contrast to the long-term orientation and career-advancing efforts that research suggests compels early- and mid-career workers to persist when they encounter cold starts (Bellesia et al., 2023; Crary et al., 2024; Petriglieri et al., 2019; Rahman, 2021). Without the long-term outlook of being able to recoup investments in a new reputation system, how late-career workers experience and overcome the cold-start problem remains an open question in pressing need of an answer as more workers at and beyond retirement ages turn to self-employment and platform work (Atkins et al., 2025; Abraham et al., 2019; Toossi & Torpey, 2017). Thus, I conducted the following study to understand how later-career workers encounter the cold-start problem in platform work and how those who overcome it are able to do so.

Methods

Research Context and Sampling

I examined how late-career workers navigate the cold-start problem on Upwork, an

online labor platform that operates as a two-sided marketplace, intermediating nearly every aspect of the labor process from hiring to project management to contract completion. On the freelancer side, workers create profiles, apply for jobs, communicate with clients, track and submit work, and leave ratings upon contract completion. On the other side of the marketplace, clients post job listings, assess and hire freelancers, manage freelancers' work, release payments, and similarly leave ratings upon contract completion. Upwork's technology infrastructure, including its proprietary data and algorithms, are key to enabling this intermediation. Upwork markets its algorithms as helping clients "find the right freelancer for your project the first time around" (Upwork, 2022a) and assisting freelancers to "find the right work for you, with great clients" (Upwork, 2024).

I selected Upwork's platform as my research setting for two key reasons. First, it is one of the world's largest online labor platforms for professional freelance projects and contract work requiring specialized skills (Stephany et al., 2021). In 2022, Upwork hosted over 12 million registered freelancers who collectively earned more than \$3.8 billion, completing projects for nearly 800,000 clients (Upwork, 2022b). Second, I selected Upwork because a central part of its platform is its ratings-based reputation system. As Upwork explains in one of its help articles for why clients should leave feedback and ratings: "You're [as a client] also sharing your experience with other Upwork users, which can help them make more informed choices about the right talent for their project" (Upwork, 2023). In what follows, I outline the mechanics of Upwork's ratings-based reputation system, particularly how ratings are collected, aggregated, and displayed and how that influences a freelancer's visibility to clients on Upwork. Figure 1 illustrates these mechanics using screenshots from Upwork.

The mechanics of Upwork’s ratings-based reputation system begin with how it collects and aggregates feedback. At the end of each completed contract, Upwork solicits both public feedback (shown to the freelancer and to others on the platform) and private feedback (for Upwork’s internal use only) from clients. The public-facing component involves clients rating freelancers on a 5-star scale across six standardized categories: skills, quality, availability, adherence to schedule, communication, and cooperation. Although the first two of these categories gesture toward evaluating a worker’s expertise, overall, these categories are generic and capture aspects of the transaction rather than the substantive content of the work completed. Clients have the option to provide additional detail on their ratings in a written review, but doing so is not required and there are minimal guidelines about what they should write. Using clients’ feedback along with other transactional data from the completed contract—such as earnings, job category the posting was listed in, and hours worked—Upwork’s algorithms then automatically index this information into a section of a freelancer’s profile called ‘Work History’ which catalogs all the work a freelancer has completed within the platform. Additionally, Upwork’s algorithms aggregate data from across a freelancer’s platform work history into an ‘Overview’ section which features performance metrics such as a ‘Job Success Score’ and platform-generated badges that Upwork claims capture clients’ satisfaction and a freelancer’s overall success.⁶ Upwork displays these performance metrics prominently at the top of freelancers’ profiles

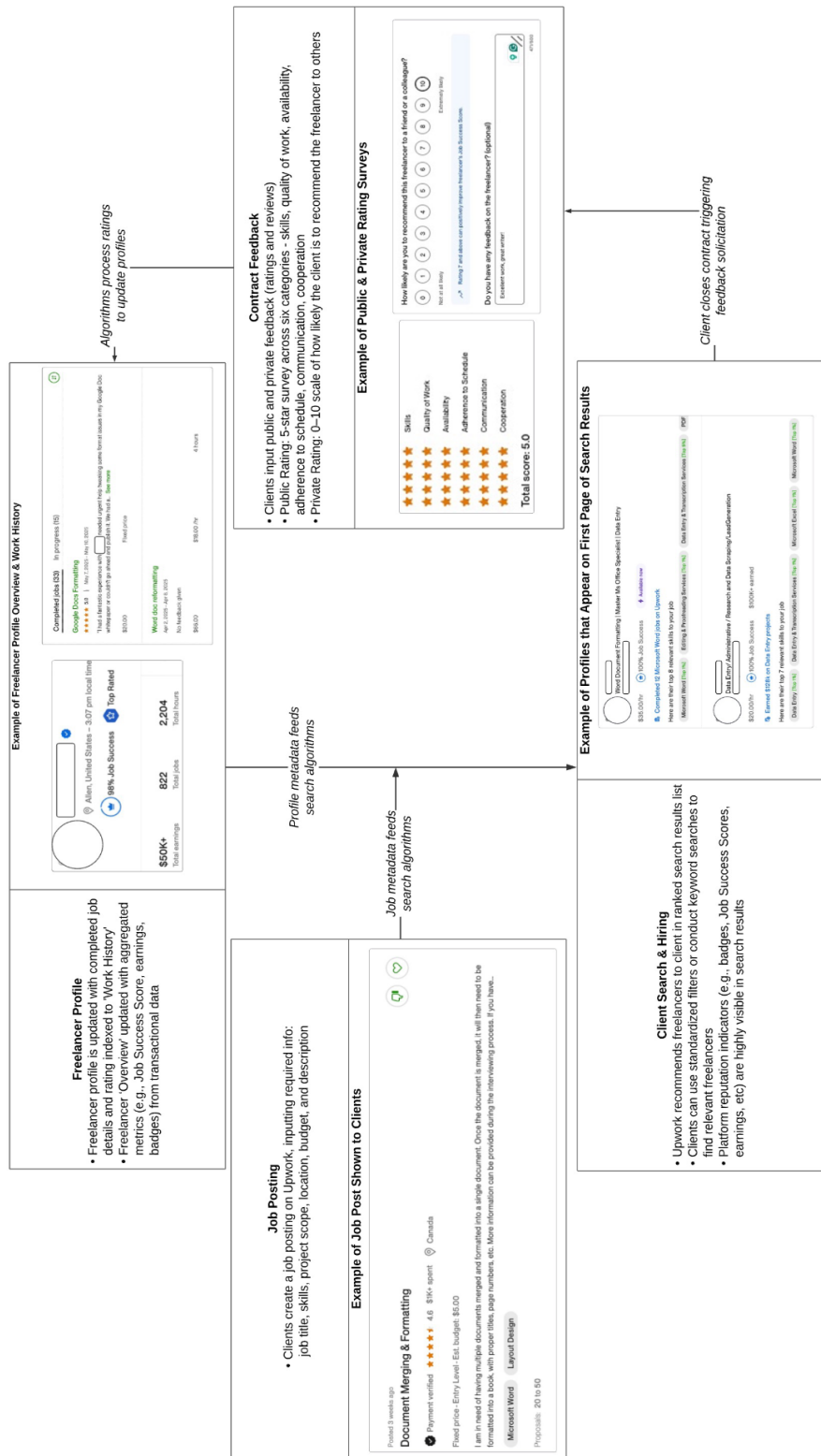
⁶ Upwork does provide two badges, the ‘Rising Talent’ and ‘Expert-Vetted’ badges, that are meant to consider a freelancer’s off-platform work experience as highlighted in the ‘Overview’ section of a freelancer’s profile. However, to earn these badges, freelancers must engage in platform-specific activities, such as obtaining a third-party skill certification from a designated vendor or completing a multi-step vetting process through Upwork’s internal review. If freelancers do not complete these activities in the ways Upwork designates, their prior non-platform work experiences are not aggregated and captured by the platform’s algorithms.

constituting their platform-specific reputation. Appendix 4 provides an annotated screenshot of an Upwork freelancer's profile.

The second component of Upwork's ratings-based reputation system governs how freelancers gain visibility with clients. Foremost, Upwork ranks freelancers with established platform-specific reputations higher in clients' recommendations and search results. Additionally, of the limited information shown to clients in these search results and recommendations, Upwork features the same performance metrics and indicators of platform-specific reputation that sit at the top of freelancers' profile pages. In the tools for clients to conduct more refined searches, Upwork provides standardized filters based on its platform-specific performance metrics, such as whether a freelancer has earned specific badges or generated a certain amount of earnings. Thus, although freelancers can include details about their past work experience outside the platform in their profiles, this information is largely absent from what Upwork prominently displays. For example, clients can use keyword searches to access information that is not part of Upwork's standardized and algorithmically generated performance metrics, but they must manually click into an individual freelancer's profile to locate where these self-reported details appear. In conversations with Upwork's internal team, they confirmed that they have designed the algorithms that determine freelancers' visibility to clients prioritize data produced from a freelancer's platform activities and platform-specific reputation: "On-platform experience does have higher importance in my algorithms, and this is because that's primarily what clients use today to determine if the FL [freelancer] is a good fit for them" (personal communication, May 30, 2025).

Figure 3.1

Mechanics of Upwork's ratings-based reputation system with example screenshots from the platform



Late-Career Online Freelancers

I employed a theoretical sampling to select informants whose experiences would contribute to building relevant theory and allow for systematic comparisons to my question of how late-career workers navigate the cold-start problem in online freelancing (Glaser & Strauss, 1967; Eisenhardt, 1989). My sampling strategy was guided by three main criteria. First, I used retirement eligibility and years of work experience as benchmarks. Although Upwork is a global platform, retirement norms and policies vary by country. Therefore, I decided to focus on workers in the United States to ensure a consistent institutional environment governing retirement benefits and standards. The United States' Internal Revenue Service's (IRS) threshold for penalty-free retirement savings withdrawals, designated at the earliest age 55, provided a relevant chronological age criterion. Second, I sought informants who had spent most of their careers in standard full-time employment within formal organizations and had no prior experience using online freelancing platforms as workers before they joined Upwork. This criterion ensured that all my informants encountering Upwork's ratings-based reputation system were doing so for the first time and would not have had existing experience building a platform-specific reputation. Third, I sampled only informants with active profiles on Upwork, meaning they were currently seeking work and applying for jobs on the platform. This criterion ensured that informants were able to reflect on their experiences, strategies, and perceptions while still in the midst of using the platform. Together, these three criteria helped us select informants from a population of late-career workers who could provide first-hand insight into experiencing the cold-start problem in platform work coming from decades of work experience in standard employment in formal organizations.

My sample consisted of 60 informants, with a median tenure of two years on Upwork's platform. The median age was 66, with ages ranging from 55 to 83. 23 informants (39%) were women. 46 informants (77%) held a bachelor's degree or higher. At the time of their interviews, 29 informants (48%) had earned an Upwork job success score or badge indicative of an established platform-specific reputation. Appendix 2 provides an overview of the sample for this study listed using pseudonyms.

Informant Recruitment

Following the approach used by other organizational scholars conducting qualitative studies of online freelancing platforms (e.g., Rahman, 2021; Sutherland et al., 2020), the first author joined Upwork as a client to recruit informants using the platform's job posting feature. This job posting stated the high-level goals of the study, offered a fixed payment amount for participation, and specified that I was seeking informants who met the abovementioned criteria. The first author sent targeted invitations to freelancers whose profiles aligned with my criteria, inviting them to apply for my job posting and participate in a research interview. Since Upwork requires clients to select a single job category for each posting, promoting that job to freelancers within that category, I rotated the job category weekly to ensure as representative of a sample as possible across occupational backgrounds and service offerings.

Additionally, rather than selecting only those ranked highest in Upwork's search results and recommendation lists, the first author invited freelancers from different pages and positions of these results. For example, if Upwork's search results for the job posting had 15 pages, the first author would invite freelancers who matched the study's criteria on each one of those pages without giving preference to those the platform algorithmically recommended

as a better match. This approach allowed recruitment of informants that ensured a sample that included late-career workers with differing indicators of platform-specific reputation, such as job success scores, profile badges, and overall earnings as well as intentionally inviting freelancers with different listed hourly rates. Appendix 1 provides an example of my job posting.

Only 12 informants (20%) discovered and applied to the job posting independently without receiving an invitation. However, upon reviewing their profiles, I found no significant differences in their listed hourly rates, performance metrics, or other reputation indicators compared to those I had selectively invited. This consistency suggests that my sampling strategy effectively captured a diverse cross-section of late-career freelancers who were actively using and navigating Upwork's ratings-based reputation system.

Data Collection.

Interviews

My primary data source was semi-structured interviews (Kvale & Brinkmann, 2009; Spradley, 2016), which were conducted by the first author. To develop the interview protocol, both the first and second author designed open-ended questions that facilitated systematically comparable data while allowing late-career freelancers to articulate their experiences in their terms. The semi-structured format provided flexibility, enabling deeper probing into salient areas that emerged during interviews. During the interviews, the first author asked informants about their career history, their experiences transitioning to working on a platform, and encouraged them to reflect on how their behaviors and approaches to their work on the platform evolved.

Because data collection and preliminary analysis occurred in parallel, the first set of

interviews tended to include broader, exploratory questions, and I refined the protocol for the later interviews as themes emerged. For instance, in early interviews, several informants described difficulties setting initial rates that reflected their skills and expertise while remaining competitive with other freelancers. In response, I incorporated targeted questions in later interviews, such as “How did you decide your rate when you first started?” and “When and why have you changed your rate?” Appendix 3a provides an example of the final version of the interview protocol.

I conducted interviews until reaching theoretical saturation, at which point additional data no longer refined or developed my findings (Corbin & Strauss, 2015; Glaser & Strauss, 1967). Interviews lasted between 30 and 90 minutes. Given Upwork’s remote work environment, all interviews were conducted via videoconferencing or phone. To track informants’ ongoing engagement with the platform, the first author conducted a follow-up one year after the first round of interviews. Using Upwork’s communication features, including messaging and phone calls, the first author asked informants whether they were still using the platform and how their experiences had changed over the past year. Informants’ responses fell into three categories. Thirty-four (57%) reported still being active on the platform, making statements like, “I try to use Upwork as much as possible” (Eugene). Nine (15%) stated they were no longer active making statements like, “I’m not using Upwork. I paid into it for several years and never got a good lead” (Tanya). The remaining seventeen (28%) did not respond. I interpreted this non-response as a sign of abandonment and checked their Upwork profiles for confirmation. In each case, I found no or very little new activity, suggesting they were no longer using the platform.

Public Platform Data

To triangulate the interview data, I collected data from public records and platform documents. This included Upwork profiles for each informant, captured on the day of their interview and again two years later, in July 2024. Profiles provided detailed records of informants' work history on the platform, including completed jobs, performance metrics, self-written headlines and profile summaries, and self-set hourly rates. I also gathered guides published by Upwork on its help pages and blogs. These materials offered insights into how Upwork positioned its platform to freelancers, outlined platform functionalities, and provided official explanations of its ratings-based reputation system. By cross-referencing these documents with my interview data, I contextualized informants' experiences within Upwork's broader system for onboarding and reputation-building.

Data Analysis

My analysis was highly iterative, employing a constant comparative approach to systematically refine my findings (Charmaz, 2006; Corbin & Strauss, 2015). Overall, my process was guided by an approach of 'live coding', whereby I engaged with my data across many cycles of coding to allow for generative frictions and shifts in my own perspectives and understanding as researchers as my codes became "as objects to think with that are capable of 'talking back'" (Locke et al 2015; p. 374). Practically, coding involved labeling specific instances of data, organizing what I had labeled, and iteratively categorizing those labels and naming the links between them (Grodal et al., 2021; Golden-Biddle & Locke, 2006). I started from description (Saldaña, 2011); moved to uncovering processes and mapping sequences of events, activities, and choices (Langley, 1999); and gradually progressed to higher levels of abstraction to induce more generalized theoretical relationships (Van Maanen, 1979).

Throughout my data analysis process, I engaged in several in-depth conversations about emerging patterns, themes, and relationships I observed, paying close attention to how my interpretations aligned with, diverged from, or extended existing literature. Although my data analysis process did not follow a fixed sequence, it did settle into three main stages, which I detail below. To facilitate systematic analysis, I used Atlas.ti to code and organize my data efficiently.

The first stage of my data analysis began with familiarizing ourselves with my data and open coding each interview (Corbin & Strauss, 2015; Huberman & Miles, 2002). The first author went through transcripts line-by-line and met weekly with the second author to discuss patterns and themes emerging within and across transcripts. During this stage, I remained attuned to my overarching research question while immersing ourselves in how informants subjectively viewed their transition to online freelancing. I primarily generated descriptive codes that summarized actions, events, and experiences, and in-vivo codes that captured informants' own language (Huberman & Miles, 2002). For example, informants frequently referenced specific platform features they used when first joining Upwork and often linked these to particular actions. I developed open codes accordingly, such as 'open jobs list—searching for relevant jobs' and 'client messaging—sending proposal cover letters.' I began to notice a pattern in how these early codes clustered around three recurring areas: (1) why informants were pursuing online freelancing in their late careers, (2) what actions they took as newcomers on Upwork, and (3) how their perceptions of and experiences on the platform evolved.

Although informants came from different backgrounds and left full-time employment under varied circumstances, I noticed a common pattern across their interviews. Every

informant described a shift in what they wanted from work in later life. My codes revealed that they wanted to continue working, but in ways where they had more autonomy and where work felt less all-consuming. This led us to develop a second-order code labeled ‘late-career motivations.’ As I coded for data in this category, I noticed it frequently co-occurred with informants’ expressing their idealistic beliefs about how their prior credentials would be valued and recognized on the platform. This co-occurrence caught my attention because, despite their beliefs and expectations, many informants described frustration in their ‘experiences as newcomers on Upwork’. Following this pattern led us to engage with prior literature on workers’ online freelancing through platforms (e.g., Bellesia et al., 2023; Rahman, 2024), and to recognize the pattern I noticed as consistent with a cold-start problem. My informants asserted that they needed ratings and platform-specific reputations to get better jobs and clients on Upwork. As I examined these codes of informants’ expressions of frustration in more depth, I noticed that what the cold-start problem meant for my informants went beyond what had been theorized in prior literature. More than being frustrated at having to build a platform-specific reputation, my coding revealed that informants were most perturbed by a fundamental misalignment between how they had built reputations earlier in their careers through credentials and how reputation was constituted by ratings on the platform.

During the second stage of my analysis, I also began coding for the informants’ responses to the cold-start problem. I did this because I noticed that many described being able to overcome the cold-start despite their initial frustrations, and, to my surprise, they did so while asserting that they were not compromising their late-career motivations. To systematically identify those informants who persisted, I drew on three data sources: (1)

codes from interview transcript indicating whether an informant reported eventually getting to a point where clients were inviting them to jobs unsolicited on the platform, (2) responses to follow-up communication about whether and how they were still using Upwork one year after their initial interviews, and (3) profile data showing continued activity, particularly whether they had achieved indicators of platform-specific reputation, such as job success scores or badges. In total, I categorized 36 informants (60%) as having persisted and overcome the cold-start problem.

In the third stage of my analysis, I focused on how workers who stayed on the platform managed to persist compared to those who did not. My coding drew on existing literature and key variations in my data, such as financial need, availability of other paid work, the type of work pursued, and what workers knew or did when they first joined Upwork (e.g., Schor et al., 2020; Rahman, 2021). Although I explored these factors as possible explanations, none consistently explained why some informants persisted. Instead, I found that those who eventually overcame the cold-start problem engaged in well-known reputation-building strategies identified in prior freelancer research (e.g., Blaising et al., 2021; Blyth et al., 2022; O'Mahony & Bechky, 2006).

However, my coding revealed that late-career workers did not describe their persistence as a sacrifice of the present in the hopes of gaining future rewards. Analyzing how informants explained why they persisted in building platform-specific reputations, my coding revealed that they made consistent statements about focusing on how such efforts fulfilled their desire for personally satisfying work in the present. I developed the label 'recalibrating motivations' to capture these statements of informants who shifted their focus away from what was constraining about reputation-building to that which was fulfilling to

their overarching late-career goals. Systematic comparison between the persisting and abandoning informants showed that those who failed to overcome the cold-start problem rarely described recalibrating their motivations. And, systematically comparing those who persisted and those who did not, I observed that recalibrating motivations alone was not sufficient to enable persistence. A second aspect of recalibrating emerged as persisting workers made statements that they accepted that ratings, not credentials, defined their value on the platform. In turn, I labeled these statements as ‘recalibrating professional worth.’

I also observed variation in the ease with which informants engaged in recalibrating their professional worth. Some informants expressed greater hesitation, frustration, and ambivalence than others. Examining this variation in more depth, my coding revealed that the ease of recalibrating professional worth depended on whether informants sought continuity with the occupations and professions they were in before they retired from organizational employment.

Occupationally detached informants described recalibrating their professional worth with less discomfort while occupationally attached informants described the process as more fraught. When I examined persistence by occupational attachment, the pattern proved consequential with the majority of those who persisted being occupationally detached (22 of the 36 persisting informants). And, when I further analyzed persisting workers by their occupational attachment into account, I noticed that these differences continued to matter in how they described what happened to them on the platform after they gained visibility. Table 2 provides a summary of my coding results comparing those who persisted and those who abandoned the platform.

Table 3.1*Coding result summary by persistence pathways and aggregate*

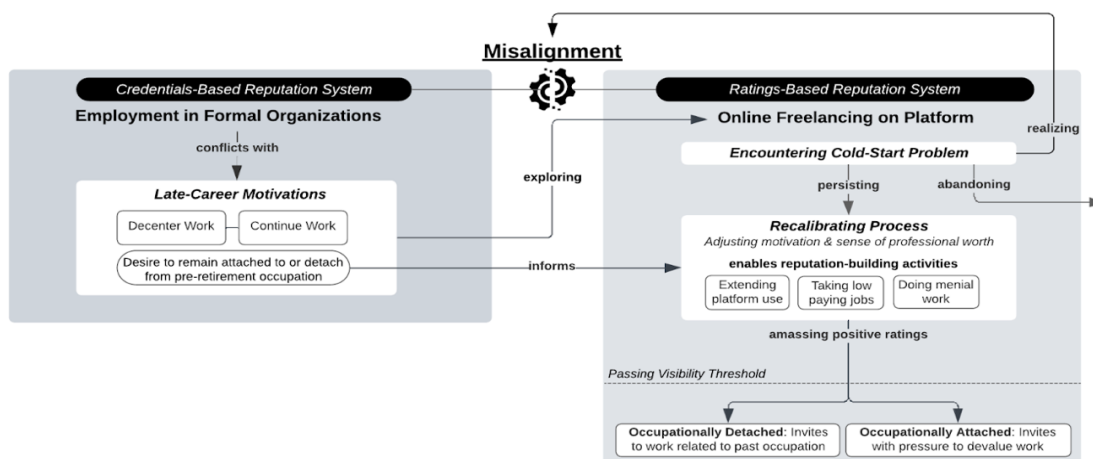
	Persisting	Abandoning	Total
Motivation to Decenter Work			
Total coded as wanting more autonomy for work to be less all-consuming	100% (36)	100% (24)	100% (60)
Total coded as wanting to prioritize non-work domains	100% (36)	100% (24)	100% (60)
Total coded as wanting activities to be presently satisfying	100% (36)	100% (24)	100% (60)
Cold-Start Problem			
Total coded as expecting credentials would be valued	100% (36)	100% (24)	100% (60)
Total coded as struggling to be noticed on the platform	86% (31)	91% (22)	88% (53)
Total coded as asserting reputation requires ratings	83% (30)	71% (17)	78% (47)
Identifying Persistence			
Total coded as stating getting invited to jobs	67% (24)	00% (0)	40% (24)
Responded to Follow-Up ~1 Year after Interview	94% (34)	38% (9)	72% (43)
Has Badges T1	47% (17)	04% (1)	30% (18)
Has Badges T2	69% (25)	04% (1)	43% (26)
Has Job Success Score T1	47% (17)	04% (1)	30% (18)
Has Job Success Score T2	92% (33)	00% (0)	55% (33)
Responses to Cold-Start			
Total coded as not willing to compromise motivations	100% (36)	100% (24)	100% (60)
Total coded as recalibrating motivation	94% (34)	13% (3)	62% (37)
Total coded as recalibrating professional worth	92% (33)	33% (8)	68% (41)
Informant Attributes			
Total coded as occupationally attached	39% (14)	54% (13)	45% (27)
Total coded as dependent on working for income	33% (12)	46% (11)	38% (23)
Total coded as doing other paid work	47% (17)	67% (16)	55% (33)

Findings

I found that late-career workers navigated the cold-start problem in platform work through multiple phases that began with their growing motivation to decenter work. Perceiving that decentering work was not possible within organizational employment, they turned to online freelancing through Upwork, where they expected, they could continue working on their terms and recoup the value of the accumulated expertise. However, they encountered the cold-start problem, realizing they were largely invisible to clients without platform-specific reputations. Their experience of the cold-start problem was particularly jarring as they realized a fundamental misalignment between the credential-based systems that had been the bedrock of their professional identities and sense of worth and the platform's ratings-based reputation system. In turn, late-career workers followed two pathways: some abandoned the platform, while others persisted by recalibrating to accommodate the platform's logic. Yet, even after overcoming the cold start, new tensions emerged as they became visible through algorithmic promotion. Figure 2 summarizes these phases and the divergent pathways that structure the findings that follow.

Figure 3.2

Model of late-career workers' pathways in response to the cold-start problem



Motivation: Shifting from Organizational Employment to Platform Work

Decentering Work.

Before venturing into online freelancing, late-career workers described reaching a turning point at which working as full-time employees in formal organizations was no longer desirable. Many realized that how they wanted work to fit into their lives had changed. The drive for career progression—climbing the corporate ladder, taking on more responsibility, chasing status, maintaining an all-in commitment to work—had lost its appeal. As Tina, a former operations executive, explained, she reached such a turning point at which the tireless pursuit of accomplishment, which had defined her career approach for two decades, was no longer fulfilling:

There's a whole lot packed into that kind of 20-year time span of your life... You're hyper-focused, and very determined, and goal-oriented... You're not successful unless you're working your butt off every day. The proof was there: I did work really hard to achieve what I did... I am a homeowner. I have traveled the world extensively. I've raised three amazing sons who have gone through college already. If you look at my achievements, I achieved those goals... I've learned the hard way how to climb. Why not do it for me now? I am giving myself permission to live my life on new terms.

Informants like Tina realized they had achieved much of what they wanted professionally, and they no longer felt the need to chase this particular view of success. Although their specific career trajectories differed, every informant described reaching the same turning point where how they approached work in the past no longer matched how they wanted to approach it going forward. In Tina's words, they sought "new terms."

Late-career workers were not looking to stop working altogether and fully retire. They still expressed a desire to work in some form, to stay productive and to earn income. Yet there was a higher-order motivation that took precedence, a desire to decenter work. Decentering work contained three key priorities: (1) having more autonomy to reduce the

intensity of work involvement; (2) allocating more time, attention, and energy to non-work domains; and (3) doing activities, particularly work-related ones, that were personally satisfying in the present. While they shared these priorities, how each priority showed up in practice varied depending on each informant's personal circumstances.

For example, Manuel emphasized the importance of prioritizing non-work aspects of life, particularly related to his family. He wanted to spend more time at home to support his wife, who was dealing with ongoing health issues, and be more present with his grandchildren. At the same time, Manuel did not want to stop working entirely. However, he did desire more control over the time and intensity of his work, especially in proportion to everything else that mattered to him:

My wife has had three bouts with cancer...It was a good time to step back and have time around the house, not tied up with somebody else. I have three grandchildren...That was the main reason, just to have more free time and family time rather than be committed to 8 to 10 hours a day working for somebody else...Deciding how many hours I work, trying to do 10 to 20 hours spread over four or five days, that would be enough to keep me busy.

Similarly, after a long career in large financial institutions, Bernard no longer wanted the stress, politics, or moral compromises he associated with his jobs at these banks. Bernard still wanted to work and earn income, but he was looking for an arrangement where he could focus on helping people as this was work that he found more personally fulfilling than serving an employer or maximizing his own material gain. As Bernard put it:

You just hit a point in your life. I was tired of the bank world, I was tired of doing it, I've done enough of it...I'm just saying it's a natural consequence of getting older. I have a 20 or 30-year-old brain and a 62-year-old body...Over time, your stamina gets tired. My tolerance for BS from people has gone down. It was just that I wanted to make money and help people at the same time; not pick the money and feel like I had to screw people over.

Like Manuel and Bernard, all late-career workers in my sample described wanting to

continue working in some way, but with a redefined relationship to their work. They sought to make work less central, more compatible with the rest of their lives, and more intrinsically gratifying. Though how they expressed these motivations varied, the underlying desire to decenter work was shared across informants. Table 3, Row 1 provides additional evidence of how late-career workers converged on the higher-order motivation to decenter work, even as the relative weight they placed on each component priority differed across individual circumstances.

Allure of Online Freelancing.

Late-career workers described their motivation to decenter work as conflicting with the demands of organizational employment. In the companies where they had spent their careers, rigid structures, expected time commitments, and pressures to take on more responsibility increasingly felt at odds with how they now wanted to work. Even informants who attempted to negotiate with employers for a better match found their requests dismissed, prompting them to search for alternatives.

For instance, Archie, who had worked for years in technical management at one firm, envisioned that he might decenter work by gradually reducing his workload while staying with his company. But after that company was acquired, the new leadership gave him an ultimatum. They offered Archie a promotion requiring relocation and taking on more responsibility, the opposite of what Archie wanted. Archie's request to ramp down was dismissed entirely, leaving him with only one option: if he wanted to decenter work, he would have to retire from his job and pursue something else outside of organizational employment. As Archie explained:

I was working for a company that got acquired by [a large conglomerate]. I'm out

here in Ann Arbor, Michigan; they're headquartered in New Jersey. They asked me to move to New Jersey to join the management team there. I'll just say I didn't want to move to New Jersey...I hoped I could have stayed and turned it into a three-days-a-week job, and then maybe a two-days-a-week job, and ramp down into retirement. But it was largely an ultimatum: move out here and join the management team, or that's it. It was pretty easy for me just to say, 'I'm not gonna do that'.

Table 3.2

Evidence on motivations, assumptions about Upwork, and tensions with reputation building

	Representative quotes across informants
Late-career motivation to decenter work	"I don't like that environment that a developer has to work under. I wouldn't find that enjoyable. And again, I'm at that stage in my life where I don't want to do anything I don't like." (George) "My father actually passed away a year and a half after he retired, and he retired at 60. His younger brother died at 42. I thought if it's in my genes, this is one of those things that I want to get out and enjoy life. We worked hard all of our lives, and I worked a 24/7 kind of job in the event industry. I want to get out and go and enjoy things." (Joseph)
Assuming Upwork would be an ideal work arrangement	"I always thought that I'd be able to do freelance writing...Upwork gives you the benefit of just switching it off. Just saying I'm not available, and you're not gonna offend anybody." (Eugene) "On the Upwork side, it was really just looking at the opportunities, [since] it's totally project-based. It was just looking at the project and whether that was something I think I could do and enjoy doing...Then, does the amount of time that's asked for fit into my work-life balance now...I can go project by project and see if that's something that's interesting to me." (Megan)
Tensions between reputation-building and decentering work	"I just can't send in the same application every time, so it takes time to do that. I just assumed I'd get something on a more regular basis, or I didn't have to keep asking for work...They're all small jobs, very small, so you end up putting in proposal after proposal after proposal...I'm competing with a lot of people who are working to make a living out of this." (Herman) "I'm not subject to arbitrary, capricious, and somewhat, shall we sometimes say, unethical things that banks put you in the position of having to do...but the balance which everybody talks about, you can't sometimes get it [online freelancing]. It's more by happenstance, and the design is still the same here. I had to work most every Saturday and sometimes Sunday afternoons at night." (Bernard)

Like Archie, other informants found that their desire to decenter work was no longer compatible with the constraints of organizational employment, particularly full-time roles.

This conflict prompted them to explore options where they could simultaneously decenter work while continuing to work. Through online searches or recommendations from others, informants eventually found Upwork. Many described Upwork as piquing their curiosity, as it seemed one of the best options to continue working while fulfilling their motivation to decenter work. As one informant, Greta, explained, a recommendation from a trusted friend combined with comparisons to other part-time options and online labor platforms made Upwork stand out: “I think somebody told me of a couple of other sites...I would dig into them some and get some information on them. Upwork tends to be the best one that’s out there now.”

Late-career workers found online freelancing through Upwork compelling for two main reasons. First, they described being drawn to the platform because of its remote nature and seemingly abundant opportunity. Upwork connected freelancers with clients worldwide from the comfort of their homes, and its marketing language highlighted that workers would have choice and control. Late-career workers described how Upwork presented itself and how it was spoken about by friends, family, and others as an arrangement where they could modulate their workload, choose their schedules, and take on jobs featuring tasks they found personally satisfying. Especially when compared to formal organizational employment, many saw Upwork as offering the kind of flexibility they had not been able to find elsewhere.

Harold, for instance, saw Upwork as an ideal arrangement, believing it would allow him to control when and how much he worked without infringing on the other parts of life he now prioritized: “Upwork is nice because I can choose when I want to work and what kind of projects I want to work on...It’s freeing that you can do it when you need it and when you want to.” Similarly, George, entering his seventies, described how his motivation to decenter

work had become increasingly incompatible with the demands of full-time employment. As he considered other paid work alternatives, Upwork looked appealing because he believed it could be modulated to fit the ‘mold’ of how he envisioned work. As he stated:

I’m gonna be 71 years old soon. Forty hours a week was more than I was willing to do on a committed basis. Now, I want to work pretty much when I want to...Upwork fits into that mold. I’ll be able to pick up more freelance-type jobs that I want to do via Upwork.

Second, late-career workers were drawn to Upwork given how it positioned its platform for professionals and experts. Many informants believed this distinction meant that their decades of work experience would be valued on the platform and appropriately compensated. As Delilah explained, “I think Upwork is kind of a premier platform. I think it attracts real professionals, people who really have something to offer.” Confirming Delilah’s assessment, other informants noted that upon cursory observations of Upwork, they found numerous job postings where they believed their expertise and skills would make them competitive candidates. Thus, they assumed the clients hiring through Upwork would appreciate their extensive work experience. Gus, for instance, saw Upwork as a means to fulfilling his motivation to decenter work by working part-time, applying a variety of specialized skills he refined during his career, and being compensated commensurate with his work experience:

I find [Upwork] interesting because there are opportunities that are real...I’m turning 70 in August, and it’s not going to be the way I had worked in the past...This [online freelancing] is the future, and I want to continue working part-time...I find Upwork to be better aligned with what the expected pay rate would be for senior people in the U.S.

Like Harold, George, Delilah, and Gus, the late-career workers in this study largely idealized what online freelancing through Upwork would afford them. They saw the platform

as a premier space for professionals like themselves that would allow them to modulate and mold work to align with their desires. Table 3, Row 2 provides further evidence of how informants assumed online freelancing would be an ideal work arrangement. However, the decision to retire from organizational employment and pursue online freelancing was not trivial. Retiring meant leaving behind a work arrangement they had known for most of their careers and committing to a new stage of their careers defined by their motivation to decenter work. Upwork appeared to be an ideal option. Upwork promised flexibility and autonomy and positioned itself as a platform for skilled professionals and experts like themselves, a place where their work experience would be recognized and valued. With those assumptions in place, late-career workers began their first endeavors as online freelancers on the platform. But as the next section will show, the initial allure of the platform soon gave way to disillusionment.

Encountering the Cold-Start Problem

Familiarizing with Self-Presentation.

With their commitment to fulfilling their motivation to decenter work top of mind, my informants started to freelance online on Upwork with hopeful eagerness. Although they did not expect starting on the platform would be easy, Upwork appeared to operate under similar hiring dynamics they were familiar with. They assumed that the key to being hired was to showcase their relevant skills and expertise, but they expressed awareness that how the platform required showcasing their skills and expertise could differ. Accordingly, they described familiarizing themselves with how to present themselves effectively and were confident that, despite differences, they would fare well given their extensive credentials.

The first aspect of familiarizing began with creating an Upwork profile. By and large,

informants recounted that profile creation was uncomplicated. Upwork provided clear instructions on what information freelancers should feature on their profiles, which affirmed their expectations that self-presentation was mainly about showcasing their skills and expertise. Many late-career workers said creating a profile was analogous to uploading their resumés, albeit in a different format. For example, one informant, Minnie, said, “I did a little homework and put my resume on there.” Minnie’s curt response was similarly echoed by Louise, who said, “I just put my name out and threw my resume up.”

Although other informants were more discerning in seeking guidance for creating their Upwork profiles, they came to a similar takeaway as Minnie and Louise. For example, George remarked that by drawing on both Upwork’s new freelancer guides and external sources like YouTube, he found the profile creation process to be straightforward and not much of a challenge:

[Tell me about constructing your profile, how was that?] It was a fairly straightforward and an easy-to-follow process. They [Upwork] do a pretty good job. There are several YouTubers who have done some excellent videos on the profile set up process with suggestions, that’s been very helpful...It’s always helpful to have a couple of different perspectives on it, but the Upwork profile itself is pretty straightforward.

Thus, late-career workers largely viewed creating an Upwork profile as a simple process in which they only needed to prove why they were qualified for the type of work they wanted on the platform. They concluded that there was little more to the process than showcasing their credentials and relevant experiences from their prior, non-platform work history.

Bolstered by the ease of setting up their profiles and finding appealing jobs, informants began familiarizing themselves with proposal writing. Their approach to proposal writing included highlighting their credentials by referencing well-known organizations they

had worked for, describing similar projects they had completed before joining Upwork, and providing other evidence of their expertise. However, despite earnest efforts, late-career workers discovered that their proposals rarely generated client replies. For example, Walter, a former financial advisor, applied for several financial consulting jobs on Upwork and sent proposals featuring detailed descriptions of his relevant past work experiences, including similar deals he had done with

well-known firms. However, Walter's detailed examples of his credentials were met with silence:

When I make a proposal, I'm like, 'This is what I think you need; this is my skill set, let's talk.' I've given them more than enough that's directly related to their requirements...I'm just putting stuff out there...How can I penetrate and get them in or somehow communicate with them through Upwork and say, 'Hey, I think I can help you, but I need to talk and discuss.'

Like Walter, many informants struggled to gain traction in the proposal process. They remarked on their frustration with clients ignoring their proposals despite efforts to present themselves as qualified and credentialed. For example, Jacques described how he uploaded samples of his past work and software certifications to the portfolio section of his Upwork profile. In his proposals, Jacques referenced this material to potential clients as evidence of his skills and expertise, but he still failed to garner any response. Jacques was adamant that he would be hired if he could be interviewed, but clients were not even looking at his proposals:

I've got a big portfolio so people can see what I've done. If I get the interview, it's nine times out of ten [that] I'm gonna get the project. Upwork is all about getting the interview, but it's a different animal...For Upwork, it's about a 1% return. It's ridiculous.

Informants encountered an unexpected barrier as they began familiarizing themselves with how to present themselves on the platform. Despite having completed profiles and

crafted proposals that brought forward evidence of their skills and expertise, particularly by demonstrating their credentials, late-career workers found these efforts insufficient. As their proposals were repeatedly ignored by clients, such as in the cases of Walter and Jacques, informants described how their initial confidence gave way to a growing sense that their assumptions about how the platform functioned were amiss.

Realizing Reputation System Misalignment.

After repeatedly having their proposals ignored, informants began to reflect more critically on why they were not gaining clients' attention. In scrutinizing their profiles, comparing themselves to freelancers who appeared to be getting jobs, and seeking guidance from Upwork and third-party resources, they realized that to become visible on Upwork, they had to build a platform-specific reputation from a cold start. Further, they recognized that their experience of the cold-start problem included confronting a fundamental disconnect between how the platform recognized credible and qualified professionals and how the organizations they had spent their careers in had recognized credible and qualified professionals. They perceived that their credentials, which had been the basis of reputation in their earlier careers within formal organizational employment, were not meaningfully captured in Upwork's reputation system, which was based on ratings from jobs completed within the platform.

For example, Tanya, who had decades of experience as a graphic designer, lamented that despite the impressive credentials she obtained from outside the platform, clients on Upwork did not seem to care. After struggling to secure work and taking third-party courses to understand why, Tanya concluded that her career background did not matter on Upwork until she built a

platform-specific reputation. Tanya stated that she needed to complete several jobs on Upwork and receive positive ratings on each:

I've done several courses on it. And it's pretty much boiled down by the two people I took courses from, it's because I don't have any work...I have many referrals from my clients outside, but I don't have any work shown through Upwork... You just get that one job where they see somebody went out there and did it. You need at least five five-star reviews. After that, it just takes off... To keep in their algorithm, you have to keep going on every day and applying for jobs.

As Tanya suggested, she believed her profile and proposals were not attractive to clients because she had no ratings. For Tanya and others, they perceived that Upwork's algorithms would not promote them unless they actively applied for jobs, were consistently hired by clients, and amassed positive ratings. Upwork did not specify the number of completed and highly rated jobs Tanya needed to reach a point of promotion, but she assumed it was five. Other informants echoed Tanya's reflections, concluding that completing multiple jobs with five-star ratings mattered most in Upwork's ratings-based reputation system. For example, Craig, a former sales executive, observed that the freelancers whose profiles seemed to attract the most client interest and were promoted by Upwork were profiles with Upwork-specific performance metrics. In turn, Craig concluded that securing at least ten five-star-rated jobs was critical for new freelancers on the platform:

You need to build up any kind of clientele. You need to have somebody give you the chance to get the first jobs. On Upwork, you see that they [other freelancers] get reviews, right? I knew people were looking at whether I got 10 five-star reviews.

Craig's observation carried a note of irritation; what seemed obvious after he scrutinized other freelancers' profiles compared to his own was not something he had assumed at the outset. He realized that most clients on the platform were making hiring decisions based largely on whether a freelancer had positive ratings, not on their credentials from outside the

platform.

Like Craig, many informants were perturbed upon realizing the incompatibility of the platform's reputation system with the reputation system of their past careers. For example, in comparing Upwork's ratings-based reputation system to his prior experiences with performance reviews in large financial institutions, Bernard described how ratings on the platform were "bullshit". For Bernard, he expressed with chagrin that clients' hiring decisions on Upwork were largely based on ratings that captured general impressions of service rather than a meaningful evaluation of the actual work performed or technical competence of the freelancer:

You don't get rated at banks. They just do annual reviews because you have annual production goals...The ratings are more like if they [clients] liked your service on the phone...And sometimes people [clients] leave comments, and sometimes they don't...I just think, out here on Upwork, people [clients] are lazy. They don't care...The star ratings are bullshit, pardon my English...They [clients] can say whatever they want, and nobody really knows, but it's what people read.

Bernard underscored the scorn many informants felt at what they saw as a disconnect between Upwork's ratings-based reputation system and the credential-based systems they had known throughout their careers. They viewed ratings on the platform and the metrics and indicators algorithmically generated from those ratings as a poor proxy for signaling expertise and skill. Bernard's statements captured the twofold sentiment echoed by many, their credentials did not transfer into the platform's reputation system, and the ratings that superseded credentials were generic assessments of service rather than substantive evaluations of skill or expertise.

For Tanya, Craig, Bernard, and many late-career workers like them, encountering the cold start meant recognizing what was akin to a 'visibility threshold', that there was some

opaque number of completed jobs with corresponding high ratings required before the platform's algorithms would surface their profiles in client searches and recommendations. Until they crossed this threshold, informants believed they would be buried in search results regardless of how relevant they believed their backgrounds were. In short, they realized a disjuncture between the platform's reputation system, which privileged generic client feedback in ratings, and the credential-based systems on which they had built their entire careers and professional identities.

Reckoning with Activities to Gain Visibility.

Once it became clear they were facing a cold-start problem, late-career workers had to stretch beyond their familiar ways of signaling competence. Gaining ratings to build a platform-specific reputation presented a dilemma: if the platform recommended freelancers with ratings on the platform, how then could they gain ratings? They had to develop a literacy into the nuances of the platform's ratings-based reputation system. But Upwork was not transparent about how many jobs with high ratings they needed, whether five or ten or some other number, adding to their discomfort.

Developing acumen in the platform's ratings-based reputation system, informants determined, required engaging in several demanding activities: monitoring the platform diligently and vigilantly, writing numerous proposals, and trying to appease and cajole clients on jobs to give them good ratings. As one informant, Greta, dispassionately said, "It's just reaching out to anyone and everything." Further, the demand to "reach out to anyone and everything" to accumulate enough high ratings directly conflicted with late-career workers' initial expectations that online freelancing would be the ideal work arrangement to decenter work. Rather than offering control over when, how much, and what kind of work they did,

building a platform-specific reputation demanded sustained effort, constant availability, and limited choice. Table 3, Row 3 provides additional evidence of the tension informants expressed between the activities they believed were required to build a platform-specific reputation and decentering work.

A telling example of the tension between the activities required to gain visibility on Upwork and late-career workers' motivation to decenter work came from Harold. Harold described how the constant searching for and applying to jobs to get ratings undermined his initial expectation that he would be able to set his own schedule as an online freelancer:

I'm noticing you spend a lot of time looking for work...I'm hoping that maybe at some point, [I can have a] specific amount of hours every week, anywhere from 10 to 15 to 20 hours a week, I can do whenever I want...but right now, every morning I have to look around.

Harold was not opposed to dedicating time to finding work but wanted the flexibility to do so on his own terms. Instead, he had to reckon with the reality that securing jobs with clients willing to hire a freelancer without a reputation required his constant presence on the platform. Rather than having autonomy over his schedule, Harold and others needed to monitor postings closely, respond quickly, and always remain available in case an opportunity arose.

Additionally, informants emphasized that building a platform-specific reputation required taking low-paying jobs involving menial tasks with the risk of exploitative clients. For example, Lucy recounted a disheartening experience with one of the first jobs she managed to get hired for as a new freelancer on Upwork. The job exposed her to implicit pressure to comply with all her client's demands, even unethical ones, to avoid receiving a bad rating that would permanently damage her chance of building a positive reputation:

It was posted as a \$13 job to edit 680 words. It took me about a week to make it read smoothly, and I worked about four hours a day on it...The client said, 'Pretty good, but it still needs work.'...It turned out he was plagiarizing and getting a freelancer to clean it up. I didn't want to be part of that, but I didn't want a bad review. How do I get out of this without getting a bad review? Just about everybody [on the forum] said [that if I quit], 'Sorry, you're gonna get a bad review'...I'll have to take some more small jobs like this.

Other informants experienced similar feelings of entrapment, reinforced by advice from online freelancing forums. Contributors repeatedly stressed that newcomers must accept all client requests, no matter how unreasonable, to avoid receiving a bad rating. In this sense, workers described their early jobs on the platform as not in service of deepening occupational expertise, but of acquiring platform acumen and competencies for how to fit into Upwork's mold of a credible and accomplished freelancer. Their early efforts and the advice of other more experienced freelancers on Upwork focused most on figuring out how to accumulate ratings, obtain algorithmic visibility, and navigate the platform's opaque rules of reputation.

Responses to the Cold-Start Problem

Two pathways emerged in how late-career workers responded to the cold-start problem: a persisting pathway and an abandoning pathway. In the persisting pathway, workers did exactly that; they persisted in doing reputation-building activities. Persisting late-career workers accepted that amassing ratings and demonstrating their competence in the platform's reputation system were unavoidable. However, fulfilling their motivation to decenter work remained paramount. To ensure that their reputation-building efforts did not feel like a sacrifice, persisting required recalibration.

Recalibration refers to a process through which late-career workers adjusted both their motivation and their sense of professional worth to accommodate the platform's demands, but in a way that preserved their broader goals and self-conceptions. How

persisting late-career workers engaged in recalibration depended on their orientations to their pre-retirement occupations. Occupationally attached informants, those who sought continuity with their prior lines of work and wanted to continue using specialized knowledge that connected them to their past occupations and professions in online freelancing, recalibrated with more ambivalence than their occupationally detached counterparts. However, despite the apparent success of crossing the visibility threshold, persisting late-career workers encountered new problems beyond that of the cold start. In contrast, workers in the abandoning pathway did not view persisting as worthwhile and expressed that they did not engage in recalibration.

In the following sections, I first overview the persisting pathway and the unforeseen consequences informants continued to face after they crossed the visibility threshold. I then turn to the abandoning pathway illustrating the accounts of those who did not recalibrate.

Persisting by Recalibrating.

The late-career workers in the persisting pathway undertook the activities they perceived were necessary to garner ratings. Devoting significant time to being on the platform, constantly submitting and monitoring proposals, and completing low-paid jobs typified by menial tasks was unavoidable. Yet they were adamant that their persistence was not driven by a willingness to withstand sacrifices in the present as a means to reap future rewards. Instead, they persisted by recalibrating, adjusting so that their actions felt consistent with their overarching late-career goals. Recalibration involved two components. First, recalibrating meant focusing on how the labor required to build a platform-specific reputation fulfilled their definition of personally satisfying work. Second, recalibrating meant decoupling their sense of professional worth from their credentials to complete the jobs

necessary to build a platform-specific reputation.

Ted, a former business owner and executive in the consumer-packaged goods industry, exemplified how recalibrating enabled him to persist in overcoming the cold-start problem. Although he spent more than a year applying for and completing simple and poorly compensated jobs, such as filling out surveys and generating lists of customer leads, Ted did not describe having a long-term outlook as underpinning his persistence. Instead, when asked how he persisted, Ted explained that he focused on the aspects of the work he found personally satisfying. Ted's targeted attention on the aspects of his work that were satisfying enabled him to tolerate, and even enjoy, the year it took to build his platform-specific reputation:

I knew I had interests I would love to pursue after selling the company, and it so happened that coincided with this Upwork thing...In the beginning, it was a lot of work...playing around with answering surveys, taking jobs that looked interesting but didn't pay much, that sort of thing...[*Why do those jobs?*] It was the psychological rewards of being involved, whether with artificial intelligence for a lead generation company or quantum computing.

For Ted and other late-career workers who persisted, recalibrating meant focusing on the 'psychological rewards' of their efforts. They maintained that they were doing personally satisfying work in the present, even when the platform's demands felt compulsory and the actual monetary rewards were lower than what they perceived their skills and expertise should be worth.

Like Ted, who started online freelancing after retiring from both formal organizational employment and his past occupation, most informants who recalibrated expressed being detached from their pre-retirement occupations. One part of recalibration included viewing

reputation-building activities as fulfilling their desire for personally satisfying work in the present. However, the processes of recalibrating also included a second component of adjusting one's sense of professional worth, an aspect of late-career workers' mature professional identities that had solidified over decades of working in formal organizations governed by a credentials-based reputation system.

Occupationally detached workers described the two components of recalibration as being relatively tolerable as they sought distance from their past lines of work. Their desire to move away from their former occupations and professions made it easier for them to take the additional step of decoupling their sense of professional worth from their credentials. For example, when asked why she persisted despite having to constantly monitor the platform for jobs just to send proposals at very low rates, Lizzie explained the intrigue of getting to do jobs like collecting contacts for a soap business or proofreading cookbooks that were vastly different than her past as a software engineer. Additionally, Lizzie then drew on her interest in exploring new areas as a basis for tolerating that her services for these jobs resulted in low compensation, stating:

I did whatever to get jobs, although I have a good set of technical skills with a software and math background...At least I could say, 'Oh, they're doing a soap business', or they're doing this or that business. Or, like one was a cookbook; personally, I love baking...I was able to personalize. I was able to add little personal bits, so making a personal connection [helped me] ...And I just said, 'I'm dirt cheap. Here you go.'

As Lizzie's account makes clear, being occupationally detached meant that her connection to her past as a software engineer was already tenuous when she began online freelancing.

Although she knew she had the technical skills, recalibrating her sense of professional worth was not an overly troubling adjustment. For Lizzie, and other informants like her, they drew

on their occupational detachment to accept doing ‘dirt cheap’ jobs in pursuit of building a platform-specific reputation.

Other late-career workers similarly elaborated on how recalibrating was tolerable given their occupational detachment. Archie, for example, described how he was able to recalibrate his motivation and his professional worth by embracing how online freelancing gave him a clean break from his former role as a technical manager. Because online freelancing was a completely separate endeavor from his former occupation, Archie did not dwell on needing to maintain a sense of professional worth tied to his credentials as a high-level manager. Instead, he focused on how the first few jobs he did on the platform provided him with the enjoyment of problem-solving, even when those jobs involved tedious tasks like data processing:

I do not feel that this is part of my career anymore. I feel like my career is over. Now, I have some skills that some people would find valuable, and I can help some people. I’m just a craftsman now... [I began] by just exploring things; it’s kind of different when you can take random problems that come from clients and solve them...mostly they had data that they wanted to figure something out about.

For informants like Ted, Lizzie, Archie, and others like them, being occupationally detached was foundational to their process of recalibrating. They could draw on their desire for discontinuity from their past occupations and professions to derive satisfaction from their labor, garner ratings, and justify adjusting their sense of professional worth. Seeking new lines of work as online freelancers meant that decoupling their sense of professional worth from their credentials was an incremental step rather than a far-reaching leap. Indeed, 22 of the 36 informants (61%) who persisted by recalibrating were occupationally detached.

By contrast, occupationally attached late-career workers, those who sought continuity with their pasts and who wanted to continue leveraging their specialized expertise in online

freelancing, found recalibrating to be more contentious. The types of jobs they were open to taking, that fulfilled their definition of personally satisfying work, were more limited, as they only sought jobs with tasks that enabled them to use their specialized skills. In turn, they described recalibrating their sense of professional worth as more troublesome than their occupationally detached counterparts. For example, Eugene, a long-time copyeditor who hoped to continue in the same, or at least adjacent, line of work as an online freelancer, exemplified the difficulties occupationally attached workers faced when recalibrating. Although Eugene's efforts to build a platform-specific reputation were fulfilling in that they allowed him to stay busy and continue doing work related to copyediting, he described engaging in reputation-building activities with hints of resignation and resentment. In particular, Eugene lamented that recalibrating his sense of professional worth felt more like something he was coerced into doing. Eugene explained that he only recalibrated as he believed he had few other options to continue working in copyediting besides Upwork, saying:

I needed to have something going on, and honestly, both personally and professionally, I like to keep doing this [copyediting]...It's slowly but surely taken off...I didn't have really high rates to start... But I had to compete with somebody who is going to write 30 bucks an hour.

Compared to the occupationally detached workers who persisted, Eugene's accounts highlight how occupationally attached late-career workers experienced more discomfort with recalibration, feeling as though they "had to". In contrast to the language of exploration used by occupationally detached workers when describing recalibrating, occupationally attached workers used language laced with much more bemoaning and bitterness.

Other occupationally attached workers also expressed more apprehension and

ambivalence when describing how they engaged in recalibrating. For example, Jason explained that, on the one hand, his efforts to build a platform-specific reputation filled his yearning for personally satisfying work. He recalibrated to focus on how, despite being a ‘grunt’, his work enabled him to stay connected to the field of accounting. Yet, on the other hand, Jason struggled with decoupling his sense of professional worth from his credentials. To recalibrate in a manner that maintained his conceptions of himself as an accomplished accountant, Jason clung fast to his memories of his past success to justify his current actions:

Knowing now what I didn’t know back then is how ingrained this [being an accountant] is in my being; how much I really, really like doing what I do...When I first started with Upwork, I would take projects that paid \$50 or \$60 an hour. [It was okay] because I’ve been a partner, I’ve seen my name at the top of the page, and I don’t need to see it there anymore. I’m happy being a grunt because I’m doing what I love to do for a living...[And], at least my peers and the people I did business with before considered me a serious player.

Given the ambivalence that often-accompanied recalibration, why did some occupationally attached workers persist? Although recalibrating was fraught, these informants’ accounts included justifications about how they viewed Upwork as offering the most desirable work arrangement to continue engaging in paid work related to their occupations and professions. Like Eugene and Jason, they highlighted how Upwork seemed to be the only option available that enabled them to have ‘something going on’ with some semblance of connection to their past occupations and professions, especially as they had no intention of returning to organizational employment.

Whether occupationally attached or detached, persisting informants described how they eventually accumulated ratings, established platform-specific reputations, and began to benefit from increased visibility marked by rewards such as profile badges and promotion of their profiles to clients. For example, Stella, a graphic designer who remained attached to her

occupation, explained, “I’ve had enough work overtime that I got a Top-Rated status...I must come up on searches because I’ll get offers.” Similarly, Antonio, a former entrepreneur detached from his prior occupation, reflected, “Eventually, I built a very good reputation, and now I don’t even go after contracts. They come after me.” Enhanced visibility meant that late-career workers no longer had to constantly search for and apply to jobs solely to garner ratings. Instead, clients began finding and inviting them to jobs. However, overcoming the cold start and being visible on the platform came with a host of new, unanticipated problems.

Consequences of Persisting.

For many late-career workers who persisted, overcoming the cold-start problem and achieving visibility through algorithmic promotion did not mark the end of their frustrations. Instead, visibility introduced a new set of tensions and constraints. Across both occupationally detached and attached groups, informants expressed dismay at their apparent success on the platform, albeit the targets of their dismay differed.

Among occupationally detached late-career workers, after achieving visibility they noticed clients began inviting them to jobs tied to the very occupations they had hoped to move away from. Ironically, these were the kinds of jobs their occupationally attached counterparts might have received had they persisted. For occupationally attached workers, such offers from clients were hard to refuse, as they required little effort to secure and drew on specialized knowledge they had. Yet by accepting these invitations, these informants observed being funneled back into their former lines of work. Each highly rated job in the category of work related to their former occupations garnered even more invitations from other clients seeking similar services.

For example, Lucia recalibrated after recognizing the activities required to overcome

the cold-start problem. Her recalibration involved leaning into her desire to use the platform to pursue work that enabled her to gain distance from her previous career as an administrative manager in healthcare. Completing simple and low-paid writing and editing jobs, Lucia gained ratings and platform-specific reputation with the reward of Upwork granting her profile greater visibility and promotion to clients. Yet, with increased visibility Lucia noticed an unexpected pattern: clients repeatedly invited her to jobs related to business administration. She described this trajectory as both surprising and unsettling, even though she recognized that it was partly a consequence of her own success. By taking and performing well in these jobs that clients invited her to, Lucia reinforced building of an Upwork profile that prompted clients to continue inviting her to similar work:

When I get an invitation, presumably, they [client] looked to some degree at my page...I have a smattering about my background and the fact that the sectors I've served are primarily health, wellness, and business. I started on [Upwork] doing health and wellness [content writing], but then it shifted to business and management with several different clients. Suddenly, I realized I was pulling on all that management and supervision stuff for the business side.

Lucia's experience highlights how, despite many occupationally detached workers' original intentions to move away from their prior lines of work, the reward of algorithmic promotion resulted in them being invited to and doing more and more jobs drawing them back to their pasts.

Like Lucia, although many occupationally detached workers had no intention of continuing in the lines of work they had retired from, remnants of their former careers remained embedded in their profiles through keywords based on information they had entered or that the platform indexed from jobs completed on the platform. For example, Ervin, a former medical professor who was staunchly proud of his past career, had listed his

academic credentials—degrees, affiliations with world-renowned universities, and various awards—on his profile. Although he initially sought translation jobs on Upwork, after establishing a platform-specific reputation, Ervin began receiving invitations for academic writing and editing work. As Ervin reflected, despite joining Upwork with the intention of *not* doing academic-related jobs, he found himself drawn into a market for that exact type of work:

I used to do translations from English to Polish and Polish to English. Somehow, I was pushed out of the market...[Now], I mostly help people put together research papers, finalize their papers, and help them to write grants.

For informants like Ervin, visibility on the platform appeared to encourage clients to consider aspects of their non-platform work histories that they had listed on their profiles, aspects of their profiles that had previously been ignored. Ironically, then, the jobs that occupationally detached workers like Lucia and Ervin were invited to may have been the types of jobs occupationally attached workers in the abandoning pathway would have received if they had persisted.

In comparison, many occupationally attached workers who persisted described encountering a different, unforeseen consequence. Although they had recalibrated their sense of professional worth to overcome the cold-start problem and found this a workable solution, they became caught in a demoralizing cycle of devaluation. They lamented that Upwork's global marketplace continuously pressured them to lower their rates to remain competitive. They concluded that how the platform was configured redefined how clients evaluated and recognized experts. In turn, as more freelancers joined Upwork over time, they perceived that many clients prioritized cost savings over hiring and paying freelancers whose non-platform credentials and technical abilities should warrant higher rates.

For example, Titus, a product designer with many years of experience freelancing through Upwork, exemplified this tension. Despite having both strong credentials and a well-established reputation on Upwork, he observed several incidents of clients inviting him to bid on jobs only to ultimately hire lower-priced competitors. He expressed frustration that Upwork's ratings-based reputation system failed to meaningfully differentiate between levels of technical expertise. In his view, clients were presented with generic indicators, where a freelancer with decades of off-platform experience appeared no different than a freelancer with just a few years of total work experience, so long as both had strong platform-specific reputations. In these cases, Titus believed clients then defaulted to hiring based on price:

When clients go on Upwork, they only go for the price. The cheapest person gets the job here...Just like you go to the restaurant, you're trying to eat something, you really do not need to know what's going on in the kitchen...If somebody is charging you four or five times more for a hamburger, you're not going to go there; you go to McDonald's...I've lost a lot of business. A lot of people actually send me requests for proposals, and I respond to them. [Of the] 20 or 30 or 50 that come in, I might get one or two or three.

Titus's analogy of clients opting for the "McDonald's" version of freelancers illustrated his dismay with the constant pressure to lower his rates. Even though Titus and others believed their services were of a higher caliber, how Upwork displayed experts did not make such differences evident.

For Titus and many other occupationally attached informants who persisted, recalibrating their professional worth did not end once they had established platform-specific reputations. Despite gaining visibility and being invited to jobs, they described ongoing difficulty securing contracts that offered compensation commensurate with what they believed their skills and expertise deserved. Like Titus, Ivan, a real estate estimator, complained about the platform's competitive dynamics, explaining that even when clients

invited him to jobs, he felt they expected him to lower his rates because other freelancers were charging far less:

They're [other freelancers] just ridiculously cheap. I charge \$52/hour, they charge \$5/hour. Then you still lose 20% of that from Upwork. Can you survive? It's just impossible. Then there's other people that don't actually know what they're doing, but they do some projects, which looks good. But they don't know what they're doing, and they're charging less.

For Titus, Ivan, and others, despite gaining visibility, they complained of a constant pressure to reduce their rates ever further downward, despite having *both* ratings-based and credentials-based reputations. In Upwork's ratings-based reputation system, they perceived that freelancers with many high ratings all appeared similarly "good" to clients. The lack of differentiation fueled price competition and the continual undercutting of their value.

My findings reveal unexpected and unwelcome patterns among both occupationally detached and attached workers who persisted on the platform. Although recalibrating enabled them to overcome the cold-start problem and fulfill some aspects of their motivations, gaining a platform-specific reputation introduced new tensions. Visibility did allow work to be more readily available and accessible through invitations from clients, but visibility also introduced dynamics that further made online freelancing feel increasingly obligatory and constrained.

Abandoning the Platform.

Informants who abandoned the platform expressed an unwillingness to recalibrate. They explained that the activities required to build a platform-specific reputation failed to fulfill their motivations. And many emphasized that adjusting their sense of professional worth to fit the platform's ratings-based reputation system was something they refused to do. For example, Alice, a retired human resources executive, initially joined Upwork hoping to

decenter work while maintaining continuity with her former occupation. However, after realizing she had to pursue jobs only loosely related to her experience, such as simple tasks like reformatting resumés, she found the work too time-intensive, and the little pay it offered felt like an affront to her abilities and professional worth. As Alice explained:

If someone wants to pay me \$20 to redo a resume, I'm not sure that's worth my time. I will invest a lot of time into doing that with my expertise. I'm bringing a lot of expertise to the table...[Instead], I'm going to Chamber of Commerce meetings. I'm putting myself in situations where I can meet other business owners at conferences.

Alice's response exemplifies how occupationally attached workers were particularly averse to the activities necessary to build a platform-specific reputation. Having spent decades developing their expertise and professional standing, the prospect of accepting menial jobs, like the \$20 resumé editing jobs, felt like a betrayal of their mature professional identities and credentials.

Like Alice, 24 late-career workers in my sample (40% of my total sample) abandoned the platform. These late-career workers believed their time would be better spent finding paid work or doing other activities, not through Upwork. For example, Wendy, a former non-profit executive, captured the overall disillusionment of those who abandoned the platform, as she stated, "I became disenchanted with Upwork...and I currently have enough to do." Late-career workers in the abandoning pathway like Wendy tended to highlight Upwork was not a worthwhile endeavor especially because they had other opportunities, both paid and unpaid, that were more worthwhile.

Thus, late-career workers who abandoned Upwork viewed the platform's reputation-building demands as incompatible with their motivations and their sense of professional worth. Unwilling to recalibrate, they decided to direct their efforts outside of Upwork before

they crossed the visibility threshold. And, for the occupationally attached especially, they pursued paid work options they felt provided more recognition of their credentials.

Discussion

My findings illustrate how, in retiring from organizational employment and transitioning into platform work, late-career workers encountered a cold-start problem that was especially difficult to surmount. The severity of this cold-start problem stemmed from a fundamental disjuncture between how the platform assigned, evaluated, and recognized workers as reputable experts and how their reputation had already been established in their prior careers. In other words, late-career workers realized an incommensurability between the credentials-based system through which they had developed their professional identities and sense of professional worth and the ratings-based system that the platform owner enforced by restricting workers' visibility until they met an opaque threshold of positive ratings. To preserve their late-career goals and self-conceptions, late-career workers faced two options: persist by recalibrating their motivation and sense of professional worth or abandon the platform before crossing the visibility threshold. Thus, the core insight to be gleaned from this study lies in my theorizing of how a cold start becomes a problem that emerges from reputation system misalignment. When transitioning to a work arrangement with a new reputational logic, workers can find that what used to signal their expertise no longer counts such that they have to abandon the reputational signals that mattered in their prior work arrangement and adjust to a completely different set of expectations in the new one. The misalignment cannot be resolved by the worker; moving forward instead requires recalibrating their understandings of expertise to fit the evaluative regime they have entered. Theorizing the cold-start problem as a consequence of reputation system misalignment

carries important implications amid broader workforce shifts, including the expansion of algorithmic management in platform work, the growing frequency of career transitions into online freelancing platforms, and organizing within an aging workforce.

Algorithmic Management and Visibility in Platform Work

These findings extend research on algorithmic management and visibility in platform work, especially by elaborating consequences to workers (e.g., Christin 2017; Karunakaran et al., 2022; Kellogg et al., 2020; Leonardi & Treem, 2020; Rahman, 2021). Similar to other studies, I demonstrate how ratings-based reputation systems, underpinned by an algorithmic and technological infrastructure, are key mechanisms through which workers gain recognition and visibility on platforms (Karunakaran et al., 2022; Rahman, 2021). As Leonardi and Treem (2020) argue, algorithms are a primary avenue through which social behavior becomes visible to broad audiences. They suggest that algorithms perform a “disciplining function by directing my limited attention and potentially suppressing other social activity...The central visibility of algorithms and the rankings they produce can create a false sense of rationality and certainty, obscuring the underlying content and possibly discouraging further scrutiny” (p. 1611–1612). Other scholars have also discussed the consequences of relying on ratings and reviews aggregated into performance metrics (Christin 2017; Karunakaran et al., 2022; Orlikowski & Scott, 2014), particularly as the foundation for determining workers’ opportunities on online platforms (Fichman, 2025; Gandini et al., 2016; Rahman, 2021).

Building on this literature, my study shows how workers who view themselves as proven professionals and established experts respond when platforms use algorithms to prioritize ratings over credentials that historically signified their legitimacy. People form

algorithmic imaginaries, beliefs about what algorithms do and should do, based on how algorithms are experienced (Christin, 2017). Late-career workers developed an algorithmic imaginary based on how the platform positioned itself as being for experts and how such positioning contrasted with their early struggles to be noticed and hired. Specifically, they developed an imaginary of a *visibility threshold* on the platform, which led them to believe that the platforms' algorithms did not promote their profiles to clients lest they had established themselves as reputable in the platform's logic of ratings. The imaginary of needing to cross this visibility threshold reflects what Cotter (2019) calls the platform's "visibility game," where one cannot succeed without "playing by the rules" (p. 908). Yet the exact rules of the game were vague. The platform offered little guidance on how many jobs freelancers needed to complete, how much time they would need to dedicate to amassing ratings, or how many five-star ratings in total were necessary to become visible. Some said it took five five-star jobs, others ten, and others felt they needed to engage in continuous interactions with the platform at all hours.

However, my goal is not to make claims about whether ratings are useful or to give a precise number of ratings that a worker must acquire to cross the visibility threshold. Rather, my intent is to raise attention to how ratings-based reputation systems may undermine online freelancing platforms' ostensible goal of catering to experts and professionals (Fichman, 2025; Howcroft & Bergvall-Kåreborn, 2019; Spreitzer et al., 2017). In other words, my study suggests that a heretofore unelaborated consequence of algorithmic visibility in platform work is the potential preclusion of a considerable population of workers who join platforms wanting to continue using and applying their relevant prior knowledge and skills.

A key reason the cold-start problem was so severe for late-career workers stemmed

from how reputation system misalignment directly challenged their sense of professional worth. Even after establishing platform-specific reputations, many continued to express ambivalent views toward the platform. Such ambivalence was especially pronounced among occupationally attached workers who described being stuck on the platform with few chances to reclaim their sense of professional worth and earn pay commensurate with their services. These workers, most eager to bring their domain knowledge to the platform, were the ones who felt most devalued by both the platform and its clients who they perceived disregarded the very expertise they sought to contribute. They viewed the platform as creating false equivalencies, equating and defining professionals on indicators that did not reflect other differentiating markers of workers' competence. Therefore, this study suggests determining workers' visibility based on ratings can discourage precisely those workers whose specialized knowledge could be an asset. More broadly, my findings indicate that online labor platforms advance a different symbolic and material construction of who is a qualified 'professional' and coerce workers into aligning with this construction at the expense of these workers' established self-conceptions and identities (Cheney & Ashcraft, 2007). Although my findings are based on late-career workers, these dynamics may extend to other professionals entering online work that may face similar pressures to conform to the platforms' rules governing visibility; this is a conjecture worthy of more investigation.

Practically, online labor platforms like Upwork could address issues around recognition and fair compensation for late-career workers and others through design. Although most research focuses on the harms caused by algorithms (e.g., Rahman et al., 2024), changes can also be made that lead to more equitable outcomes. Platform owners could mandate minimum rates based on job type and location, as other online labor platforms

have done to ensure fair rewards (Prolific, 2025; Simet, 2025). Additionally, though not a panacea, platform owners could modify their search and recommendation algorithms and interfaces to allow for credentials to have more weight and visibility alongside platform-specific reputation metrics. These design changes are but suggestions; more research is necessary to determine whether alternative compensation models and governance structures result in online freelancers perceiving fairer outcomes and other ramifications (Standing, 2014; Vallas & Schor, 2020).

Cold Starts, Reputation Systems, and Freelancers' Careers

My study furthers theoretical understanding of the challenges workers may face as they venture between evaluation regimes more broadly. Be they workers crossing occupational boundaries (Beyer & Hannah, 2002; Jiang & Wrzesniewski, 2023), immigrants seeking recognition for foreign credentials (Arbeit & Warren, 2013; Zikic et al., 2010), or workers navigating between organizational and market-based arrangements (Barley & Kunda, 2004; Bidwell & Briscoe, 2010), the challenge goes beyond simply acquiring new skills related to one's occupation or profession (e.g., Bourmault & Anteby, 2020; Demetry, 2017; Ibarra, 1999). Instead, the challenge includes navigating different systems for establishing one's value, especially when shifting motivations may render such transitions difficult. Although prior research has demonstrated the limits to human capital portability due to firm- or context-specificity (Dokko et al., 2009; Groysberg, 2012; Bidwell, 2011), I extend this scholarship by linking the cold-start problem to reputation system misalignment and by highlighting the coping mechanisms workers employ as they contort, acquiesce, and recalibrate to regain visibility within a new reputation system.

Importantly, I demonstrate how the challenges of a cold-start problem that emerge as

consequence of reputation system misalignment manifest in an increasingly common career transition, workers moving from standard organizational employment into the professional freelance gig economy (Ashford et al., 2018; Caza et al., 2022; Spreitzer et al., 2017). Freelancers are self-employed workers with specialized knowledge and skills (Cappelli & Keller, 2013), and clients expect them to “arrive fully proficient and ready to work” (Barley & Kunda, 2004, p. 177). Given the centrality of specialized knowledge, scholars have emphasized that freelancers’ career progression requires continuous efforts to enhance their domain expertise (Barley & Kunda, 2004; O’Mahony & Bechky, 2006). Without the scaffolding of organizational pathways for progression, freelancers must accumulate credentials—such as a track record with well-known firms, curated portfolios, degrees, and professional certifications—to signal their competence and obtain new opportunities (Evans et al., 2004; Lingo & Tepper, 2013; van den Born & van Witteloostuijn, 2013). For example, O’Mahony and Bechky (2006) describe how freelancers seek ‘stretchwork,’ taking projects that align with their current abilities but include tasks that expand the expertise and skills in their given line of work. To acquire stretchwork, freelancers engage in tactics such as discounting or taking on relatively easy jobs where they can differentiate their competence so that clients grant them skill-enhancing projects in the future. The underlying assumption is that freelancers’ efforts will help them build knowledge and expertise *related* to their occupations and professions and obtain credentials that will grant them mobility.

By contrast, although informants in my study used tactics similar to those freelancers employ to secure stretchwork (e.g., Barley & Kunda, 2004; O’Mahony & Bechky, 2006), the nature of the stretchwork I observed was fundamentally different. The early projects that late-career workers pursued on the platform, their initial stretchwork, were not aimed at

deepening occupational skills or expertise. Instead, transitioning from a credential-based system to a ratings-based one required that they learn how the platform itself operated and how to become visible within it. In this sense, their stretchwork focused on gaining platform literacy and algorithmic competencies making platform-specific human capital investments (Lazear, 2009; Jarrahi & Sutherland, 2018; Sutherland et al., 2020). Most of my informants described taking on jobs they referred to as “grunt” work with undesirable tasks such as entering and cleaning data, editing resumés, or completing surveys that did not typically require and did not enhance their occupational knowledge. Instead, the purpose of doing these jobs was to learn the nuances of the platform’s system of ratings, contracts, and client interactions. The stretchwork they pursued was to develop an understanding of what behaviors on the platform would generate good ratings, such as how to pacify demanding clients within the platform’s interface and how to maintain a steady flow of contracts through proposals. Yet, being compelled to engage in such stretchwork solely to gain platform literacy, algorithmic competence, and platform-specific human capital was jarring as it conflicted with their initial expectations that the platform was supposed to be designed for experts who had already established themselves in their careers. Overall, my findings suggest that when workers move from a credentials-based reputation system to a ratings-based one, the stretchwork they perform is subordinated to demonstrating competence on an entirely different basis. Although my analysis focuses on the shift from organizational employment to platform work, this variant of stretchwork likely extends to other transitions between evaluative regimes that require workers to learn how to navigate and succeed within new systems of evaluation. Such stretchwork can deepen understanding of the governing logic of a context, for example by building platform literacy, while also locking workers into non-

transferable competencies tied to that specific regime. Future research could examine how experienced workers confront cold-start problems in the reverse direction, such as moving from ratings-based platforms into labor markets governed by credential-based evaluation

Organizing for Late-Career Workers

Finally, I contribute to research on the late career. My study's findings and theorizing add to the literature on postretirement employment, an increasingly important area of scholarship given the trend toward extended working lives (Abraham et al., 2019). For instance, in the United States, despite being well past the official retirement age, over two-thirds of baby boomers (born 1959–1964) report no plans to fully retire before 2030 (Shapiro & Stutgen, 2024). Further, the share of workers aged 55 and older is projected to reach 23.8% by 2033, up from 15.1% in 2003 (USBLS, 2023). Although retirement has largely been conceptualized as a complete exit from work, studies have shown that many people must and want to continue working in some form in retirement (Beehr & Bennett, 2015; Kim & Feldman, 2000; Wang et al., 2008).

However, most research on postretirement employment focuses on identifying the variables that predict continued labor force participation (Beehr & Bennett, 2015; Sullivan & Al Ariss, 2019). Studies have paid less attention to how late-career workers actually experience work after retirement (see Bordia et al, 2020; Kojola & Moen, 2016; Crary et al., 2024, as exceptions). As Amabile (2024, p. 207) observed, I still know relatively little about how late-career workers “subjectively experience aspects of the retirement transition.” Yet, even in nascent research on the subjective experiences of retirement transitions, these studies tend to focus on processes of *disengagement from* the work domain, even though retirement is not necessarily the absence of work (Denton & Spencer, 2009). In my study, therefore, I

draw renewed attention to late-career workers' *engagement within* the work domain. My study demonstrates that late-career workers' continued engagement in the work domain entails dual negotiation: contending with the demands of the work arrangements they pursue and reckoning those demands with how they seek to relate to their pre-retirement careers and roles (Bordia et al, 2020). For example, I found that late-career workers' attachment to their prior occupations played a key role in the recalibrating process, shaping both whether and how they could recalibrate to doing the scut work necessary to overcome the cold-start problem. Beyond the context of my case, my study suggests that although the late career may be generally characterized by an overarching motivation to decenter work (Amabile, 2024; Crary et al., 2024; Wang & Shultz, 2010), how workers fulfill this motivation emerges from the interplay between their biographies and the constraints and affordances of the work arrangements they pursue. However, I recognize that my explanations about late-career workers emerge from a specific population, which places boundaries on the claims I can make. I sampled late-career workers from the professional-managerial class in the United States who had spent their careers employed in formal organizations.

Although my sampling was purposeful, late-career and retirement work experiences would likely differ across institutional contexts and among people with different class backgrounds. For example, in the United States, retirement benefits are tied more closely to employer-provided plans and individual savings than in other industrialized countries, where public pensions are commonplace (Gruber & Wise, 2005; Hess et al., 2016). Under the institutional conditions of the United States, reputation system misalignment may carry greater consequences for late-career workers for whom platform work may be one of the few attainable avenues to remain engaged in paid work out of financial necessity (Berkman &

Truesdale, 2023). These limits of my study present fertile grounds for further research.

Exploring how late-career workers in different labor markets with varying retirement policies and cultural attitudes toward aging in the workplace navigate the transition to platform work could yield generative comparative insights. Such comparisons would be valuable for understanding whether this study reflects broader cross-cultural and national patterns or, alternatively, reveals contexts in which the pursuit of online freelancing may yield different outcomes for late-career workers.

That said, my study suggests that few work arrangements meet the needs of late-career workers who want to decenter work yet remain active. Many in my study turned to platforms because formal employment lacked flexibility. Yet the same remote, digital features that promised personalization introduced new constraints. Across both traditional and alternative organizational forms, organizations risk alienating late-career workers and losing the expertise they are willing to contribute. This loss is consequential, as many industries face talent shortages driven by full retirement and labor force exit, a trend that will intensify with demographic shifts (Kulik et al., 2014; National Academies of Sciences, Engineering, and Medicine, 2022). Expanding roles that provide temporal autonomy alongside meaningful recognition is one step toward enabling continued contribution while accommodating changing needs and priorities.

IV. Learning to Be Retired by Continuing to Work

*What we call the beginning is often the end
And to make an end is to make a beginning.
The end is where we start from.*

—T.S. Elliot

The clear demarcation of a life stage characterized by working followed by retirement is being upended. Over the past three decades, research, reports, and media accounts have documented that, rather than fully leaving the labor force, many people enter retirement and then find new work (Childers, 2024; Ruhm, 1990; Sullivan & Al Ariss, 2019). For example, in the United States, recent surveys estimate that nearly a third of retirees participate in some form of paid labor after they retire, with many working as independent contractors and gig workers (Abraham et al., 2021; Abraham et al., 2023; Orrell & Cox, 2021). The prevalence of working in retirement has attracted growing scholarly attention in management and organizational studies (e.g., Beehr & Bennett, 2015; Sargent et al., 2013; Wang et al., 2008). Most of this research seeks to identify who continues to work in retirement or measure outcomes associated with doing so (e.g., Gobeski & Beehr, 2009; Kim & Feldman, 2000; Zhan et al., 2013). Although this research provides important insights, much remains to be understood about how people are able to view themselves as being retired if they still continue to work.

If we know little about how people come to understand themselves as retired while still continuing to work, the logical step is to seek answers from broader theory explaining how people successfully move from one social role to another in their careers and broader lives. Luckily, there is a substantial literature in organizational and management research on role transitions—the psychological, physical, relational, and behavioral movements that

occur when people exit old roles to enter new ones (e.g., Ashforth, 2000; George et al., 2022; Ibarra et al., 2025). In settings characterized by structured career paths, role transitions are often supported through socialization processes such as mentorship, cohorts of new entrants, and institutionalized practices like formal training and apprenticeships (e.g., Ibarra, 1999; Pratt et al., 2006; Van Maanen, 1973). In contemporary careers where relational and institutional supports are absent (Ashford et al., 2007; Barley & Kunda, 2004; Ibarra & Obodaru, 2016), workers must self-guide their transitions through identity work, actively revising understandings of who they are and how they relate to work so they can maintain coherent understandings of themselves as workers (Ashford et al., 2018; Petriglieri et al., 2019).

Yet, these perspectives offer limited insight into the retirement transition. Retirement is normatively defined through expectations of not working: “[W]hen workers decide to retire, they make a motivated choice to decrease their psychological commitment to work and behaviorally withdraw from work-related activities” (Wang & Shi, 2014, p. 211). As a result, the role of retirement is defined by what it is not, that is, no longer being a worker. Thus, it is puzzling how people transition into a role whose main expectations include not being a worker especially when they still continue to work. Existing theories suggest that role transitions are guided by others through socialization or self-guided through identity work. With retirement, there are no clear entry socialization processes of the kind prior literature has depicted. Further, the literature on self-guided transitions have largely explained the identity work people do to maintain defining themselves as workers, which is not the case for the retirement transition.

To develop new theory on the puzzle of retirement and continued work, I conducted a qualitative, inductive study of self-identified retired professionals who, after retiring from full-time organizational employment, returned to paid work using online labor platforms. I theorize how former professionals figure out how to be retired by, surprisingly, continuing to work. The characteristics of online labor platforms—abundant choice, flexible participation, and approximate professional settings—prompted retirees to engage in identity work practices to decouple work logics characterizing earlier stages of their careers. Specifically, working through platforms revealed how they could let go of devotion, aspiration, and prescription, while keeping dedication, contribution, and enactment. This decoupling allowed them to sustain retirement as their primary identity and relate to work as something they do rather than something that defines them.

Overall, my theorizing on how platforms enable retirees to learn to work without viewing themselves chiefly as workers contributes to three streams of literature. First, this study advances understanding of work role transitions in contemporary careers by theorizing how identity work unfolds when the transition involves exiting rather than maintaining primacy of a worker identity. Second, this study extends research on bridge employment by providing a process account of how people use bridge employment to construct retirement identities. Third, this study extends our understanding of how online labor platforms change careers by demonstrating how they offer a space that enables people who are grappling with retirement to do identity work in their role transition.

Theoretical Background

Role Entries in Organizations

Throughout the social sciences, role theory provides a compelling window into social life, as it “deals with the organization of social behavior at both the individual and the collective levels” (Turner, 2001, p. 233). Scholars in organizational and management studies typically draw on the foundations of the structural-functionalist and symbolic interactionist traditions when applying role theory (Ashforth, 2000; George et al., 2022). From the structural functionalist view, roles refer to sets of behavioral expectations and scripts associated with a more-or-less institutionalized position in the social structure (Ebaugh, 1988; Merton, 1968; Stryker, 1980). From a symbolic interactionist view, roles emerge through negotiated understandings, including the interpretations and preferences of a person inhabiting the role as they respond to and coordinate with interaction partners (Ashforth, 2000; Blumer, 1986; Mead, 1967). The expectations and scripts of roles provide a basis for an individual identity that helps a person make sense of situated actions; as Barley (1989) notes, “identities encapsulate the experience of a role and constitute the basis for developing commitment to a situated self, a sense of the particular me I am here” (p.51) Additionally, role theory considers the hierarchical nesting of roles within and across the social system (Callero, 1985; Stryker, 1968). Thus, some roles operate at a superordinate, societal level. These general roles are analogous to what Hughes (1945) referred to as master statuses that “have developed characteristic patterns of expected personal attributes and a way of life” (p.353). For example, gender roles, such as being a man or a woman, are specified within particular social contexts through embedded roles, such as being a mother or a father within a family system.

In organizational and management studies, one key area of inquiry in which scholars apply role theory is to understand the “psychological, physical, relational, or behavioral movements” people make as they transition from one role to another (George et al., 2022, p. 103). The literature on work role transitions primarily draws on the concept of rites of passage, first proposed by French anthropologist Arnold Van Gennep (2019) and later developed by British anthropologist Victor Turner (1967, 2010). Rites of passage describe highly socialized and ritualized processes that accompany major changes in “any type of stable or recurrent condition that is culturally recognized” (Turner, 2010, p. 1). Specifically, passages unfold through three phases: (1) separation, in which a person detaches from the role they currently occupy, (2) liminality, in which person occupies a “necessarily ambiguous” position where they are “neither here nor there; they are betwixt and between”, and (3) reincorporation, in which a person returns to stability in their new role (Turner, 2010, p. 359). Although the precise rites structuring each phase differ across contexts, the overarching three-phase structure is considered as generic (Ashforth et al., 2000; Louis, 1980; Trice & Morand, 1989).

Given the genericism of the three phases of rites of passage, researchers have adapted the framework to study work and career transitions, often considering the latter two phases together as work role entries (Anteby et al., 2016; Ashforth and Schinoff, 2016; Louis, 1980; Jones, 1986; Van Maanen, 1978; Van Maanen & Schein, 1977). In formal organizations, research on work role entries has primarily focused on the tactics, devices, and strategies of organizational socialization, or “the manner in which the experiences of people learning the ropes of a new organizational position, status, or role are structured for them by others within the organization” (Van Maanen, 1978, p. 19).

Overall, the literature on work role entries offers two main conditions that underlie effective organizational socialization. First, sustained social interaction enables new entrants to move from a state of uncertain liminality to stabilized reincorporation. For example, across studies of network marketing organizations, professional services firms, and workforce development programs, a consistent finding is that access to mentors and being part of a collective cohort provides a constant stream of information, validation, and guidance that enables newcomers to understand the expectations of their new role and how to enact it in the appropriate way (Ibarra, 1999; Kaynak, 2024; Pratt, 2000). Second, institutionalization of formal procedures (e.g., rites) provides clarity to newcomers and fosters their identification with their new positions. For example, studies show that high-skilled occupations and professions involve lengthy training periods followed by on-the-job learning, so that newcomers assume the identity of their new role as a core part of their sense of self (Bailey & Barley, 2011; Pratt et al., 2006; Trice, 1993). Although organizational socialization can vary in the degree of social interaction and institutionalization of rites (Van Maanen, 1978; Ibarra & Obodaru, 2016), when these conditions are present, the literature depicts newcomers moving out of liminality and settling into their new roles through both structural and symbolic guidance.

However, a burgeoning body of scholarship argues that the mechanisms identified in organizational socialization may be less appropriate when applied to contemporary careers. As workers increasingly have careers that span boundaries and long-term employment in formal organizations is no longer a given, contemporary role transitions are characterized by greater uncertainty, unpredictability, and ambiguity (Arthur et al., 2005; Barley & Kunda, 2004; Ibarra et al., 2025). The absence of sustained social interactions and institutionalized

procedures that guide newcomers into their new roles is especially evident in research on workers in the gig economy (Ashford et al., 2018; Spreitzer et al., 2017). In the gig economy, workers are independent contractors who complete short-term tasks and projects, often mediated through online labor platforms that further amplify the tenuous nature of their relationships (Cameron et al., 2025; Cropanzano et al., 2022). Short-term contracting limits the formation of deep relationships; gig workers lack sustained colleagues, mentors, training programs, or cohorts that prior literature has found help guide people through role transitions (Kuhn & Maleki, 2017). Additionally, for gig workers using online freelancing or crowdwork platforms, their transition is further individualized, given the remote nature of their arrangement (Sutherland et al., 2020; Rahman, 2024). Thus, whereas the literature on organizational socialization suggests that newcomers' liminality will be resolved through a "guaranteed safe passage to a socially accepted status," such a passage is no longer a promise in the gig economy. Instead, role transitions have the potential to "produce creative outcomes, remain unresolved or even regress in downward spirals" (Ibarra & Obodaru, 2016; p. 49).

How, then, do workers transition into new roles within the contemporary workforce, and more specifically within the gig economy? The literature demonstrates that responsibility falls directly on the workers themselves; they must self-guide their own socialization (Anicich, 2022; Ashford et al., 2018; Blaising & Dabbish, 2022; Elbanna & Idowu, 2022). In theorizing and investigating self-guided transitions, scholars highlight the importance of identity work practices that enable people "to craft identities that neither benefit from nor require resisting collective definitions" (Petriglieri et al., 2018, p. 128). For example, in studies of both gig workers and workers pursuing careers across organizational and

occupational boundaries, researchers have found that identity work practices often involve developing, constructing, and refining identities that are not fixed or anchored to a specified work role, but that are portable, broad, and flexible (Anicich, 2022; Alacovska et al., 2025; Ashford et al., 2018; Caza et al., 2018; Petriglieri et al., 2018; Petriglieri et al., 2019; Jiang & Wrzesniewski, 2023). In other words, the literature suggests that transitions into and within the gig economy are successfully self-guided when people engage in identity work practices that sustain continuity through identification with the general role of being a worker.

Yet the proposition that identity work practices operate through continuity with the general role of worker becomes questionable when considering a broader range of transitions. We can conceptualize transitions across two dimensions. The first concerns whether a person's work arrangement, meaning the organizational form through which they labor, remains the same or changes. The second concerns whether the person maintains continuity with the same general role, defined as the primary social role through which they understand and define themselves, or transitions into a different one. Figure 4.1 illustrates these dimensions of transition within and across a general role and a work arrangement and how they array into four categories.

The top-left quadrant in Figure 4.1 captures transitions involving continuity in both work arrangement and general role. This transition would occur in cases such as an engineer leaving a job at one firm for a different job at a competitor. The top-right quadrant captures transitions involving continuity in a general role with transitions across work arrangements. For example, this continuity in general role with a discontinuity in work arrangements occurs when a designer leaves her full-time job to start a solo business. The bottom row of the figure illustrates transitions involving discontinuity in a person's general role. The bottom-left

quadrant captures transitions when a person alters their general role while continuing to labor within the same work arrangement. For example, after graduating, a person would stop defining themselves as a student and instead identify as a worker. However, this shift from student to worker can occur even if that person continues working in the same job they held in school. Finally, the bottom-right quadrant captures transitions involving discontinuity in both a general role and across work arrangements. For example, a new father may leave a career in organizational employment to become a stay-at-home parent while still working on the side through alternative arrangements, such as online freelancing.

Figure 4.1

Types of transitions across general roles and work arrangements

		Work Arrangement Transition	
		Same	Different
General Role Transition	Same	Continuous General Role within Arrangement (e.g., Engineer leaves one firm for the same job at a competitor)	Continuous General Role across Arrangement (e.g., Designer leaves a full-time staff job to be self-employed)
	Different	Discontinuous General Role within Arrangement (e.g., Student graduates and continues in the same job they had during school)	Discontinuous General Role across Arrangement (e.g., Manager retires from firm and starts online freelancing)

Therefore, the proposition that self-guided transitions are accomplished only through identity work that sustains continuity with the role of worker offers less insight into

transitions in which people seek discontinuity from that role. In particular, this limitation becomes especially apparent with the transition into retirement.

Retirement as Exiting the Worker Role

Life course scholars and social gerontologists have theorized that during industrialization and modernization in capitalist societies, general roles related to economic activity emerged, demarcated by chronological age (Kahn, 1994; Kohli, 2007; Moen & Roehling, 2005). As Riley and Riley (2000) argue, this ‘chronologization’ occurred across education, work organizations, and the state, resulting in three life stages, each associated with its own role incongruous to the roles associated with the other stages: “Age barriers thus produced a standard life course that is separated into three boxes: education for young people, work for adults who are not old, and leisure for the old” (p. 262). Within this tripartite life course, the final life stage, old age, is typically associated with retirement. The behavioral expectations attributed to retirement depict it as a role defined by “less responsibility to others and less rigorous physical effort (e.g., leisure activities)” (Wang & Shultz, 2010, p. 178). Underlying these expectations are cultural norms that have constructed retirement as a role with an open expanse of time with few, if any, specified responsibilities of what to do with that time beyond *not* working (Denton & Spencer, 2009). Thus, some scholars have even described retirement as the ‘roleless role’ (Burgess, 1960; Ekerdt & Koss, 2016). In contrast, the role of worker, which is the foremost role characterizing the middle life stage, is replete with expectations of being active in the labor force, engaging in paid work, or, if not employed, seeking paid work (Moen & Roehling, 2005).

The incompatibility between retiree and worker roles is evident in the growing literature on the retirement transition process (Amabile et al., 2024; Moffatt & Heaven, 2017;

Vough et al., 2015). For example, Bordia et al. 's (2020) study on recent retirees found that people whose pre-retirement identities were work-dominated experienced prolonged transitions as their past identities impeded the incorporation of new identities associated with retirement. The study's underlying suggestion is that the role of worker must be completely left behind for the role of retiree to be fully entered. The incompatibility between the roles of worker and retiree, and the unease and confusion indicative of liminality that occur when a person attempts to occupy both, is a finding repeated across other studies on the retirement transition process (Amabile et al., 2024; Kloep & Hendry, 2006). Thus, research demonstrates that the expectations of retirement—open-ended leisure and the cessation of paid work—stand in opposition and are, in fact, defined by their opposition to the role expectations of being a worker.

However, several developments have begun to complicate the lived experiences of many contemporary retirees in contrast to the behavioral expectations of retirement. Many of the same life scholars and social gerontologists who theorized how the tripartite life course structure emerged in the mid-20th century also argue that this structure lags behind today's demographic and economic realities (Riley & Riley, 2000; Moen & Roehling, 2005). One of the most prominent forces illustrating the lag is the large number of older workers who enter retirement but, contrary to expectations, do not completely exit the labor force (Abraham et al., 2021; Cahill et al., 2018; Orrell & Cox, 2021). A literature has grown to study this phenomenon, typically referred to as 'bridge employment,' a term economists introduced in the 1990s as continued work in retirement became more prominent (Doeringer, 1990; Ruhm, 1990). The term 'bridge' captures the intermediary nature of employment that lies between full-time work and full-time retirement (Zhan et al., 2009; Cahill et al., 2018). Although

other terms exist—such as unretirement (Schlosser et al., 2012), encore careers (Moen, 2016; Quinn, 2010), and postretirement work (Sullivan & Al Ariss, 2019)—these concepts all reflect the same underlying phenomenon of bridge employment, which can simply be defined as “an older person working for pay after retiring” (Beehr, 2014, p. 1102).

In management and organizational studies, the existing literature on bridge employment has largely taken a variance-based approach, focusing on identifying the antecedents of participation in bridge employment and the outcomes of that participation (Davis, 2003; Gobeski & Beehr, 2009; Zhan et al., 2013). For example, one of the most highly cited studies on who participates in bridge employment found that individual factors like having good health, family factors like having a spouse still working, and job factors like having a lower salary were all significantly related to the decision to pursue bridge employment (Kim & Feldman, 2000). Although earlier studies treated bridge employment as a single pathway, more recent studies have begun to examine the factors that influence the specific forms of bridge employment workers pursue, such as whether they continue in work related to their pre-retirement occupations or engage in wage employment or self-employment (Wang et al., 2008; Beehr & Bennett, 2015; von Bonsdorff et al., 2017).

Yet, strikingly missing from the literature on bridge employment are accounts of how people can comfortably claim to be in retirement while continuing to do paid labor, since the primary expectation defining retirement is *not* to work. Further, existing studies contain puzzling contradictions, suggesting the need for more exploratory research. For example, studies investigating the outcomes of pursuing bridge employment show that retirees who continue to work report relatively high levels of retirement and life satisfaction, especially when the pursuit of that work was voluntary (Dingemans & Henkens, 2014; Kim & Feldman,

2000). On the other hand, studies on retirement transitions as a process have demonstrated that the persistence of pre-retirement work identities can hamper the transition into the retirement role, resulting in pronounced and unsettling liminality (Amabile et al., 2024; Bordia et al., 2020; Reitzes & Mutran, 2006). Taken together, these findings suggest a lack in current scholarship that adequately explains how people can transition from the general role of worker into the general role of retiree—how they incorporate the identity of the role without agonizing conflicts with their other identities—while simultaneously continuing to do paid work.

Additionally, the problem of continuing to work after retirement is further pronounced among the growing number of retirees pursuing bridge employment in the gig economy (Abraham et al., 2023). In the literature on organizational socialization, sustained social interactions and institutionalized rites enable new entrants to resolve liminality and settle into their new work roles (Anteby et al., 2016; Ibarra, 1999; Pratt, 2000; Van Maanen, 1978). In contrast, the literature on transitions into gig work suggests that they are necessarily individualized and require self-directed identity work (Ashford et al., 2018; Blaising & Dabbish, 2022; Ibarra & Obodaru, 2016; Petriglieri et al., 2019). However, studies on transitions in the gig economy assume continuity with the general worker role; they tend to fall into the top-right quadrant of Figure 4.1. In these cases, workers self-guide their transitions by drawing on identities related to the general role of being a worker. In other words, this literature details the identity work practices through which people sustain and adapt to the role of being a worker rather than depart from it. Although identity work is likely needed for retired workers transitioning into platform work as bridge employment, their transition breaks the continuity of the worker role; being a worker is a role they are not trying

to maintain, but one they are trying to leave. Given these gaps in the prior literature, I undertook the following study to investigate how people manage to settle into retirement while continuing to work through online labor platforms.

Methods

I set about this research study to elaborate new theory on how people transition into the role of retirement while simultaneously entering online labor platforms for paid work. Given the nature of my research question, I developed my methodological approach drawing on qualitative and interpretivist research traditions (Corbin & Strauss, 2015; Charmaz, 2006). Qualitative and interpretivist research enables scholars to develop theory grounded in their research subjects' own perspectives and "to make sense of, or interpret, phenomena in terms of the meanings people bring to them" (Denzin & Lincoln, 2008, p. 4). In the following sections, I provide further details on this grounded theory study (Glaser & Strauss, 1967).

Sample & Recruitment.

I used purposive sampling to select a research site and informants on categories theoretically relevant to my research question (Patton, 2002; Corbin & Strauss, 2015). In my sampling, I defined two main criteria: (1) informants had to claim themselves as being 'retired' from formal organization employment, and (2) after retiring, informants continued to do paid work through online labor platforms, all sharing use of at least one common platform. I defined these criteria to ensure that the data were systematically comparable across informants' accounts of negotiating retirement while continuing to work, with at least one shared platform providing a common context for their experiences. Beyond these criteria, in my sampling, I also sought variation across informants' other characteristics (Patton, 2002), including their pre-retirement occupations, geographic locations, and use of other or

multiple online labor platforms beyond the one they shared. I sought variation upon these other characteristics so that the data I collected would also surface theoretically generative differences.

Guided by my purposive sampling criteria, I selected Upwork, an online freelancing platform targeted toward highly skilled professionals, as the platform my informants would all share. On Upwork, there are two sides to the platform: (1) freelancers who offer their services in project-based work and (2) clients who post jobs, typically short-term projects, and hire freelancers. Additionally, a freelancer on Upwork has a public-facing profile that includes a self-written bio and headlines. Clients on Upwork have two pathways to hire freelancers after posting a job. First, clients can find and invite freelancers to apply for their jobs using Upwork's algorithmic recommendations, filters, and keyword searches. Second, freelancers can apply for jobs on their own, which they also find through Upwork's algorithmic recommendations, filters, and keyword searches. For this study, I recruited informants through both pathways. First, I used a targeted job posting stating that I was conducting a study on people's retirement transition experiences (see Appendix 1 for an example of the job posting). Second, I used Upwork's search features to find and invite freelancers who listed themselves as retired on their public profiles (see Appendix 4 for an example profile). Finally, in my job posting, I added screening questions to ensure I recruited only informants who met my criteria.

I collected data for this study between January and April 2026. I stopped collecting data after reaching theoretical saturation, at which point I found that no new or meaningfully different insights were being gained (Glaser & Strauss, 1967). The final sample included 54 informants aged 60 to 88, with a median age of 68. The sample included 27 women (50%).

Informants' pre-retirement occupations were predominantly in professional and knowledge-based fields. Most informants were based in North America, but some were also located in countries throughout Europe, South America, Asia, and Africa. Appendix 2 provides details of the sample.

Data Collection.

The main data source for this study was semi-structured interviews. I designed my interview protocol to enable informants to reflect on their own views and experiences, using open-ended questions and scenario-based questions that elicited reactions (Kvale & Brinkmann, 2009). Additionally, using a semi-structured approach, I allowed my questioning to remain flexible, probing more deeply into unexpected areas or those where informants appeared particularly animated. The questions in my interview protocol had two main sections: (1) their experiences going through and being retired, and (2) their approaches and perceptions working through online labor platforms. At the beginning of the study, I asked broader questions, but I began to add more focused, specific lines of questioning as my data collection and analysis proceeded in parallel (Spradley, 2016). For example, from preliminary analysis of early interviews, I noticed that many informants made claims about viewing the work they were doing through platforms as not being 'work' to them. Thus, in later interviews, I asked a more focused question: "Some people have mentioned that the work they are doing doesn't really count as work. How would you say that lines up with your experience?" Appendix 3 provides my final interview protocol. I conducted all interviews virtually through Zoom. Interviews lasted 45 to 105 minutes; they were recorded with the informants' permission and then transcribed verbatim.

To triangulate the interview data, I also collected supplementary data in two forms. First, I collected diary data from a selected subset of informants. Diaries are a form of personal document that enable diarists to record their feelings, experiences, and accounts of their lives and work *in situ* (Taylor & Bogdan, 1984). Diaries complemented my interview data by capturing more detailed accounts of informants' day-to-day activities, including reflections on specific moments and events. With their consent, 9 informants kept diaries for 1 week, resulting in 63 entries. The informants I recruited for diaries varied across theoretically relevant dimensions and demographic characteristics. In the diaries, I asked them to keep a catalog of when they worked through Upwork or other online labor platforms, including recording time logs, the specific activities they performed, and a corresponding reflection about how they felt about their work. Second, I collected supplementary data from informants' public Upwork profiles, including self-input information such as their headlines, profile bios, listed skills, and prior employment histories. These data were useful for triangulation because they provided insight into how informants publicly presented themselves as workers to potential clients.

Data Analysis.

I analyzed my data using an inductive, iterative, and comparative approach (Corbin & Strauss, 2015). I relied on qualitative coding techniques, labeling specific instances in my interview and diary data, with increasing levels of thematization and abstraction to build categories as the basis for comparison (Charmaz, 2006; Grodal et al., 2021; Locke et al., 2015). My analysis was highly iterative, involving several rounds of coding and categorization. As my analysis evolved, I frequently returned to prior literature and used memo writing to understand the interrelations among my codes and to develop theoretical

linkages (Böhm, 2004; Corbin & Strauss, 2015). Although my process was highly iterative, my overall analysis occurred in three main phases, which I review below.

In the first phase of my analysis, which occurred in tandem with data collection, I used open and first-order coding, developing codes without any preconceived concepts or frameworks (Corbin & Strauss, 2015). The codes I developed were primarily descriptive, codes that captured the basic topic of a segment of data, and *in vivo*, codes based on informants' own words and phrases. For example, within interview transcripts, there were several instances where informants used phrases like "I've tried to keep myself busy" (Yvonne) or "I like to know that I'm productive" (Patricia); thus, I developed the open code *keeping busy/productive* based on informants' own language. Using my open codes, I began an initial categorization, grouping them into dimensions of perceptions, feelings, actions, events, and descriptions (Locke, 2002).

During the initial phase of data analysis, as I was developing elementary category codes, I noticed a pattern: informants had strong, often fluctuating feelings in their descriptions of transitioning into retirement. The frequency of this pattern across my data thus led me into the second phase of my analysis, in which I adopted a more focused, organized approach to coding (Locke et al., 2022). I began systematically capturing data that would allow me to identify how informants described their perceptions and feelings about retirement, which I labeled *retirement claims*. Within these retirement claims data, I systematically coded for any instances related to informants' experiences of tension, including *feeling shifts* and *perception shifts*. Informed by literature on role transitions and rites of passage (e.g., Ashforth, 2000), I further grouped codes of feeling and perception shifts that captured informants' ambivalence and tensions between their retirement selves and

their former selves into a code labeled *liminality experiences*. As I did this, I further noticed that my codes for *retirement claims* and *liminality experiences* tended to co-occur with another category of codes I had labeled as *doing platform work*, which captured any descriptions of informants' use and work on online labor platforms. Analyzing these codes together by outlining the timeline of each informant's narrative account and then comparing across informants (Langley, 1999), it became clear that shifts in retirement claims related to when and how informants engaged in platform work, with greater confusion before and a clearer sense of resolution after they began doing platform work.

Thus, in my third and final phase of analysis, I sought to develop a theoretical account that captures the specific relations among *liminality experiences*, *retirement claims*, and *doing platform work*. I analyzed all instances in which these three categories co-occurred, focusing on labeling the specific activities informants performed when doing platform work. It became clear that informants were engaging in similar activities across platforms, prompting a pattern of internal changes in how they viewed their relationship to work in general. Informed by literature, I labeled these internal alterations as *identity work practices* as they fit informants were "forming, repairing, maintaining, strengthening, [and] revising" their self-constructions to bring about a sense of coherence (Sveningsson & Alvesson, 2003, p. 1165). Systematically comparing my data on identity work practices revealed that informants were decoupling fundamental work logics that had governed their past careers, realizing they no longer had to carry them forward into retirement. As a final step in my analysis, I synthesized a framework showing how engaging in platform work prompted identity work, enabling retired workers to resolve liminality and learn how to continue working from a vantage point that fit their role as retirees.

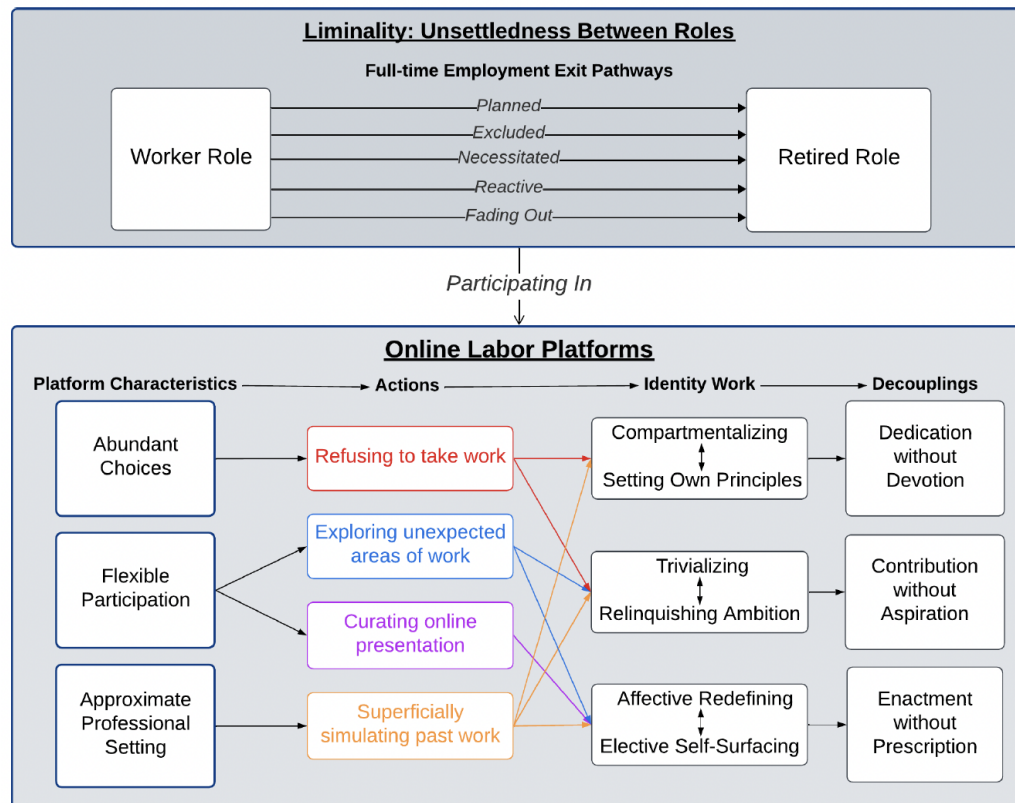
Findings

My analysis revealed that transitioning from *being a worker* as one's primary role to *being retired* as one's primary role, although a simple shift semantically, was not a simple shift in practice. Despite exiting full-time employment, my data showed that retirees struggled at first in a state of liminality, feeling caught between their claims of being retired and feeling a pull to return to paid work. However, I found that they were able to self-guide and resolve liminality by acting on their yearnings to do paid work by joining online labor platforms such as Upwork. The platforms they joined were characterized by abundant choice, flexible participation, and approximate professional settings. These characteristics prompted informants to perform a patterned set of actions that served as a basis for identity work focused on answering fundamental questions about how to relate to work now that they were retired. Through their identity work, I found that retirees resolved the tensions at the heart of their liminality by separating work logics inherited from their past careers, letting go of premises they realized they no longer had to uphold, while retaining core premises they continued to value.

The findings will proceed as follows. In the first section, I provide an overview of the different exit pathways that informants followed from full-time employment, leading them into a state of liminality. In the second section, I present how informants self-guided and resolved liminality by using online platforms, particularly Upwork, and decoupling taken-for-granted work logics from their former careers. Figure 1 presents the two core findings in separate panels. In the final section, I show how informants settled into retirement with paid work fitting into their lives in two different ways, though they shared the same redefined view of work.

Figure 4.2

Retirees' exit pathways and the process of using platforms to resolve liminality



Caught Between Roles of Worker and Retiree

As with any transition, entering a new role requires exiting another. In this study, entry into the role of retirement began when informants exited full-time employment, the institutional context that had dictated their prior lives, when “being a worker” was their central identity. The pathways to exiting full-time employment took different forms, varying with informants’ degree of intentionality and the circumstances of their work and life. Figure 1, Panel 1, provides an overview of these pathways. However, as this section will show, any meaningful differences in exit pathways dissipated once informants arrived at their

destinations. Upon entering retirement, they encountered their new role as unsettling. Their accounts demonstrated that they were in a state of liminality, marked by feelings of agitation stemming from the rupture in their transition and amplified by their resistance to norms that define retirement as leisure and idleness.

The largest contingent of informants described following a planned, intentional pathway to exiting full-time employment. This pathway involved extensive, thoughtful consideration over multiple years. Informants described how they had etched out and mulled over the details of leaving their jobs, including factors such as personal finances, years of service, and the timing of pension and retirement benefit eligibility. For example, Rebecca, a former primary school teacher, expressed the careful, years-long consideration characteristic of the informants who followed along a planned exit pathway. Rebecca described how she had cemented her decision to retire several years before actually tendering her retirement paperwork while actively sharing her plan with others, stating:

I kept telling people, probably for at least five years or maybe more than that, I was going to teach for 30 years, and then I was going to retire. And no one really believed me until I turned in the paperwork and said, 'I'm retiring.'

Although Rebecca and many other informants followed a planned and intentional pathway, their experiences were not universal. A second contingent of informants took a different route intentionally, but not after prolonged deliberation. This pathway was a reactive decision that typically occurred when informants deemed their job conditions unsuitable. For example, Judith, a former nurse, explained her reactionary exit after realizing the emotional toll and overwork of her unit had reached a boiling point. Judith explained how she had acted upon her sudden change of heart to retire immediately, which clashed with her previously expected plans to continue working for several more years, stating:

Work had gotten pretty crazy and was not fun anymore, and we were being asked to do more and more with less and less. I stopped enjoying it. There's a lot more for me to do the rest of my life than something that I'm not enjoying anymore...It was about six months before that I had actually thought I would continue to work for another three or four years because my work was not physically difficult, but emotionally, it just was too much.

For Judith and others, in contrast to those who followed a planned exit pathway, the reactionary exit route was abrupt, following reassessments of their work that led to quick and certain decisions to retire.

Unlike the planned and reactionary exit pathways, another group of informants' exits were nondeliberate and took two forms: exclusion or necessity. In the exclusion exit pathway, informants described being pushed out of their jobs, particularly after being fired or laid off. Thus, they were unemployed at ages corresponding with eligibility for retirement benefits and at ages at which they perceived ageism in hiring in formal organizational employment would be an obstacle. For example, Marvin described how he was fired due to budget cuts at 65-years-old. Following this job loss, he searched extensively for a new job to no avail. Thus, Marvin resigned himself to start withdrawing Social Security benefits and officially calling himself retired, stating:

I was working at [Agency], and I lost my job due to budget cuts. I have several letters of recommendation that said, 'We wish we could have kept him, but due to budget cuts,' and blah, blah, blah. That was it. So, at 65 years old, I was forced, basically at that point, to go ahead and collect Social Security...I sent out over 600 resumes after my job loss with [Agency] as a contractor, and they were all the same thing: 'We picked somebody else' or 'the job is closed'. I felt a major portion of that was age discrimination, but how are you going to prove that? That's a hard, hard reality and a hard truth.

In contrast to Marvin and others like him who were forced to retire through exclusion, a second unintentional exit pathway stemmed from necessity. In this exit pathway, informants experienced life-altering changes typically tied to a health incident or disability,

either personally or involving a loved one, such that continuing to work in full-time jobs seemed impossible. Ricardo, a former postal master, described how his retirement began after a necessary departure. Contracting COVID-19, Ricardo was hospitalized for several months. While his illness began as an extended period of sick leave, he soon recognized that he would not recover sufficiently to return to work, and, having reached the minimum age eligible to receive his pension, he decided to retire:

Well, I was hit with COVID, I got sick, and I ended up in the hospital. And I didn't think that I was going to recover physically because it took me a year to recover, and I was on sick leave for about seven months. I felt that I wasn't going to recover enough to be able to go back to full capacity, and I was already at minimum retirement age, so I just chose to retire.

For Ricardo, the confluence of a debilitating illness and age prompted his retirement, and other informants in the necessity pathway shared similar stories of departure.

Despite differences in the characteristics of their exit pathways, informants' accounts revealed a shared sense of unsettledness that began to surface as they entered retirement. Although they were no longer employed full-time and resolutely claimed they were retired, they described feeling caught between who they had been as workers and who they were supposed to be in their new roles as retirees. Table 4.1 provides additional evidence of informants across pathways and of their shared sense of liminality upon retiring.

A telling example of the unsettled and liminal state informants experienced came from Nancy, a former operations director at an airport. Nancy had followed a planned, intentional exit path from her job. As part of her planning, she anticipated and imagined enjoying the freedoms of retirement, such as lounging, spending time with her horses, and working in her garden. After exiting her career job, she did engage in some of these leisure activities, but soon found herself surprisingly restless and confronting pangs of boredom:

I thought I'd retire and not have to do anything. I could sleep late, stay up late, and watch whatever I wanted to watch on TV. I'm not a big TV fan, but I don't know why I thought that. At the time, I had horses, and I thought I could spend more time with my horses, spend more time gardening, and doing things I liked. But we moved up here to Tennessee, and I had to get rid of the horses...And once I got up here, I realized I'm bored out of my mind. I can't sit still.

Nancy was not alone in feeling unsettled upon entering retirement. Other informants following intentional exit pathways expressed similar feelings of disorientation, viewing the vast expanse of retirement as being uncomfortable. For example, Patricia, a former programmer in state government, who had decided in haste to retire after growing weary of colleagues several decades younger than she, described an overwhelming sense of emptiness after leaving her job. Although during the few months right before she retired, she had been eager to escape the daily nuisances of her work, she did not anticipate the gaping hole she would face in retirement, especially as a single older woman. She felt distressed with all her time, the disappearance of constantly available tasks to attach meaning to, and having practically no guidance from others on how to inhabit her new role:

There's a big void in your life after you retire. I worked eight hours a day, so figure an hour getting ready in the morning, an hour adjusting after I got home...You figure 8 to 10 hours a day is work-related. Now you have to fill those 8 to 10 hours a day with something, hopefully productive and satisfying, and that brings you fulfillment...the flip part is I am by myself, I'm not married, maybe if I had a partner, I'd feel differently, but I don't know, I really wouldn't know.

For Nancy, Patricia, and others like them who had left their full-time jobs through intentional exit pathways, both planned and reactionary, they did not settle easily into retirement. Realizing the 'void' of their newfound position was disquieting, and they expressed a yearning to fill part of the emptiness with more productive activity.

Table 4.1

Additional evidence of informants' exit pathways and their experience of liminality in their retirement transition

Pathway	Evidence of Exit Pathway	Evidence of Experiencing Liminality
Planned (n=20)	But I got to 80 years old, and I said, 'Well, that's enough of this,' so I retired two years ago, this coming summer, two years ago, and that brings us up to now. (Frank) I noted a couple of years earlier that my wife and I were doing fine on finances and this is kind of the start of the FIRE [financial independence, retire early] movement, and we found that we were in pretty good shape to retire early. (Anand)	I really did not know what I was going to do. I thought I would be at home, spend most of the day here, maybe start helping [daughter] to get her to and from school, take her to skating practice... But I don't know, that never happened. (Frank) I read about folks who retired early, and you're supposed to have something to retire to, not something to retire from. I didn't really have something to retire to. (Anand)
Reactive (n=13)	When I was in the last year of service due to a certain misunderstanding with the top management, I opted abruptly for retirement. (Ahmed) I lost a patient because of poor decision-making on my manager's part, and it crushed me, and still does, and I just didn't want to be a part of any sort of field that was putting money over humans. (Eleanor)	I used to do a lot of work, but when I compared my present activities with my professional activities, I thought, 'I'm not doing anything substantial.' (Ahmed) I can't do things that I wanted to do. I used to be able to do a lot more. (Eleanor)
Excluded (n=11)	I was laid off at [non-profit] in August of 2024 the company was purchased by another entity, and due to redundancy, my position was eliminated. (Yvonne) I was working for [a defense company], and some very traumatic things happened... I said, 'You know, whoever's doing this damn stuff here needs to have a 30-caliber bolt through the damn head,' and I still feel that way. They didn't like that and escorted me off the damn base. (Ryan)	I'm 60. I do have good health. I still try to keep a sharp mind... I'm not wanting to just be retired. I've been at home for almost two years now... I just cannot lie around. (Yvonne) Technically, if you asked all these authorities, I got Social Security, I would consider myself retired. Now, just because I'm on record as being retired, which I am, that doesn't mean I'm not going to do all the other things. I'm not gonna sit back and watch the TV, which I did a lot, too much. (Ryan)
Necessitated (n=10)	I had some health issues going on... they were serious enough to where it really, they interfered with my daily function really badly... I sort of faced the facts, and I ended up having to take Social Security early. (Maureen) And at that point, my leg was starting to really [go bad]. I was having trouble driving, so that's the thing. I can't drive anymore, which sucks. I lost my independence... My husband does too; he's also got a disability, so we are what we are. (Regina)	I missed it [working]. I really, gosh, I missed it. [What did you really miss most about it?] Well, for one, the busyness, you know, which, in turn, translated to it being able to keep me financially afloat for a long time before I started collecting early Social Security. (Maureen) How else to describe that? Because I was just [stuck], I can't, so I just need to keep busy. I couldn't sit around the house all day watching TV, which I don't like to do. I liked to come down to the computer, do something. (Regina)

Informants in the nonintentional pathways were nearly indistinguishable in their remarks about being in a liminal situation between full-time work and retirement. Although many had left their jobs due to exclusion or necessity and had therefore largely resigned themselves to retirement, they still expressed a sense of discomfort with their new role.

For example, they made comments like Heather, a former partner in a recruiting agency, who, after caretaking for her husband and taking a sabbatical after his death, was unable to land another full-time job. Entering retirement through the exit pathway of exclusion, Heather was steadfast in calling herself retired, but, at the time, she rejected the idea of being the type of retired person who whiled her days away, stating:

I want to be able to work apart from having an income, because I don't want to be sitting at home all day doing nothing. I'm not one of these that wants to sit in front of the TV watching my life away...you do have that choice.

Heather captured the tensions she and others felt as they resisted the norms of how retired persons should spend their time. Further, her comment about having 'that choice' exemplifies informants' shared views on how they might resolve such tensions by returning to paid work in some form.

Like Heather, other informants who had exited full-time employment through nonintentional pathways described a sense of liminality, claiming to be retired yet feeling drawn back to paid work. For example, Catherine, who had to retire from her job as a faculty member due to health issues, described how, after a couple of years in retirement while recovering strength from her chronic illness, she experienced a growing sense of existential unease in her new role. As Catherine described, she started having a nagging sense that she was not engaging in meaningful activities, which corresponded with her yearning to do some sort of paid work, though not for pecuniary reasons:

And after retiring, after a couple of years, I thought, I'm not sure I'm doing anything meaningful...I wasn't trying to make an income or support myself, but if and when you get to retirement age, at some point, you'll think a little extra cash would be nice.

For Catherine and others like her, although they called themselves retired in name, they expressed unease tied to a sense of lack in their lives without work. Their restlessness prevented them from fully settling into retirement, and the possibility of paid work remained, keeping them suspended in a liminal state between worker and retiree.

Overall, all the informants in this study had followed one exit pathway or another to leave full-time employment. However, exiting their full-time jobs did not translate into an easily settled retired life. Instead, informants found themselves caught between who they had been (e.g., a worker as their primary role) and whom they felt they were supposed to be (e.g., a retiree as their primary role). The perceived norms of what it meant to be retired—pursuing leisure activities, enjoying one's boundless free time, and, most importantly, not engaging in productive paid work—did not easily adhere to their lives, especially since they were largely disquieted by the underlying premise of these norms that retirement translates to disengagement. Thus, informants described feeling an impulse to continue pursuing paid labor in some capacity. However, the paid work they sought was not a return to the types of jobs and work arrangements that had typified their former careers. They had walked the irreversible steps of exit pathways out of full-time employment. Whether through deliberate intent, impulsive reaction, exclusion, or necessity, they had departed, objectively and subjectively, from lives defined by full-time jobs and organizational employment. Thus, their search led them to online labor platforms.

Resolving Liminality through Platform Work

Across informants, they described using online labor platforms, particularly Upwork, as a means of self-guiding themselves through their liminality. They recounted how engaging in platform work helped them resolve many of the tensions they felt in maintaining retirement as their primary role *while also* engaging in paid labor *without* reverting to their former selves as workers. Informants depicted Upwork, in combination with other platforms, as providing abundant choices, flexible participation, and an approximate professional setting, which compelled them to constantly refuse work, explore unexpected areas, curate their online presence, and superficial simulation of their past work. In turn, their actions animated reflexivity and identity work that helped informants understand what they valued now that they were retired. Overall, I found that informants had three revelations of retaining what they saw as foundational premises of doing paid work, while letting go of logics they felt they no longer had to abide by in retirement. These revelations included: (1) decoupling dedication from devotion, (2) decoupling contribution from aspiration, and (3) decoupling enactment from prescription.

In the following subsections, I focus on each of these altered work logics and decouplings separately to illustrate how they emerged from the combination of online labor platforms' characteristics, the actions these characteristics animated, and the corresponding identity work practices informants engaged in. Figure 1, Panel 2, provides a visual representation of these pathways from platforms' characteristics through to decouplings.

Decoupling Dedication from Devotion

In trying to resolve their liminality, informants described how platforms work revealed that being dedicated—bringing care, commitment, and competence to one's work

tasks—was not synonymous with devotion—an ardent prioritization of work above all other activities. The revelation of this decoupling began with informants’ repeated benign interactions on Upwork and other online labor platforms, such as logging in, scrolling through jobs, and deciding which to apply to and which to ignore. Although these actions at first glance appeared innocuous, informants realized that they were consequential as they provided them with a constant fodder of information to reflect upon and to answer the deeply personal question of: ‘How much of myself do I give to my work now that I am retired?’ Through the actions that platforms prompted, informants were repeatedly forced to reflect on this question, which revealed that their values regarding work needed to change for them to feel settled in retirement. More specifically, informants described how actions taken on Upwork and other platforms triggered identity work practices of *compartmentalizing*—keeping their work bounded temporally and mentally—and *setting their own principles*—self-determining and following their own standards and rules for how much they wanted to give to their work and when such commitment occurred.

For example, Rosalind, a former teacher and education administrator, shared a diary entry demonstrating how simple interactions with the platform, which facilitated a constant stream of decision-making, helped resolve her liminality. In her entry, Rosalind recounted how, suddenly in the middle of her day, she made a deliberate choice to refuse, deciding she no longer wanted to do any more work on Upwork. Instead, she decided to turn her attention to several other pressing non-work matters. She compartmentalized away any thought of paid work for the time being with little remorse, writing:

I immediately realized that I am in no mood to write proposals and that I have other things I need to catch up on in my life since all this dental work has totally screwed up my schedule/routine for the past week. I’m going to take care of other things and

return to Upwork later—and this time I really mean it.

Although a snapshot, Rosalind's entry captures the broader pattern of informants constantly deciding whether to pursue and do work through Upwork and other platforms. Like Rosalind, they tended to frame these decisions not just as choices but as refusals, which made it clear to them that they were deprioritizing paid work, since, after all, they were retired. Through repeatedly making these decisions for themselves, rather than having expectations around work dictated to them by a formal employer or managers, informants gradually began to crystallize a changing understanding of who they were in relation to work. Being someone devoted to work was no longer who they were.

Further, informants described how refusing work was combined with another action: comparing the platform's facsimile of professionalism with their prior work experiences. The combination of refusing, along with superficially simulating and comparing their current platform work experiences with their past work experiences, expanded the practice of compartmentalizing into a broader practice of setting their own principles. Specifically, informants elaborated on how they began self-authorizing new standards for relating to work that contrasted with their earlier preretirement approaches to work.

For example, Taylor, a former project manager, described how, on Upwork and other platforms she used for online tutoring, she often rejected opportunities, such as spreadsheet-based jobs, despite these jobs relating to her areas of expertise. Taylor shared that refusing these jobs and comparing her current behavior to how she would have acted in the past was illuminating. She felt a renewed sense of empowerment, embracing being retired and setting her own principles for how to work, stating:

Sometimes they send me opportunities for things that I think are too taxing for me.

Like, there was one person who wanted someone to build some type of Excel spreadsheet, and I'm thinking, 'I don't want to do that. That's just, that's just more than I would really like to take on.' I could have shown interest in him if I had wanted to be challenged to that level, but I really didn't want to be, so I said I'm not interested...In that respect, when you're working for a company, and they say, 'You have to do this,' you have to do it, no matter how taxing it is. If you want to keep your job, you just have to do the work. In this case [platform work], again, I can be choosy. I can decide that if it's more challenging than I want to work on, then I just don't accept it, I'll just move on to something different.

Taylor's comment captures how her ability to refuse jobs, in contrast to her past work, where she could not, helped her recognize that she was no longer the kind of worker her former job had required her to be. What it meant to be retired began with this recognition. Like Taylor, other informants shared the perception that Upwork offered an abundance of jobs with tasks akin to their pasts, but they felt unburdened by any overbearing mandates for doing this work. They could be "choosy" about compartmentalizing work into chosen moments and setting their own principles for when and how much to commit.

Informants' consistent practice of compartmentalizing and setting their own principles cohered into a broader revelation that they had fundamentally altered their approach to working in ways that fit their claims of being retired. The repeated refusal of work and the stark contrast between working through online labor platforms and their past work experiences led informants to realize they did not have to think about or take on work they did not want, while still bringing their best efforts and attention to the jobs they chose.

For example, informants like Alistar, a former civil servant, articulated the clarity he gained about being retired and still working through Upwork. Alistar explained that while working on the platform, he did not allow his work to consume him as it had in the past. He permitted himself to bring his best efforts to short-term projects selectively and, if he did not secure these jobs, to focus instead on other activities like fiction writing, stating:

Well, the other way, I actually wouldn't be retired in the real sense of the word, because I would again, almost be consuming myself trying to find jobs. So that would be more of an active approach than this more passive approach, where on my own time I can log in...It's how much time you want to commit to something. I'm not going to look for a multi-year assignment anymore. These shorter things, they suit me very well. If I can get a few more, I'll be happy with that, but if not, I'll sort of let it roll out until, let's say, I totally focus on my writing then.

For Alistar, his distinction between a passive and an active approach to paid work captured the broader revelation shared by the informants. Through repeatedly having to decide how much of themselves they wanted to give to work, informants were forced to confront questions that had often been answered for them through the expectations and demands of their former jobs. In making these choices themselves, they began clarifying what they valued about work and what they no longer wanted from it in retirement. They came to understand that they could be dedicated to work when they chose to be, rather than devoted to work at all times. And, in their view, such an approach to work distinguished being retired from being a worker.

Before pursuing platform work, informants were unsettled in their new role as retirees, feeling caught between their past and present and desiring to continue in some form of paid work. However, as elaborated by Rosalind, Taylor, and Alistar, and others, working through Upwork and other platforms helped resolve one core tension at the heart of their liminality. Actions such as refusing work and noticing differences between platform work and their past experiences prompted them to engage in practices of compartmentalizing and setting their own principles for working. Importantly, these were not isolated moments of reflection. The nature of platform work arrangements repeatedly confronted informants with decisions about whether to pursue work, what kinds of work to pursue, and how much of themselves they wanted to give to it. Through the accumulation of repeated choices and

refusals, informants gradually clarified their changing values regarding work and what retirement meant to them. In turn, they gained insight into a key logic about working from the past that proved to be no longer relevant. Specifically, they learned how they could bring care, commitment, and dedication to their work without heeding the burdens of absorption, compulsion, and devotion that had defined their prior role as workers. The figure of the devoted worker, which had been the self they had defined themselves as for decades, was one they were learning to leave behind.

Decoupling Contribution from Aspiration

Another decoupling that proved consequential for informants' self-guidance in resolving their liminality was realizing that contribution—feeling that their efforts were valuable and useful to others— did not have to be tied to aspiration—striving for markers of career progress and growth. Similar to the prior decoupling, informants arrived at this revelation through actions of consistently choosing and refusing work, superficial simulation of their past professional experiences, and another action of venturing to take and explore unexpected jobs. The nature of platform work required constantly figuring out what work to do and pursue, and this pushed informants to reflect on whether they could continue making useful contributions in their work without needing advancement and professional growth. Informants described how they figured out the difference between contribution and aspiration by *trivializing*, purposefully minimizing the importance of their work, and *relinquishing ambition*, accepting without qualms that they were not working to accrue status.

For example, Meredith demonstrated how constantly choosing what work to pursue on Upwork, which necessarily meant refusing certain jobs, triggered the dual identity work practices of trivializing and relinquishing ambition. Meredith had retired from her career as a

data analyst, which she had described as rewarding because her job “directly contributed to the business making a profit.” Retiring meant she no longer had an outlet for her impact, and the sense of not being useful was one reason she wanted to continue doing paid work.

However, after a short time on Upwork, Meredith found that constantly deciding which jobs and projects to pursue led her to take fewer and fewer jobs aligned with her expertise. Rather than being perturbed by the thought of losing her expertise, Meredith stated how she became increasingly comfortable with not taking on jobs that would build on her past skills:

I hated the idea of losing that skill, but I mean, I have gone into my programs, and I can tell I am losing my real heavy-duty skills. It’s like, ‘Oh, what did this mean?’ But doing that is, I think, getting less important. And I don’t see a lot of jobs out there that I would take that involve that anyway lately and again I am not as willing to put into those, because I always, most weeks, have real estate things to do.

Like Meredith, whose comments demonstrated how maintaining and building her expertise were “getting less important”, other informants used similar language and came to similar conclusions. On Upwork and other online labor platforms, they had to choose which jobs to pursue, a decision constrained by clients’ demands in the marketplace. However, continually not applying for and doing jobs, which they framed as an agentic act of refusal, became a foundation for downplaying their efforts and for gaining comfort in doing work not for the sake of chasing growth and status.

In addition to choosing and refusing work, exploring unexpected areas was another action that triggered informants’ identity work practices of trivializing and relinquishing ambition. Upwork was a vast labor marketplace, with clients ranging from individuals to companies who constantly posted jobs for a variety of tasks, from the mundane to the complex. Informants described the platform’s open structure as enabling them to explore unexpected areas of work, leading them to take on tasks they considered appropriately fitting

with their definitions of retirement. For example, Ricardo, the postal worker who had retired from necessity after contracting COVID-19, shared that his restlessness and physical incapacitation had prompted him to return to paid work as an outlet to aid in his recovery. Surprisingly, he found that doing paid work through Upwork connected him with clients whom he saw as people in desperate need of simple tasks. He explained that applying for and doing what he perceived as unpretentious jobs, which he would have considered mundane work before he retired, nonetheless spurred a sense that he was useful to clients, and helping himself, stating:

When I was recovering from my illness, I was down for over a year...I could barely walk, but I could work at my computer. I first started taking on those types of tasks that I could complete on a computer, or that I could speak with somebody and walk them through different tasks. That's how it all started, because my physical ability didn't allow me to do anything else...I saw that I could help some people with problems that were fairly simple...I would bid \$2 or \$3 or \$1. It was like, 'I know that I can help this guy. I don't need the money. I needed more to help myself.' That's what I did.

Thus, for Ricardo and others, repeatedly having to choose which types of jobs to pursue within the open and flexible arrangement of platform work forced them to reflect on what they valued in those jobs. Through these choices, informants began to realize that what they were seeking from work was no longer status, advancement, or distinction, but rather the more fundamental feeling of contributing something useful. In Ricardo's case, this meant taking small computer jobs where he knew he could help a person in need. Through these explorations of taking jobs they might not have otherwise done in the past, informants gradually came to understand that being retired meant letting go of the worker they had once been, the one whose sense of self was tied to material gains and accolades.

There was one final component of working through Upwork and other similar

platforms that informants recounted as central to the revelation that being retired and continuing to work meant decoupling contribution from aspiration. The approximate professional setting, in which working on the platforms partially resembled their past careers, provided a context in which they could simulate their prior work without the same stakes.

For example, Nicholas, a former systems engineer, described how his approach to Upwork included superficially simulating his prior work. He began using Upwork after yearning to continue working: “I realized that I felt like I still had more to give, in some sense, to contribute to solving some kind of problem.” Thus, when Nicholas first started using Upwork, given his expertise in artificial intelligence (AI), he gravitated toward jobs involving data labeling and AI verification tasks. He depicted these jobs as akin to his career work in terms of content area, but by doing several of them, he began to realize he was shedding ambitions of being a domain expert, stating:

Since AI is the thing at the moment, and I have some expertise in that area, I was actually interested in what people are trying to do with AI, and maybe I could help out. Most of the work I did and have done has been either preparing data for large language models to train on, or assessing the output to see whether or not it meets some criteria...Some of those were actually pretty interesting, but by the time you’ve done half a dozen of these kinds of studies, you realize, ‘Well, I don’t know how many of these I actually want to read?’...That’s an interesting problem, but I don’t really need to do that. I don’t think about work in that sense anymore.

Through the superficial simulation of work similar to their prior careers on Upwork, Nicholas and others came to recognize that they no longer needed or wanted to “think about work in that sense anymore.” Specifically, “that sense” referred to ambitions for status and growth, which they felt free to express, yet they remained content that their efforts, however minimal or trivial, remained valuable and useful.

Thus, a core aspect of how informants resolved their liminality through engaging in

platform work stemmed from recognizing that they were no longer bound to seeking status, accomplishment, and achievement through work. This recognition came as the platform repeatedly forced informants to make decisions about what work they wanted to pursue within a marketplace teeming with jobs that they needed to sort, search, and evaluate. In this constant evaluation and choice, they realized that they were gravitating toward what was often trivial, like Ricardo's low-paying computer jobs, or realizing they did not have to keep doing work associated with their past, such as Meredith and Nicholas' refusals to take jobs that they knew they could do and that would continue developing their skills. Through doing platform work, they learned that being retired did not mean giving up contributing. However, being retired did mean letting go of being someone beholden to a version of ambition.

Decoupling Enactment from Prescription

Lastly, though no less significant, informants remarked that working through online labor platforms revealed they could decouple enactment—the expression of different identities and multiple parts of self—from prescription—expectations that expressing identities at work required consistency, sanctioning, and the exclusion of other parts of self. Before this decoupling was revealed, informants, in part, experienced liminality because they lacked an answer to the question: ‘Who am I allowed to be in my work if I am retired?’ In their former careers, who they were allowed to be at work was largely dictated by the confines of their jobs, a prescription that could be emotionally taxing. However, through the ambiguous, open-ended, and weakly prescribed nature of platform work, informants were able to unravel the work logic that had characterized their former careers by exploring unexpected jobs and tasks, flexibly curating how they presented themselves, and superficial simulation with their pasts. In turn, these actions enabled the paired identity work practices of

affective redefining, setting new terms for the emotional register they wanted work to provide them, and *elective self-surfacing*, bringing identities forward without lasting obligations, including dormant identities from their pasts.

For example, Graham, a former youth counselor and therapist, elaborated how, through working on Upwork, he realized he could decouple enactment from prescription by exploring unexpected tasks and jobs the platform exposed him to. Graham had started on Upwork and other online freelancing platforms with an inchoate idea that he could do voice-over acting. On Upwork, he discovered a burgeoning marketplace for voice-over work and began to explore it. However, he described how his approach to this new domain of work differed from how he had viewed work in the past, as he now sought jobs foremost for his own pleasure rather than for other rewards. Thus, he explained how, rather than entering more professional realms of the voice-over market, which was possible on Upwork, he purposefully focused on doing smaller jobs where he could surface the identity of a voice-over actor without getting caught up in trying to be a ‘professional’ voice-over actor, stating:

Can’t I just do a job just for fun? That’s what I did on some of these freelance platforms. Like Upwork, I just kind of hung my shingle there...I’d applied for a few jobs, and then the next month, I went back, and I had my first contract. Then, after the next month, I made \$2,000, and then I made \$10,000...some of them [jobs] were really professional, and I realized I was just looking for experience and low-hanging fruit. I didn’t really care, you know, \$50 jobs, \$25 jobs, just give me something I can practice with.

In his reflections on why he preferred to do jobs for the sake of “fun”, “experience”, and “practice,” Graham observed how he was working not to become a voice-over actor, but to do voice over acting as an activity for enjoyment. Graham’s self-observations were shared by other informants. More specifically, the platform gave them a chance to explore jobs and, therefore, identities, without forcing them to commit to an occupation or profession. Thus,

informants gradually learned that being retired meant they could enact identities through work while keeping those identities provisional. They did not have to become anything through their work unless they chose to; they learned to no longer need their work identities to define them.

Additionally, informants elaborated on how the nature of online labor platforms' flexible participation, particularly how the platforms enabled adaptability in self-presentation, played a critical role in revealing how they could decouple enactment from prescription. Many informants noted that when they first joined Upwork and other platforms with similar features, they took advantage of their blank-canvas profiles. They could emphasize different skills or experiences, change their work categories with ease, and say whatever they wanted about themselves in their proposals. Through these acts of curating, they realized they were surfacing work identities for their own enjoyment. For example, Patricia, the retired programmer, described shifting her profile from data analysis to align with her interests in photography. In curating her profile, Patricia elaborated on how she saw herself as upholding her claims of being retired by ensuring her labor brought her enjoyment and surfacing an identity that her prior career had never allowed her to enact while she was working, stating:

I created a profile, and actually my profile was initially programming and doing Excel spreadsheets and stuff like that. Then I was like, 'Well, you know what? I really like Photoshop, because it's fun.' I tried it. I had a couple of clients. They were just really small clients, and I liked it. I don't even know if Excel is even on my profile anymore; I gave that up and figured, if I'm retired, I'm just going to do the fun stuff.

For Patricia and several other informants, the action of curating, determining how they would present themselves on the platform, was critical because it forced them to confront questions of what they wanted to do, whom they wanted to be, and why. For

Patricia, her answer was “Photoshop, because it’s fun,” but her claim captured how several informants realized that, with being retired as their primary role, in doing platform work, they could try on, set down, and pick up identities without obligation and permit themselves to enjoy work as just an activity.

As Graham and Patricia implied, the practices of affective redefining and elective self-surfacing also emerged from the platform’s provision of an approximate professional setting through which they could superficially simulate their pasts, revealing clear contrasts. Informants elaborated on how Upwork presented jobs and projects that carried similarities to their past work. However, because the platform structured work as task-based and episodic, they valued the fact that their work did not require sustained identification. The temporality of their engagements with the platform, clients, and jobs allowed informants to approximate their pasts while avoiding the burdens of continuity. For example, Daniel, a former non-profit executive, described his delight in how interacting with clients whose situations mirrored those he had once managed allowed him to momentarily step into his former identity as a CEO without having to become an executive again and shoulder such responsibilities:

With the one that I have to reach back out to, who wants to talk about strategic thinking and decision making, that automatically flips me back into my days as CEO...This is the analogy that I would use. I said I worked at an architecture office for four and a half years. I wasn’t very good at it, so I moved on. Right when I got to Arizona, we started doing a couple of renovation projects, and I always laughed and said it was so fun getting my fingers back onto those blueprints. It was just exciting. That’s sort of exactly what I mean. I’m not doing it anymore. I don’t want to do it full-time, but there’s something that kind of gets the blood flowing again, to sit down and talk with someone through strategic planning, and ‘How do I move my business forward?’ and ‘I’m struggling in this area, help me out, what could I do?’

For Daniel, the comparison between how he approached consultative jobs on Upwork and how he engaged in personal home renovations after leaving architecture earlier in his

career was telling. In both cases, he tapped into aspects of a prior identity without taking on its wholeness or obligations. Like Daniel, other informants reported that the superficial simulation of their pasts allowed them to surface identities with little consequence, thereby redefining the emotional tenor of their enactments to provide them primarily with a sense of enjoyment.

Thus, although informants initially approached online labor platforms with uncertainty about being retired, this tension eased over time through their ongoing engagement with working through platforms. Because platform work arrangements provided little direction about how one was supposed to work or what kind of worker one was supposed to become, informants had to make these choices for themselves. With this discretion, informants repeatedly made choices focused on work that provided enjoyment and on trialing identities in momentary, low-stakes ways. By exploring new areas, curating their self-presentation, and superficially simulating their pasts, they began to settle into retirement, understanding that they could enact work identities provisionally without any obligation to have those identities define them.

Integrating Decouplings and Moving Forward in Retirement

The decoupling of dedication from devotion, contribution from aspiration, and enactment from prescription enabled informants to resolve their liminality. Doing platform work, which required constant choices and provided them with an influx of information to reflect on, they learned to be retired by doing work without holding themselves to the standards of the devoted, ambitious, and prescribed worker they had once been. However, after resolving liminality, I found that as informants became more settled in retirement, they

took two different approaches to incorporating paid work through online labor platforms into their broader life structures.

Some informants, particularly those who had to work for financial reasons, demonstrated that even as they settled into retirement, they needed to continue platform work. However, they were able to maintain their comfort with being retired despite continuing to work because they now knew how to uphold the core premises of dedication, contribution, and enactment without the logics of devotion, aspiration, and prescription creeping back in. For example, they made comments like Willem, a former non-profit director who had to work because he needed the money to supplement his small pension. However, Willem described feeling confident in maintaining his primary role as a retiree while continuing to use Upwork and even considering other paid work options, such as a call center job. In all the paid work activities he did, Willem felt a sense of freedom and enjoyment since he now knew how to approach his work without carrying with him the weight of devotion, ambition, or prescription, stating:

It's all these different types of things, what I'm doing, but from my perspective, what ties it together, I would say, is that I like taking up assignments where I don't have a long-term commitment, where I can define the use of my outside [time]...It's a nice thing to do for the call center for me also, socially...I think it's for me, it's the liberty of saying how long I want to work, how much I take up, and then do things which are so different from what I've done before, but then notice that I'm probably good at it and enjoying it.

For Willem and others like him, "liberty" meant knowing that retirement was their primary role, and that paid work could be an activity in their lives without it becoming their lives again.

For a different subset of informants, particularly those who felt financially comfortable, integrating the decoupled logics led them to gradually move away from paid

work altogether. Understanding that dedication, contribution, and enactment no longer required devotion, ambition, or prescription, the tensions between retirement and continued work eased, and their yearnings to work waned. However, rather than abandoning paid work outright, they described how they now viewed it, especially through platforms, as a peripheral activity they could still tap into if they wanted. For example, Rebecca, the former schoolteacher, expressed how, after several years of using Upwork, she felt more settled in being retired, a comfort that stemmed from having done the identity work to recognize and decouple no longer relevant work logics, stating:

I don't need to be connected to some job; that's not me anymore. I want to have something fun. I want to share my knowledge. I want to see if I can find something that somebody else can't, but I don't need to be connected to the world through a job...I've weaned myself, and so every once in a while, I'm like, 'Oh, let me see what's on Upwork,' not that, 'Oh, I need a job.'

Thus, for informants like Rebecca, settling into their new retirement role meant gaining a clearer understanding that paid work could be just one of many activities in their lives, and that work could be easily picked up or put down. Although the decoupled work logics had taken some effort to reveal, they took these learnings to heart, such that, in Rebecca's words, being retired meant not needing work or a job to give them a place in the world.

Discussion

In this study, I asked how, despite the contradictions between their role expectations and actions, people manage to transition into retirement while simultaneously entering into bridge employment. Through an inductive analysis of professionals who retired and then returned to work in the gig economy, I found that working through online labor platforms becomes the very means by which retirees learn not to define themselves as workers. I found

that the characteristics of online labor platforms compelled retirees to engage in a repeated set of actions that prompted identity work. Further, by approaching their identity work with the intent to settle into the role of retirement, I found that retirees decoupled themselves from logics about how they should relate to work carried from their pasts, realizing they no longer had to adhere to them in the present. My theorizing on how engaging in platform labor spurred retirees to revise their relations to work—to learn how to do paid work without defining themselves as workers—contributes to the literature on role transitions, bridge employment, and careers in platform work.

Reconsidering Transitions Beyond Worker Role Continuity

The shift from institutionalized, sequenced careers in formal organizations to individualized, variable careers across new organizational forms and arrangements has generated much attention from management and organizational scholars interested in role transitions and identities (Ashford et al., 2018; Wittman, 2019). For these researchers, their inquiries endeavor to understand how people construct identities in a new world of work where the mechanisms of organizational socialization and rites of passage are largely absent (Ibarra & Obodaru, 2016).

Yet, in understanding how people construct identities, research tends to assume that people seek continuity in defining themselves foremost as workers (Caza et al., 2018; Petriglieri et al., 2019). For example, the typical line of inquiry proceeds as follows. First, the problem is outlined using phrases like “crafting and sustaining a meaningful and coherent work identity is one of the primary challenges for gig workers” (Cropanzano et al., 2022, p. 19). Then, in theorizing how people address such challenges, studies typically will show that people engage in self-guided practices (e.g., Anicich, 2022; Blaising and Dabbish, 2022),

including doing identity work to “craft ‘provisional’, ‘mobile’ and ‘agile’ identities that can endure deployment across multiple organizations” (Alacovska et al., 2025, p. 1443). Thus, the current literature has done much to specify how individuals manage transitions when their central goal is to sustain a self-definition grounded in the role of worker. Thus, much is known about this one category of transition, in which there is continuity in the worker role and discontinuity in the work arrangement (as represented by the upper-right quadrant in Figure 4.1).

This study extends the literature on contemporary role transitions and identity construction by demonstrating how people manage transitions with dual discontinuity, a transition in *both* their general role and work arrangement (as represented by the lower-right quadrant in Figure 4.1). I began this study seeking to understand how retirees managed the contradictions between retiring, which involves exiting the role of being a worker, and entering new work through the gig economy. For the retirees I studied, efforts to construct identities associated with retirement took precedence and, in turn, informed their approach to being newcomers to online labor platforms. Similar to prior research, I found that the online labor platforms retirees entered lacked the collectivity and rites of passage of formal organizations, thereby requiring them to self-guide their transition (Ibarra & Obodaru, 2016). However, in contrast to past studies, I found that retirees engaged in identity work informed by their goal of breaking continuity with, rather than maintaining, their identification as workers. For example, retirees engaged in practices such as trivializing their work and relinquishing ambition, which enabled them to set aside self-concepts grounded in the belief that work should be a site of ongoing growth and aspiration. Further, these practices were enabled through online labor platforms as a work arrangement, in which retirees were

repeatedly confronted with choices and had to reflect on them within an ambiguous, open-ended setting. Such practices would likely not be possible in more structured work arrangements, such as formal employment, where clearer expectations, routines, and guidance shape how people are expected to perform their jobs and occupy their work roles.

Thus, this study suggests that successfully managing transitions in the new world of work does not always require sustaining one's identification with the general role of being a worker. In cases such as retirement, successfully self-guided transitions can involve strategies that enable people to shift away from defining themselves as workers. But retirement is not the only case involving transitions with discontinuity across both a person's general role and work arrangement. More attention is needed on these dual-discontinuity transitions. For example, individuals may undergo transitions in which their general roles shift away from being workers toward caregiving or managing chronic illness while still needing to continue working in some capacity. How people in these situations navigate concurrent transitions into the gig economy or other alternative work arrangements remains an open question.

Reconsidering the Bridging in Bridge Employment

This study extends the existing literature on bridge employment by demonstrating that a static, categorical view of bridge employment does not capture the full extent of lived experiences, especially the temporal dimensions, of working in retirement. I found that, despite different exit pathways and different ideas about the types of work they wanted to do, retired professionals were similar in how they approached and interpreted their initial experiences in platform-mediated work arrangements. When they first began doing gig work, their engagement with online labor platforms reflected efforts to resolve liminality and figure

out how to settle into the role of retirement. After they figured out how to decouple work logics and became comfortable maintaining their claims to retirement as their primary role, their approach to their work shifted. Some informants described how they weaned themselves from paid work altogether and used online labor platforms sparingly. For these informants, their use of platforms aligns with definitions of bridge employment as a passage from full-time work to complete exit from the labor force (Zhan et al., 2009; Cahill et al., 2018). However, for another segment of workers, bridge employment was not a bridge to exiting the labor force, as they continued using online labor platforms even as they felt more settled in retirement.

Beyond merely fitting or disconfirming prior definitions, my findings most clearly illustrate how working through online labor platforms enabled older adults to cope with the difficult transition to retirement by learning that they could work without being beholden to the premises of devotion, aspiration, and prescription. In comparison, other informants described how working through online labor platforms became a core part of their retirement activities, albeit with a revised relationship to their labor, unsullied by the logics that had dominated their role as workers in the past. In sum, these findings suggest that even when the category of bridge employment remains the same, how retirees traverse these employment arrangements—such as how they approach their work and how they interpret and justify their own behaviors and actions—will differ across individuals and change over time.

Additionally, beyond taxonomies that frame bridge employment as “career versus noncareer jobs, immediate versus delayed, steady versus intermittent, and self-employed versus other-employed” (Beehr & Bennett, 2015, p. 122), research is also needed on how people move across these bridges, or what may be understood as giving attention to *bridging*.

By bridging, I mean a process view that foregrounds retirees' perceptions and behaviors, revealing the lived, situated nature of their relationship to work in retirement. Indeed, my study suggests that bridging may take several forms and that these forms shift across retirement as a life and career stage, not only at the moment of transition into retirement. That said, my findings are based only on a subset of the growing population of people returning to paid labor in retirement; my informants retired from careers in knowledge-based professions within formal organizations and primarily used online labor platforms for high-skilled freelancers. Therefore, in addition to elaborating on the types of arrangements retired workers pursue as bridge employment, it is necessary to investigate how the bridging practices of retirees from different career backgrounds can vary and shift across these arrangements, and to provide explanations for these shifts. Ultimately, greater attention to the practices and processes of bridging can deepen understanding of postretirement work, providing insights as to how organizations and institutions can better prepare for, serve, and leverage an aging workforce.

Online Labor Platforms as Identity Workspaces for Careers

Over the past decade, the literature on platform workers in the gig economy has blossomed, with notable interest in how these new organizational forms are changing the nature of careers (Barley et al., 2017; Cameron et al., 2025; Rahman, 2024). Overall, this scholarship tends to coalesce into what Vallas and Schor (2020) characterize as four main perspectives: (1) platforms as entrepreneurial incubators that eliminate frictions, enable flexibility, and provide autonomy for individual workers to compete in the open market, (2) platforms as digital cages using algorithms to manage and control workers, (3) platforms as accelerants of precarity that provide a technological infrastructure to externalize risk upon

workers further, and (4) platforms as adaptive chameleons, “entities whose effects are contingent on the institutional environments within which they operate” (p. 281). Within organizational and management studies, the perspectives of platforms as digital cages and accelerants of precarity remain especially dominant in understanding how the gig economy is changing the nature of careers. For example, studies document how platform workers often become locked into platforms through their non-transferable ratings and reputations, limiting their career mobility beyond the platforms they use (Gandini et al., 2016; Wood & Lehdonvirta, 2022). Additionally, studies show that platform workers face career path uncertainty, constantly coping with variability in available work as opaque, changing algorithms determine which jobs and clients they can access (Kellogg et al., 2020; Rahman, 2024; Ravenelle, 2023). Taken together, this literature largely depicts online labor platforms as constraining career mobility and reinforcing workers’ insecurity.

Although the current images of how online labor platforms impact careers are not entirely wrong, this study suggests that other perspectives are much needed. A key finding from this study was that retirees approached working through online labor platforms as a means to figure out how to be retired. Retirement, as both a role and a life stage, is notably contentious because persistent norms portray it as “a period marked by the fragility and dependency associated with old age” (Kojola & Moen, 2016, p. 60). Further, although formal organizations and occupations often have processes that socialize people into exiting their careers (e.g., Schein, 1971), these processes largely focus on preparing people to leave organizational employment rather than on how to inhabit the role of retirement once they have exited. Figuring out how to be retired is individualized, and most guidance stems from

culturally pervasive norms that retirement is supposed to be leisure and withdrawal (Amabile et al., 2024; Kojola & Moen, 2016).

The retirees in this study decried adherence to retirement norms, but, having exited formal organizational employment, they found themselves in a liminal position with little guidance on how to retire. However, they were able to resolve their liminality in part because online labor platforms offered a work arrangement replete with constant choices, flexible participation, and an approximate professional setting. These characteristics forced retirees to reflect on and alter their relationship to their work. Thus, although prior studies have demonstrated that these very same characteristics of online labor platforms can generate experiences of precarity (Cameron et al., 2025; Vallas & Schor, 2020), for retired professionals, these characteristics enabled something different. Using online labor platforms prompted retirees to do the identity work needed to self-guide their transition into retirement in ways that, they expressed, engaging in other non-work activities and laboring within other organizational forms did not provide.

This study sheds light on an underexplored impact of the gig economy on career trajectories. For people transitioning into retirement, the sociotechnical infrastructure of online labor platforms can provide what Petriglieri and Petriglieri (2010) refer to as an identity workspace, “an institution that provides a holding environment for identity work...that supports the individual in the cognitive, emotional, and social process of elaborating, experimenting with, and consolidating the meanings associated with the self” (p.45-46) However, in contrast to the mechanisms of collectivity that Petriglieri and Petriglieri propose are needed for identity workspaces to exist, online labor platforms provide an identity workspace that facilitates the identity work needed to transition into retirement, in

part because of their tenuous, ambiguous, and open-ended nature. Further, my findings suggest that online labor platforms functioning as identity workspaces for retiring workers can be particularly consequential for people who had abrupt, involuntary, or necessitated exit pathways from full-time employment, for whom they did not have time to thoroughly consider what being in the role of retirement might mean.

More broadly, these findings may also have implications for transitions at the opposite end of the life course. For example, people transitioning from the general role of student into that of worker while simultaneously entering new work arrangements may similarly benefit from the ambiguous and choice-abundant nature of platforms. Rather than simply falling into a career path, the constant need to actively choose among opportunities may force greater reflection about what types of work they value, how they want work to fit into their lives, and what kind of worker they want to become. Future research could explore parallels between transitions that may be at opposite ends of the life course yet share many similarities.

Taking this line of argument a step further, this study has implications for work design in formal organizations, considering aging workforces. For example, formal organizations may consider incorporating abundant choice, flexible participation, and an approximate professional setting into their design of work for retirees. If the goal is to ensure retired workers can retire while also enabling them to continue pursuing paid work, adapting these characteristics beyond online labor platforms may be a worthwhile endeavor. That said, this study did not investigate the experiences of retired workers who were not using online labor platforms. Thus, whether and how non-platform work arrangements incorporate these characteristics, and the resulting impacts, warrant further research.

Conclusion

Retirement, as a role and life stage, remains deeply entrenched in the structuring of our lives and careers. But despite the ease of conjuring images of what retirement is like, entering it and figuring out how to be in this role is a much more challenging endeavor. Yet, we have not organized in a way that supports retirees throughout all phases of their transition. Organizations provide several different pathways for guiding (or pushing) people out but have not provided much to help people settle into retirement. The gig economy may not be the first place one might think of as facilitating the transition to retirement, especially since retirement is normatively defined as not doing paid work. Yet, returning to work in a transient and open-ended arrangement can provide retirees an opportunity to reflect, revise, and relinquish deeply rooted conceits about how they should relate to working. Online labor platforms are certainly not a panacea, but they offer insight into the types of spaces needed to support retirees in learning to do work without defining themselves by their work.

V. Precarious for Whom?

It was all according to the way you see things. Some people could look at a mud-puddle and see an ocean with ships.

—Zora Neale Hurston, *Their Eyes Were Watching God*

Online labor platforms, particularly those targeting highly-skilled professionals to join as online freelancers, present a vision of a new digital economy in which workers have autonomy, flexibility, and opportunity. Yet, while platform owners and their supporters portray a changing world of employment rooted in worker empowerment, a substantive body of organizational scholarship has begun to challenge that portrayal (Cameron et al., 2025; Cameron, 2024; Kellogg et al., 2020; Kuhn & Maleki, 2017; Rahman, 2024). This literature has highlighted the unfairness of classifying platform workers as independent contractors, as they are subject to new forms of control and dispossession (Cornelissen & Cholakova, 2021; Davis & Sinha, 2021; Rahman et al., 2024; Stanford, 2017). For example, online labor platforms rely on algorithmic management to structure access to work (Kellogg et al., 2020; Rosenblat, 2018), discipline workers' behaviors in favor of clients and platform owners (Curchod et al., 2020; Jarrahi et al., 2021), and otherwise generate power and information asymmetries (e.g., Cutolo & Kenney, 2021; Rahman, 2021). Thus, platform workers often face persistent pay instability (Christin & Lu, 2023; Vallas, 2019), variable access to work (Wood & Lehdonvirta, 2022), and limited options for voice or recourse (Bucher et al., 2021; Shapiro, 2018). For many scholars, rather than representing a liberating employment model, platform work is the latest instantiation of what is often referred to as precarious work (Kalleberg, 2011; Ravenelle, 2023; Vallas & Schor, 2020).

The concept of precarious work emerged predominantly in sociological discussions to capture and describe jobs that expanded as the standard employment model began to decline (Kalleberg, 2011). The standard employment model—characterized by full-time, indefinite work with statutory protections and benefits—had been common for many, though not all, workers during the mid-20th century in industrialized capitalist societies (Bidwell et al., 2013; Kalleberg, 2000). As firms sought greater flexibility and began to externalize their workforces, standard employment became less accessible and less prevalent (Bidwell, 2013; Cappelli, 1999). In turn, the term ‘precarious’ became the prevailing descriptor for work arrangements marked by instability, insecurity, and uncertainty (Kalleberg, 2011; Vosko, 2006). Over time, scholars have identified precarious work as comprising three qualities: uncertainty in employment continuity and quantity, instability of income and compensation, and diminished protections that leave workers vulnerable to poor treatment (Doshi et al., 2025).

However, the objective conditions of precarious work do not always equate to the subjective experience of precarity. A growing body of empirical research has found that many gig workers can recognize they are working within precarious conditions without perceiving themselves as insecure, vulnerable, and powerless (Bellesia et al., 2019; Dunn, 2020; Schor, 2020; Spreitzer et al., 2017). Why, then, do some workers experience precarity in platform work, while others laboring under the very same conditions do not? Studies that document how workers recognize precarious work without experiencing precarity typically explain this variation by pointing to differences in financial necessity (Schor, 2020, Schor et al 2023). Yet financial considerations are only one aspect that may contribute to precarity; people’s broader “lifeworlds,” including household circumstances and career aspirations,

may also influence how precarity is produced in platform labor (Mallett, 2020, p. 274). More simply, scholars have suggested that factors beyond income may shape how workers experience precarity differently, but these insights remain undertheorized.

Therefore, to generate new theory on the conditions under which precarious work produces precarity, I conducted an inductive case study of workers who exited standard employment to join the gig economy through the same online freelancing platform. My findings show that workers did not consider precarity as a fixed condition that they were either in or not in as new platform workers. Instead, workers displayed a multiplicity of approaches to evaluating precarity, clustering into four characterizations: rejecting, enduring, embracing, and probing precarity. Analyzing the mechanism driving these differences revealed how what I call workers' biographical ballasts—the composition of assurance and exposure across financial status, relational support, professional legibility, projective viability, and institutional trust—acted as a reference point underpinning whether precarity applied to their overall work situations. Further, workers' different approaches to evaluating precarity manifested in how they interpreted the platform's algorithmic systems governing access to jobs and their corresponding strategies for seeking work. By showing how differing compositions of biographical ballast produce systematically different experiences of precarity under the same objective work conditions, this study contributes to broader discussions around precarious work and algorithmic control.

Precarious Work in the Gig Economy

A literature concerned with the changing nature of work and employment relations has devoted increasing attention to the phenomenon of precarious work (Alberti et al., 2018; Allan et al., 2021; Barley et al., 2017; Beck, 2014; Doshi et al., 2025; Shin et al., 2023;

Standing, 2014; Vosko, 2006). Scholars invoke the term ‘precarious’ to describe any work, job, or employment that is “uncertain, unstable, and insecure, in which workers bear a disproportionate share of economic risk...while receiving limited social benefits and statutory protections” (Kalleberg & Vallas, 2017, p. 1). Precarious work is not new, but attention to it has grown as broader political-economic processes have rendered such jobs increasingly common (Alberti et al., 2018; Stanford, 2017). In post-industrial capitalist economies, these processes include globalization, financialization, digitalization, deregulation, and welfare retrenchment that have all played a part in eroding the hard-fought guarantees that existed for many, though not all, workers during the Fordist era (Bidwell et al., 2013; Cappelli, 1999; Kalleberg, 2011).

In turn, the literature on precarious work commonly contrasts it with what is viewed as the standard employment arrangement, which is characterized by long-term, continuous jobs with a single employer, performed on-site using equipment provided by said employer (Ashford et al., 2007; Kalleberg, 2000; Stanford, 2017). Precarious work departs from the standard employment arrangement in terms of identifiable objective conditions, including employment uncertainty stemming from non-permanent or conditional contracts, financial volatility resulting from inadequate or unpredictable compensation and benefits, and poor treatment rooted in power imbalances weighted against workers (Doshi et al., 2025).

Although precarious work is evident across various segments of the economy, it is especially pronounced in the emerging gig economy, where economic exchanges are mediated by online labor platforms (Schor et al., 2020; Wood et al., 2019). Fundamentally, online labor platforms are digital marketplaces that match service providers with customers seeking to complete short-term tasks or projects (Kuhn & Maleki, 2017). Beyond matching,

however, online labor platforms “represent a distinctive form of economic activity” distinguishable by how they organize work (Vallas & Schor, 2020, p. 274). Foremost, in most for-profit online labor platforms, the service providers—the workers—are often intentionally classified as independent contractors (Davis & Sinha, 2021; Vallas & Schor, 2020; Spreitzer et al., 2017). Although a classification as independent contractors may ostensibly grant workers autonomy (Cameron et al., 2025), platforms exert control through algorithmic control and management, dictating worker selection, coordination, and evaluation (Kellogg et al., 2020; Möhlmann et al., 2021; Rosenblat, 2018). Scholars have argued that the relations engendered by online labor platforms result in power and information asymmetries that systematically disadvantage workers (Rahman et al., 2024).

Thus, platform labor includes not only “a lack of commitment to long-term relationships, flexible working hours, project-based work and piece-rate payments” but an intensification of precarious conditions through digital intermediation (Duggan et al., 2020, p. 117). Empirical studies have demonstrated how precarious work exists across the spectrum of platform work arrangements, including globally dispersed online freelancing that requires specialized or expert skills (Howcroft & Bergvall-Kåreborn, 2019; Rahman et al., 2024). Identifying the distinctive features of platform labor has reinforced the view that it is precarious, translating into a shared experience of precarity among gig workers (Kuhn & Maleki, 2017; Vallas & Schor, 2020).

The consensus in the literature that online labor platforms are paradigmatic of precarious work has shaped the questions scholars ask when studying workers in the gig economy. Specifically, research has tended to coalesce around two interrelated branches of inquiry. First, one branch has predominantly focused on examining gig worker outcomes

(Caza et al., 2022; Irvine & Rose, 2024; Lee et al., 2018). For example, several studies have demonstrated how working through an online labor platform can result in negative consequences on well-being, including increased anxiety, depression, overwork, and exhaustion (Guo et al., 2025; Wood et al., 2019). Other studies on outcomes have highlighted that identity challenges arise under the inherently precarious conditions of platform work, as workers no longer have stable organizational affiliations or relationships (Anicich, 2022; Litchfield et al., 2021; Petriglieri et al., 2019). Relatedly, a second branch of inquiry focuses more on how workers cope with precarious platform work (Cameron & Rahman, 2022; Wood & Lehdonvirta, 2022). For example, studies examine the strategies workers develop to negotiate algorithmic management, including developing literacies for anticipating or circumventing algorithmic control (Bucher et al., 2021; Shapiro, 2018; Sutherland et al., 2020).

The emphasis on gig worker outcomes and gig worker coping has been further reinforced by broader agenda-setting discussions. For instance, Ashford et al. (2018) proposed that research on gig workers should focus on “helping individuals to navigate the viability, organizational, identity, relational, and emotional challenges in ways that enable them to survive and even thrive” (p. 28). Implicit in Ashford and colleagues’ call, which is abundant throughout much of the literature, is how precarious work conditions are a common starting point. Thus, much of the platform work literature tends to assume uniformity across workers; specifically, a precarious work arrangement for one person is the same as a precarious work arrangement for another.

Yet, when scholars treat precarious work as a given to shared experience of precarity, they often collapse the distinction between objective conditions and workers’ own

subjectivities. Indeed, some scholars have lamented the lack of distinction between conditions and experiences (Alberti et al., 2018; Allan et al., 2021; Doshi et al., 2025; Mallett, 2020). For example, Spreitzer et al. (2017) note that literature on platform labor often suffers from “the inability to distinguish the effects of different work arrangements” and that “researchers need to be clear about the kind of workers being studied and to whom the research generalizes” (p. 486). The core issue can be resolved by clearly distinguishing between the descriptor ‘precarious,’ which captures the identifiable qualities of a work arrangement, and the concept of ‘precarity,’ which attends to the lived experience of insecurity and vulnerability (Allan et al., 2021; Millar, 2017).

Mallet (2020) offers a useful “thinking with precarity” approach, which involves “focusing primarily on the concrete conditions of the labour market but always looking to explore the broader social and political implications of insecure work” (p. 274). Thinking with precarity attends to both labor market conditions and how those conditions are interpreted, negotiated, and experienced by workers themselves. From this approach, precarity is not a single end state determined by any one work arrangement, but rather an emergent experience that differs across people and varies for any given person throughout both their working and personal lives (Han, 2018; Millar, 2017). Therefore, following Mallet (2020), when I use the term precarity, I am referring specifically to the *subjective* experience of viewing oneself in a state not only economic, but also existential insecurity and vulnerability. This stands in contrast to the concept of precarious work, which refers to the *objective* characteristics of work, such as employment uncertainty as workers have non-stable contracts, financial instability with unpredictable or low pay, and poor treatment stemming from power asymmetries and lack of worker voice (Doshi et al., 2025).

A growing set of studies has begun to hint at variation in how workers experience precarity even within similarly precarious work arrangements (e.g., Kuhn & Maleki, 2017; Schor et al., 2020, 2023; Vallas & Christin, 2018). Notably, research in the platform labor literature has argued that workers' experiences of precarity differ according to their economic dependence, whether their platform earnings are supplementary or essential to meeting daily living expenses (e.g., Dunn, 2020; Kuhn & Maleki, 2017; Rahman, 2024; Schor, 2020). For example, in a study of food delivery and ride-hailing online labor platforms, Schor and colleagues (2023) elaborated that workers embedded in the conventional economy—defined as those with other jobs, income, and financial buffers—viewed the risks of laboring through platforms differently than workers who were economically disembedded. Embedded workers tended to have a more consensual approach to the platform's directives and prodding, whereas disembedded workers were more oppositional to the platform and its algorithmic control mechanisms.

However, other research suggests that income dependence may be only one consideration shaping how precarity is differentially produced. For instance, although not focused on platform labor, Adler (2021) found that aspiring artists often preferred, sought out, and embraced objectively precarious jobs without experiencing themselves as insecure or powerless. Instead, workers interpreted their engagement in precarious work as an affirmation of commitment to their long-term creative career aspirations. In this context, the same objective conditions that might have triggered a sense of precarity in others who were not aspiring toward artistic careers were interpreted as signs of personal commitment and professional authenticity by those who were.

Therefore, an emerging literature suggests that precarious work conditions do not translate straightforwardly into uniform experiences of precarity. Yet, despite these initial insights, our understanding remains underdeveloped in explaining how multiple aspects of workers' situations—from economic needs to projected career aspirations—together inform differentiated experiences of precarity. The limitations in the present literature suggest a need for a more nuanced framework, one that considers not only the material features of precarious work but also how workers interpret those features through the lens of their broader lives and biographies.

In sum, although much of the literature on platform labor has tended to conflate the objective conditions of precarious work with workers' subjective experiences of precarity, more recent scholarship has begun to recognize the distinction between the two. Even when a work arrangement is identifiable as precarious—when workers encounter the same ostensible conditions—they can have different subjective understandings of their own situations as uncertain, unstable, insecure, and vulnerable. Although recent research has started to identify sources contributing to the variation in precarity, efforts have largely examined singular dimensions in isolation (e.g., Adler, 2021; Schor et al., 2023; see Vallas & Christin, 2018 for an exception). As a result, current theory is inadequate for addressing how different experiences of precarity are produced under the same precarious work conditions and the consequences that follow. Addressing such a question requires investigation grounded in workers' own interpretations. Accordingly, I conducted an inductive analysis of workers' experiences of precarity as they transitioned from full-time jobs in standard employment arrangements to freelancing through an online labor platform.

Methods

Given the nature of this study's research question, I used a qualitative, inductive single case study approach (Eisenhardt, 1989; Yin, 1994). A single-case study design allowed me to immerse myself in a revelatory context while enabling systematic variation in how informants understood their work within it (Eisenhardt & Graebner, 2007). Thus, my approach enabled comparisons across informants to identify patterned similarities and differences in their accounts, interpretations, and justifications, providing a basis for theory building (Glaser & Strauss, 1967).

Research Setting

I conducted this study through a case study of the online labor platform Upwork. Upwork is one of the world's largest online labor platforms for freelancing. The platform operates as a global marketplace that provides a digital infrastructure to facilitate matching, contract signing, payment, and communication between clients and freelancers. Upwork highlights cost savings as a key reason for hiring through their platform, encouraging clients to "save money by contracting a freelancer who specializes in the skill you need, to get the task done" (Moorehead, 2025). In 2025, Upwork reported having over 830,000 clients, resulting in nearly 50,000 contracts signed weekly (Upwork, 2026b).

Clients and workers agree to contracts through Upwork in two ways. The process begins when clients post jobs on the platform. Importantly, clients retain considerable discretion over the jobs they post, including the tasks involved, compensation offered, and length of engagement. Then, either freelancers can find these jobs facilitated by Upwork's algorithmically generated recommendations list and send proposals, or clients can find freelancers, also through Upwork's recommendations, and send them invites to their open

jobs. The sheer size and open nature of Upwork contribute to substantial variation in clients, jobs, and workers on its platform.

Given the attributes of Upwork described above, I selected it as my research setting because it aligns closely with definitions of precarious work provided in past literature (Allan et al., 2021; Doshi et al., 2025; Kalleberg & Vallas, 2017). On Upwork, workers are not employees of the platform. Workers are classified as independent contractors, and the platform and clients offer no guarantees of ongoing work, payment, or benefits. In addition, because Upwork does not have direct control as an employer, the platform uses algorithms to enforce its terms of service, which clients and freelancers have limited options to influence. For example, Upwork's Trust and Safety materials describe their governance as being standardized across the platform: "We create and enforce platform-wide standards that establish the 'rules of the road' for our site to ensure a respectful, inclusive, and safe atmosphere" (Upwork, 2026a). Upwork's standardized policies, enforced by opaque algorithms, mean that platform users, especially freelancers, must comply with the platform's rules and standards or face consequences, including account deletion. Additionally, my selection of Upwork is consistent with prior research on precarious platform work, which has similarly used it as a context for study (e.g., D'Cruz & Noronha, 2016; Jarrahi et al., 2020; Wood et al., 2019).

Sampling and Data Collection

To recruit informants, I created an Upwork client account and posted jobs seeking freelancers to participate in a paid research interview. This recruitment approach has been used in prior studies of Upwork and other online freelancing platforms (Dunn et al., 2020; Jarrahi et al., 2020; Rahman, 2021). I used purposive sampling to collect data that would

enable theorizing around how the same precarious work conditions may produce differing experiences of precarity. To this end, I developed three inclusion criteria: (1) informants had to be new to Upwork, defined as having less than two years of experience on the platform; (2) informants' prior work histories occurred primarily in standard employment; and (3) informants were based in the United States. With these criteria, I sought to collect data that captured workers during a period of transition, when the salience of their new work conditions would be heightened (Ashford & Taylor, 1990; Weick, 1995). Additionally, prior scholarship on online labor platforms often suffers from survivorship bias, tending to sample from established, successful platform workers (e.g., Rahman et al., 2023; Curchod et al., 2020; Schor et al., 2023). Including new platform workers, who potentially may not continue on the platform, was essential to understanding differentiated experiences of precarity, particularly given that most workers who join platforms do not persist (Zipperer et al., 2022). Lastly, I restricted the sample to the U.S.-based workers to hold constant the institutional and regulatory environment surrounding employment classifications. Beyond these criteria, I sought variation across demographic dimensions, particularly age, gender, and occupational background. I embedded screening questions into my job postings and only selected informants who met my criteria.

The main data source for this study was semi-structured interviews. Semi-structured interviews enable researchers to discover how informants construct their social worlds by combining consistent questions with the flexibility to adjust based on other pertinent topics informants mention (Kvale & Brinkmann, 2009). In total, I conducted 66 interviews between March 2025 and December 2025. Interviews lasted between 60 and 105 minutes, took place

remotely using videoconferencing software, were recorded with participants' permission, and transcribed verbatim.

My interview protocol contained five sections: (1) overview of informants' work backgrounds, (2) their interactions with Upwork's platform, (3) their comparisons of online freelancing with standard employment, (4) their reflections on their future, and (5) demographics. I conducted data collection and preliminary analysis in tandem, so that insights from early interviews informed iterations of my interview protocol (Kvale & Brinkmann, 2009; Spradley, 2016). For example, I began this study intending to broadly explore new online freelancers' subjective understandings of what makes platform work precarious. In early interviews, informants frequently described differences between online freelancing and standard employment in terms of risk and uncertainty. As these terms repeatedly surfaced, I incorporated more targeted prompts in later interviews, including the prompt, "A couple of the other people I've talked to describe online freelancing as sometimes feeling uncertain or risky. How does that resonate with you?" As another example, in early interviews, I asked grand tour questions (Spradley, 2016) such as "Could you walk me through how you use Upwork?" In response to this question, many informants focused on Upwork's job proposal process and elaborated on their strong reactions to the platform's internal currency, called "Connects," which they were required to use to apply for jobs. Thus, in later interviews, I added more targeted questions specifically focused on the Connects feature. (See Appendix 3 for an example of the final version of my interview protocol.)

I stopped conducting interviews once I reached theoretical saturation, defined as the point at which "no additional data are being found, whereby the researcher can develop

properties of the category” (Glaser & Strauss, 1967, p. 61). In total, my final sample included 66 informants. The median age was 43 years, with a range of 23 to 80. 35 informants identified as women. On Upwork, freelancers must select to have their profiles associated with twelve predetermined work categories, and clients must post jobs within these same categories. Of these categories, my sample included thirteen informants in Accounting and Consulting, five in Administrative Support; one in AI and Machine Learning; six in Customer Service; ten in Data Science, four in Design and Creative; three in IT and Networking; one in Legal; two in Sales and Marketing; seven in Web, Mobile, and Software Development and fourteen in Writing. (See Appendix 2 for a list of informants in this chapter using pseudonyms.)

In addition to semi-structured interviews, I collected three forms of supplementary data to triangulate and contextualize informants’ accounts. First, I conducted platform observations on Upwork as both a freelancer and a client, documenting these experiences through field notes and annotated screenshots (Lane & Lingel, 2022). I focused my observations specifically on processes that repeatedly surfaced in interviews. For example, as a freelancer, I conducted observations while creating a profile, searching for jobs, and submitting proposals. I complemented these observations with the client-side processes on the platform, including posting jobs, searching for freelancers, and reviewing proposals. Second, during interviews and with their permission, four informants shared their screens and walked me through their day-to-day use of the platform. These screen-sharing sessions lasted 10 to 15 minutes and allowed me to observe how they interacted with specific platform features in real time, while they narrated how and why they used them. Third, I gathered publicly available documents, including Upwork’s help guides, promotional materials, Terms

of Service, and other publicly available reports. These materials provided insight into how Upwork formally described its technological offerings and policies, including areas where the language was vague or normative. Documentation provided by Upwork enabled me to situate informants' interpretations and explanations in relation to the platform's official statements.

Data Analysis

Following the grounded theory tradition, my general approach to data analysis involved deep immersion in the data collected during interviews and systematic comparison within and across the cases of each informant (Charmaz, 2006; Corbin & Strauss, 2015; Huberman & Miles, 2002; Locke, 2002). I operated from a post-positivist grounded theory perspective, meaning that I acknowledged entering data analysis with certain areas of interest in mind, but I was intentional about reducing my subjectivity (Strauss & Corbin, 1990). Overall, my data analysis was highly iterative and nonlinear, involving multiple rounds of coding and consideration of prior literature to move from descriptive concepts to higher levels of abstraction (Charmaz 2006, Corbin & Strauss 2015). Although my analytic process unfolded nonlinearly, it proceeded through three roughly defined phases that I explain in detail below. I conducted all data analysis using the software program Atlas.ti.

During the first phase of data analysis, which occurred in tandem with data collection, I relied primarily on memoing and open coding techniques (Corbin & Strauss, 2015; Saldaña, 2011). After each interview, I wrote analytic memos to capture my initial impressions and emerging observations, including considerations of prior literature. Once I had conducted all interviews and selected a small batch based on my memos, I began close reading each transcript and conducting line-by-line open coding. For open coding, I primarily relied on *in*

vivo and descriptive codes (Saldaña, 2011). For example, I created in-vivo codes such as *Upwork - 'no guarantee'* and *Upwork - 'wasting Connects'* and descriptive codes such as *family - has children* and *offered a severance package*. Through open coding, I noticed two related patterns. First, informants often described many of the same characteristics and conditions of online freelancing on Upwork but used markedly different language to describe them. Second, I noticed that although informants mentioned unique work and life stories, their accounts seemed to cluster around the same broad topics.

In the second phase of analysis, I built on patterns identified during open coding and moved into more focused and selective coding (Charmaz, 2006; Corbin & Strauss, 2015;). For each transcript, I coded all instances in which informants described the conditions of working through Upwork and coded the feelings and assessments that accompanied those descriptions. Given my initial interest in studying precarious platform work, I turned to literature to explore how my informants' descriptions aligned with established frameworks. Coding every instance in which informants described their work conditions revealed a convergence that they recognized uncertainty in the continuity of work, instability of pay and income, and limited ability to voice or influence their work context (Alberti et al., 2018; Doshi et al., 2025). Table 1 provides evidence demonstrating how informants generally recognized Upwork as having attributes of precarious work. However, considering informants' feelings and assessments revealed that, despite similar recognition, they diverged on whether they evaluated their own personal work situations as precarious. I conducted several rounds of comparison on this divergence and identified four patterned approaches of evaluating precarity.

Table 5.1

Additional evidence of informants recognizing Upwork's precarious work attributes

Precarious work attributes (Doshi et al., 2025)	Total # mentioning	Quotes from informants
Employment uncertainty (non-stable contracts, discontinuity of work)	65 / 66	You have a lot of spending time to get the client on Upwork... You spend like two or three hours with your Upwork client, but most of the time, you are looking for the new client in Upwork. (Min-jae) Searching for jobs and not seeing something that you're particularly thrilled about or feel like you're well qualified to do, applying for some jobs that you feel like you are a decent match and never hearing anything back, and even I had somebody reach out to me and say, 'Hey, we're interested in you doing whatever'...and then it was like, 'Well, you know, something happened. We got to postpone our project.' No matter what, you're within the circle of looking for and doing work. (Chip)
Financial instability (low and/or unpredictable income)	58 / 66	You don't even know whether you're going to get a job for the next month or so. You don't even have a fixed income that says, 'Hey, I'm going to earn this amount of dollars this month.' You don't have that predictability. (Shahla) I'm finding that some proposals they ignore you, some people don't want to pay anything. They put maybe \$20 total or something. [How much should it be?] I don't know, it depends to me. I'm used to putting like \$60. (Deidre)
Poor treatment (power imbalances, limited voice, exploitation, algorithmic management)	56 / 66	A lot of people [clients], they just open the email, and Upwork will charge you for that, but...you don't get hired. Upwork is charging you from the coins, like damn, it's their way to make money, but seems quite unfair sometimes, because it's like, 'Dude, you're charging me, and I don't have a job. I didn't get the project.' Then after that, if you complete the project, they will charge a 30% percentage of whatever you made...on top of the coins. (Rasim) Everything goes through Upwork...if they [client] have my work log, they see everything I see as I'm working. Every five minutes or so, it takes a snapshot of my computer, so I don't do anything else except sit on my computer and work because I'm being watched, and I know that they can see that work diary. (James)

In the final phase of analysis, I continued focused and selective coding to determine the mechanism driving informants' divergence in their evaluations of precarity. I first considered explanations found in prior research, such as financial circumstances (e.g., Schor et al., 2023; Dunn, 2020). Although financial circumstances appeared in my data, my coding revealed that informants also drew on several other aspects of their working and personal lives as important considerations. These aspects included references to past experiences, present circumstances, and future hopes, which I captured under the label of *biographical elements*. I immersed myself in the data I had captured under biographical elements and systematically compared these across the four patterned approaches. Through this coding, I identified five recurring biographical elements that informants referenced as either amplifying or buffering feelings of risk and uncertainty. When parsed across the four patterned approaches, I noticed that each group evidenced a distinct composition of how these elements informed and interacted together. Attending to these compositional differences, I synthesized a framework that elaborates on how biographical elements accumulate as stabilizing or destabilizing foundations, or ballasts, underlying informants' evaluations of precarity and their corresponding practices when engaging with platform work.

Findings

In this study, every informant had joined Upwork from a similar starting point. No informant was employed in a standard work arrangement, and online freelancing was not a supplement to full-time work. However, despite sharing a superficially similar status as platform newcomers, when I asked how risky and uncertain informants personally felt online freelancing to be, they expressed clearly different views. For example, when I asked whether

online freelancing contained any uncertainty or risk, some answered that they felt no precarity at all and others that they embraced the risk and uncertainty. For example, several informants made statements like Stefan, a 53-year-old who had previously worked as a technical project manager, who said, “It [Upwork] is uncertain and risky. It’s also a lot of fun”. By contrast, there were other informants for whom the experience of precarity was clearly evident or who expressed ambivalence when evaluating their personal situations. They made comments like David, a former teacher in his late-30s, who said, “There’s an instability...Sometimes the uncertainty is anxiety-inducing”.

Thus, informants’ responses to how precarious they viewed working through Upwork evidenced varying levels of precarity. Some informants rejected the experience of precarity outright; others endured it, with precarity being salient; others embraced it as exciting and fun; and still others probed precarity, actively considering whether a pervasive sense of insecurity accurately described their overall situations. The question that follows, then, is where such multiplicity of precarity experiences stems. As the next section demonstrates, these differences emerged from informants’ composition of assurances and exposures within different components of their biographies, or what I term their biographical ballasts.

The Biographical Ballast

Informants did not begin online freelancing on Upwork as blank slates, but as individuals carrying memories, aspirations, and relationships that influenced how they interpreted this specific career transition within the broader biographies of their personal and working lives. Although informants’ individual biographies varied, their accounts featured five recurring elements: financial status, relational support, professional legibility, projective viability, and institutional trust. Each of these elements could either be well-formed

providing a sense of security or underdeveloped creating a sense of instability. However, rather than one element being the determining factor of whether or not an informant experienced precarity, it was the composition of all the elements fitting together that facilitated their differing interpretations.

To capture how these five elements interlock together, rather than operate independently, I conceptualize them as what I call biographical ballast. In the context of locomotives, track ballast is the crushed rock laid beneath and around railway tracks to stabilize trains. Each rock in a track ballast has a purposeful form (e.g., jagged edges and flat surfaces) that allow the rocks to interlock and steady the track under the weight of heavy trains. Similarly, informants described how each element of their biographical ballast could develop into a stabilizing assurance or undergo erosion generating destabilizing exposure. In other words, each element functioned like a different rock within the ballast, where erosion in one area could be offset by stability in others, but where widespread erosion across the elements generated far greater exposure to insecurity and uncertainty. Therefore, the composition of biographical ballast—namely, the balance between assurance and erosion within and across the five elements—provided the underlying foundation for their divergent experiences of precarity.

In the following subsections, I provide an overview of the five elements of informants' biographical ballast, explaining how each could be an assurance that provided stability or an exposure creating instability. Table 2 provides additional evidence of elements of biographical ballast expressed as assurance or exposure.

Financial Status

The first element of informants' biographical ballast was their financial status. Informants described this element as critically important to how they approached online freelancing, given the absence of a steady paycheck they could expect as platform workers. When developed as an assurance, the financial status element took the form of savings, partner income, pensions, or other monetary resources. Thus, despite the uncertain income of online freelancing, the assurance of financial status meant that informants did not have to worry about shouldering variable or low pay as they got started. For example, James, a 46-year-old software engineer, described feeling confident regarding his finances, given that he and his wife had accumulated substantial savings and her continued guarantee of steady pay as an employed doctor, saying, "My wife is a physician. She has the 40-hour job, she has her clinic, and everything. And there's all the money that we saved."

By contrast, the financial element could also be nonexistent or underdeveloped. Returning to the metaphor of the ballast, when financial status was underdeveloped, it was as if one of the rocks stabilizing the track had eroded, generating a palpable shakiness that informants could feel in their working lives. For example, Shantelle explained that although she had retired early, she was relying on anticipated disability payments from her military service that had not yet been approved. Not yet having access to these funds left Shantelle feeling unsettled and exposed regarding her income:

I expected my VA [veteran's disability] compensation by now, in about two years...Hopefully, before this month is out, prayerfully, but I am starting to be a little unsettled if it does not come through, and before my pension officially runs out.

Contrasts between informants who described assurance of their financial status, such as James, and those who experience erosion and underdevelopment, such as Shantelle,

highlight how the presence or absence of monetary resources is a core element of their biographical ballast. The absence of the financial status element proved especially consequential, given the volatility of income in online freelancing.

Relational Support

The second element, or type of rock providing a stabilizing force within informants' biographical ballast, was relational support. When the relational support element was developed as an assurance, informants described how they had received assistance from others, usually family and loved ones, that reduced everyday concerns about being able to take care of themselves. For example, Eddy described how access to his parents' health insurance provided an important source of stability as he began online freelancing, stating: "Being able to be on my parents' health insurance still. Right now, I'm still 24, almost 25, so I'll have a little while until I'm 26, so that's like one big thing I have." Like Eddy, others described relational assurance beyond healthcare access, such as housing and other basic needs supported by others.

By contrast, some informants also described erosion or lack of development to the relational support element that stemmed from isolation or obligations to others without reciprocal support. For instance, Bill explained that he bore primary responsibility for multiple dependents, including younger and adult children, stating:

Essentially, I'm the person...I do all the meals, like for everyone. And none of my children have moved out. I have a 25-year-old upstairs. I have a 23-year-old...and then a 12-year-old. I'm sort of like a stay-at-home dad.

Like Bill, several informants recounted exposure to the relational support element of their biographical ballasts stemming from caregiving demands or feeling that there were no people in their lives who could serve as a reliable safety net.

Table 5.2*Additional evidence of biographical ballast elements as assurances or exposures*

Element	Evidence of the element as assurance	Evidence of the element as exposure
Financial status	I'm lucky enough to have significant pension income between my wife and me, and savings. We're to the point where we're not going to starve to death, whether we work or not. You know, we're not rich, but we're comfortable. (Chip) Where I'm living right now, I don't have to pay rent, and my living expenses are fairly low. So, there's just kind of a number of factors that allow me to, I'll say, take more risks. (David)	I was living in a remote area, and I didn't have a car, so this was kind of my only option. I was like, I gotta be able to make money online. There's gotta be something out there. (Victoria) I didn't want to have to get into it [my savings], but I do know that once I am able to get a little bit more and know where my funding and finances is coming from, then I can put that back into, like a savings account or something. (Ian)
Relational support	I get all of my insurance through my husband's job. He works at a science lab in town, so, you know, he's got the full-time job that can provide benefits for the family. (Liliana) Lucky for me, I'm married. I'm on my partner's health insurance. They make consistent money, and we pay very little rent, because where I currently live, we live with my family. (Rufus)	My mother has physical disabilities. I'm the only person with her, so working nine to five in the office isn't always an option for me. (Vanessa) Kids can get sick at any time...if they're sick, you need to be able to go from wherever you are to get back to them...Childcare, daycare, after-school programs, those things are very limited, and the quality of those programs varies...You're taking all of those different factors into account. (Jessy)
Professional legibility	I'm a corporate governance specialist. The schooling that I did, and my specialization is in corporate governance, that is, the corporate laws which govern the corporations...I moved here to the US and continued to work with [Corporation]. I was working very closely with the IP and technology legal counsel here in the US. (Lauretta) I went to work for [Government Agency], where I spent most of my career for 23 years working for them as a revenue agent, helping nonprofit organizations with their formation, their tax compliance, and stuff. (Deidre)	There are a lot of young designers that are really good. I didn't use to feel this way when I was younger...I used to do graphic design as well, but even in that arena, I feel like there are designers that are way better than me, and I see that. It becomes harder to keep up with everything, even though I try. (Ursula) My intention wasn't to come back and do nothing, aside from having a kid and re-acclimating to US life and culture, which is different from 20 years ago when I left...What am I going to do? It's hard to figure that out because I wasn't living here and having a path of, 'I'll keep my eye on that. That's something I want to do.' I came back and thought, 'Oh, I'm in a foreign land. Where do I start?' So, it's, it's been hard. (Christian)

Projective viability	When I get older, and I'm married and have a child...I'm still young. I don't want to be properly settled down right now. And I feel like for a career path, that's what you have to do, figuring things out...Eventually in the future, when I'm older, you want different things as you grow up. (Aurora) I can have a few different avenues for business. I think, like LinkedIn, for example, I have a pretty big following on there. I post pretty regularly. I'm gonna post on there and post my services there, so hopefully I can get some outreach that way...I see, my approach is very flexible, multi-pronged, and just like every week, every month, could look a little different. (Ieisha)	I came to the US for my husband, and he got his on-site opportunity to work with [Tech Company] from Washington. So, yeah, I - we relocated here. Then, I tried looking for a job, but I couldn't get one initially...Even the retail didn't work out...We had to move from one location to another. And, I again tried applying for the retail in my new place, but they asked me to come in the evening, which will not work for me. Then again, I was clueless. I don't know what to do. (Lila) You go around to the newspapers, and they look at you like you know they want to hire somebody who's 30 or 40, they don't hire you. And the law is they can't discriminate against you, but they're going to do it if they want to. I'm not going to fight it because you can't win. (Igor)
Institutional trust	I worked around 15 years in an automotive company, so doing a full-time job and having benefits, also a car to drive every day, the paycheck stability, also that I could count on medical insurance, life insurance, all this kind of things that I don't need to worry about it. (Sofia) I mean, 16 almost 17 years with one company and then three with another. I had good benefits, good pay, really worked my way up. I've got a pretty healthy retirement thing started. I got some tuition reimbursement to get my masters, so I probably saved about \$10-grand there. You get paid pretty well for what you're doing. (Louisa)	When you're in the government, back then, you used to think that you had job security. Like, I'm probably going to do my career over here, and I'm going to die over here, and that's it. But then after the election, when all the things happened so quickly, that's basically when you're thrown out of it...It's basically you don't have a plan. (Rasim) In the tech world, there have been layoffs, and unfortunately, I've been a part of these layoffs or re-orgs. It's happened one too many times. In the last five to eight years, it's happened three times, which is three times too much. Same thing with my husband...We don't want to keep ending up in a situation where we have this high anxiety, because the company that we work for is experiencing turmoil. (Luther)

Professional Legibility

The third element of informants' biographical ballast concerned their professional legibility. Assurance in professional legibility included viewing one's past work history as

coherent and experiencing that coherence as extending into the present through the continued relevance and value of their expertise. For example, assurance of professional legibility was evident through comments made by Ade, a product manager who had worked in software. When reflecting on his career trajectory before online freelancing, Ade described having both ownership in his career choices and confidence that the skills and areas of expertise he had developed in his past remained relevant as an online freelancer, stating:

I started off in mechanical design, technology, and mechanical engineering. Then, I transitioned over to a more product management role, specifically to do with managing design data. And then, I transitioned from that into product management, so software-as-a-service kind of work, which really aligns well with being a freelancer.

For Ade and others who expressed assurance in the element of professional legibility, their language was demonstrative of agency, often structured as “I” followed by an action, signaling how they viewed their professional pasts as ordered and volitional. Further, they expressed confidence extending into the present that, as professionals, they remained relevant and valued.

By contrast, when professional legibility was underdeveloped or absent, it was as if one of the foundational rocks within the ballast was not interlocking, weakening informants’ overall stability. More specifically, the erosion of professional legibility was clear from informants who provided accounts of disruptions or fragmentation in their past work histories. Simultaneously, they also described how such disruptions called into question their relevance and value as online freelancers in the present. For example, Lila offered an illustrative account of exposure in professional legibility. She elaborated on having a prolonged gap in paid work following her immigration to the United States and on full-time caregiving for nearly a decade, stating, “I have a long gap, and I don’t have any experience

for the past seven years, and I'm without technical experience." Like Lila, other informants typically described exposure to professional legibility by calling attention to how their past featured disjointed roles or transitions not of their own volition. Such fragmentations coincided with doubts about present relevance, weakening their sense of professional legibility.

Projective Viability

The fourth element of informants' biographical ballast was projective viability, referring to their perception that desirable possibilities and pathways remained open to them in the future. When developed as an assurance, projective viability functioned as a stabilizing force by giving informants confidence that their present difficulties and uncertainties were connected to broader trajectories they believed could still unfold favorably. Informants expressed and articulated that they foresaw many options available and that they were actively building toward these possibilities. For example, assurance of projective viability was evident in comments such as those made by Zayn, who described his plans to pursue more education and that doing so would lead him to a better future:

I want to work on my PhD soon...I'm doing computer science for my Master's, and international policy and cybersecurity as well...I just kind of want to have a whole bunch of things, so that's kind of what I'm building for.

For Zayn and others with assurance in projective viability, the future was seen as containing many potential directions that they felt activated in 'building for'.

However, many informants also expressed erosions to projective viability, in which future options felt narrowed and foreclosed. Thus, within their biographical ballast, erosion in projective viability was as if one part of the rocks in their ballast was missing and interlocking did occur, making the precarious conditions of their present work situations feel

more salient and difficult to withstand. For example, Jayda expressed a sense of blocked possibilities despite her credentials and education, stating:

I have been putting out applications everywhere, including the post office and burger joints. I even have a Master's, and it's literally been weird. I'm not getting anything, hardly any interviews at all, nothing's progressing.

Informants like Jayda expressed that few options existed for them in the labor market, and that forward future progress had stalled. They highlighted the weakened state of their biographical ballast that, should have believed that many pathways were open to them, would have given them a sense of stability amidst Upwork's precarious conditions.

Institutional Trust

The final element of informants' biographical ballast was institutional trust, referring to whether informants perceived institutions related to work and social welfare as fair, predictable, and reliable. As institutional trust developed into an assurance, informants expressed confidence that structures and systems operated in good faith. In other words, institutional trust functioned like a fortifying rock within the ballast, reinforcing a broader sense of stability that informants could rely upon even amid uncertain work conditions. For example, Igor described his trust in government institutions as he felt reliability existed in Social Security and Medicare, stating, "I've got Social Security. I've got Medicare... Thank you, John Kennedy and President Johnson, for passing that, so I've got that." For Igor and others like him, they believed that institutions, including state welfare services along with companies and firms, could be depended upon.

By contrast, many informants described erosion of institutional trust, expressing a loss of faith that institutions operated in ways they believed in or could rely upon. For these workers, it was as if their biographical ballast lacked a fortifying rock that could

reinforce and interlock with the others, leaving them feeling more exposed to the instability and uncertainty of precarious work. For instance, Bridgette described how her growing disillusionment with the education system was a part of why she did not feel completely secure, stating:

I've always wanted to be a teacher, that's all I wanted...But I think we're at a really tough time in education in general. There's a lot of things happening with our education system that I do not fundamentally believe in.

Like Bridgette, who lamented the current state of the education system, many informants described institutions similarly as changing for the worse and no longer reliable. Such losses of faith reflected the erosion of institutional trust, exposing this key element of informants' biographical ballast. Thus, although informants could still possess assurance across other elements of their ballast, erosion in institutional trust, like erosion in any of the other elements, introduced a shakiness into how they interpreted and experienced their work situations. Indeed, as the next section demonstrates, the composition of how these five elements, or what we can consider as five different types of rock all foundational to the stability of a biographical ballast, shaped their different experiences of precarity.

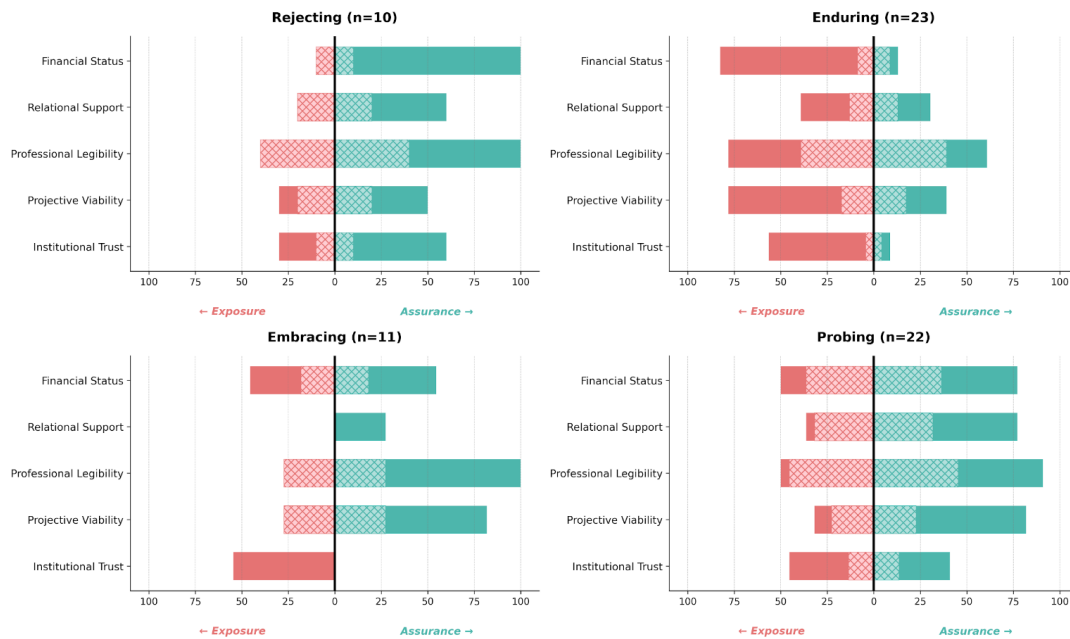
Ballast Compositions and the Construction of Different Forms of Precarity

Just as track ballast stabilizes trains through the interlocking of different types of rocks, informants' evaluations of precarity emerged from how the five elements of their biographical ballasts combined and balanced with one another. Rather than informants experiencing precarity based on the assurance or exposure of a single element in isolation, they described how distinct configurations of stabilizing and destabilizing elements formed a reference point through which they evaluated precarity. More specifically, informants

displayed consistent patterns in the compositions of their biographical ballast that corresponded with four distinct patterns of experiencing and evaluating precarity. These different configurations of biographical ballast, and the four corresponding patterns of experiencing precarity, are demonstrated in Figure 1, which visualizes the percentage of informants within each group who described assurance or exposure across the five elements of ballast. In each facet, the left side in red represents the percentage of informants whose interviews contained evidence of exposure within a given element, while the right side in green represents evidence of assurance. Cross-hatching indicates informants whose accounts contained evidence of both assurance and exposure within the same element.

Figure 5.1

Biographical ballast compositions by precarity evaluation group (N=66)



**Percentages represent the proportion of informants in each group who mentioned a given dimension as providing assurance (right, teal bars), creating exposure (left, red bars), or both (cross-hatching) in their accounts.*

One group of informants had fortified ballast compositions (top-left facet), expressing more assurance and comparatively little exposure across nearly all elements. These informants evidenced a pattern of *rejecting precarity*, as the broader stability within their ballasts made feelings of insecurity and instability feel largely inapplicable to how they viewed working on Upwork. By contrast, another group of informants had ballast compositions in which they described more exposure across all elements (top-right facet). These informants elaborated that they were *enduring precarity*, as widespread erosion across their ballast made insecurity and instability feel pervasive especially within Upwork's precarious conditions. A third segment of informants had asymmetric ballast compositions (bottom-left facet), describing relatively high assurance in relational support, professional legibility, and projective viability, but with eroded institutional trust and mixed financial status. These informants formed a pattern of *embracing precarity*. Although they distrusted institutions and still needed to immediately generate income, they nevertheless felt confident in their own capacities and future possibilities as online freelancers. Finally, a fourth segment of informants had ballast compositions containing mixtures of both assurance and exposure within the same elements (bottom-right facet). These informants expressed how they were *probing precarity*. The coexistence of stabilizing assurances and destabilizing exposures left them ambivalent and unresolved about whether the uncertainty and risk they recognized in Upwork translated to an overall sense of precarity.

In the subsections that follow, I develop these findings through four exemplary cases, showing how the composition of elements—the interlocking of assurance and exposure across financial status, relational support, professional legibility, projective viability, and

institutional trust—acted as the foundation for informants’ divergent approaches toward evaluating precarity.

Assurance Abundant Composition

Informants who rejected feeling any precarity described having biographical ballast compositions dominated by assurance across elements. Much like well-maintained track ballast that enables a train to glide smoothly, the biographical ballast of these informants enabled an unequivocal sense of stability to their working lives. Thus, entering platform work, the absence of exposure in their biographies left little room for instability, uncertainty, or risk to register as personally relevant.

Deidre provides an illustrative case of an assurance-abundant composition, which served as the reference point for her evaluative approach of rejecting precarity. When asked whether risk, uncertainty, or instability applied to her situation, Deidre stated definitively that such descriptors were inapplicable given the totality of her circumstances. When asked why, Deidre elaborated that she had accumulated substantial retirement savings alongside her spouse over decades of work, had no major responsibilities to dependents, and maintained trust in institutions because she had no reason to not trust them. Through the assurance in her biographical ballast, Deidre felt stable and secure as a new online freelancer, stating:

Because we got older. You’re ready to just relax and live off what you’ve accomplished while you were working. You invested in a retirement plan, social security paid into that kind of stuff, had that income coming, that’s really stability there.

Additionally, beyond financial, relational, and institutional assurance, Deidre also described a strong sense of assurance in professional legibility and projective viability. Her

career was coherent; she had actively pursued the work she wanted to do and felt proud to be a certified public accountant. Thus, Deidre expressed confidence that the expertise she had developed remained relevant and valued by others. Accordingly, when considering her future pathways, she viewed continuing to work as an accountant through online freelancing as a viable and desirable option, stating:

I worked so hard to be a CPA [certified public accountant]; there was no need to give it up. Every year, you have to do continuing education to keep your CPA license...I feel like I can stay in it, [and] I thought this [online freelancing] would be good to do.

Thus, for informants like Deidre, assurance across elements of their biographical ballast far outweighed exposure. Confident in their finances, institutions, supportive relationships, and professional pasts and futures, these informants drew on a fully buttressed reference point when evaluating platform work. Further, like Deirdre, most of the informants with this composition had reached the status of retirement in their careers; they were older and had retired from long, steady careers in standard full-time employment, without much professional or personal incident that had drastic effects on their present. Thus, precarity did not register as a relevant characterizing their present work situation.

Exposure Burdened Composition

Informants who evaluated precarity through an enduring stance described biographical ballast compositions burdened by erosion and underdevelopment across multiple elements. Rather than entering platform work from a position of stability, these informants described pre-existing vulnerabilities that carried forward into online freelancing and, in many cases, intensified the risks they felt within the platform's precarious work conditions. When asked whether risk, uncertainty, or instability applied to their situations,

they described such conditions as familiar, something they had already been living with and expected to continue.

Corinne, a former lecturer and researcher, illustrates the exposure-burdened composition. Although Corinne described having some assurance through the relational support of her partner's employment and benefits, she highlighted substantial exposure through the other elements of her biographical ballast. Financial status, professional legibility, projective viability, and institutional trust were largely absent. Moreover, Corinne explained that she had health-related constraints that limited her ability to remain in her field or enter a new line of work, while rising living costs due to changing national politics added to her exposure. Reflecting on her overall work situation, Corinne described her desire for stability and security alongside an acute awareness of their absence, stating:

Trying to get it [stability], it's pretty important. I would say it's very important. Fortunately, my partner works full-time and has benefits, so I still have health insurance and things like that...But, unfortunately, now with the cost of living and things like that going up with the new administration, I feel more insecure, and like I need that stability a little bit more. But unfortunately, like I said, I can't do full-time, so I'm trying to figure it out...Unfortunately, I'm still dealing with long COVID, so I just am not physically able to work full-time, even remote, like computers or even just bright lights can trigger my migraines and I'll have a constant tension headache.

Like Corinne, other informants who endured precarity had biographical ballasts marked by compounding exposure that outweighed assurance. Financial insecurity weakened professional legibility, limited prospects, and diminished trust in institutions combined to form a reference point in which precarity was already pervasive as they entered online freelancing. From their position, platform work did not introduce precarity so much as extend an already vulnerable personal situation.

Asymmetrically Buttressed Composition

Informants characterized as embracing precarity had asymmetrical biographical ballasts. Most notably, they described institutional trust as largely eroded, particularly regarding the reliability of standard employment arrangements and organizational careers. By contrast, in the elements of professional legibility and projective viability, they described strong assurance through their coherent past work experiences and belief that their expertise remained relevant and valued. With equivocality in financial status and relational support, immediate pressures related to generating income, meeting basic needs, or providing for others were salient but not overburdening. Thus, rather than relying on formal organizations they could no longer count on, these informants expressed confidence in themselves and their ability to chart their own paths. In turn, they viewed the inherent uncertainty and risk of platform work as compelling and motivating.

The asymmetrically buttressed biographical ballast was clear in the case of Luther, a former software sales professional. When asked to reflect on whether risk and uncertainty in platform work applied to him, Luther elaborated that he did acknowledge such qualities in online freelancing, but he also experienced a sense of peacefulness and eagerness toward them. He explained, “I truly feel the freelancers, especially this type of work [on a platform], we bear all the risks...[but] I just feel peaceful. I’m doing something that I love and enjoy, and I think I’m good at it.” In explaining his reasoning, Luther noted that his perspective was, in large part, driven by his view that standard employment was neither meritocratic nor reliable.

By contrast, online freelancing was a context in which he could rely on his own professional abilities; his efforts alone would translate into outcomes. Further, Luther

described having sufficient assurance in his financial status and support from his partner, enough to withstand short-term hardships, stating:

The good news is we were pretty smart with money, so I'm able to survive for a while doing this, which gives me some peace...In the corporate world, you can be a star, you can be a stellar employee, one of the tops of the top, and still get laid off, or still fired because it has nothing to do with or may have very little to do with your performance...At least in this, I can try my best, my absolute best...If I keep at it, I keep trying, I keep working at it, I keep improving, I will net a reward, and that's what I'm looking for.

Thus, as demonstrated by Luther and evident across the responses of other informants who embraced precarity, they shared similar compositions of their biographical ballasts. They described having little institutional trust and admonished the 'corporate world' or analogous full-time organizational employment for not operating in good faith toward workers. Yet, their biographical ballast composition also featured assurance in professional legibility and projective viability, especially as many of them came from occupations requiring advanced technical skills, which they knew were valuable in the open market. Thus, like Luther, they expressed confidence in the coherence of their pasts, a firm belief in the relevance of their skills, and foresaw opportunities for continued career growth in the future. Additionally, they had assurance through relational support and enough financial footing to withstand short-term volatility and uncertainty. Thus, these informants clearly recognized the precarious nature of platform work conditions but interpreted the risks as compelling.

Countervailed Composition

Informants characterized as having a probing evaluative approach shared a patterned biographical ballast composition with countervailing assurance and exposure. Across financial status, relational support, professional legibility, projective viability, and

institutional trust, their accounts reflected a sense of confidence in these elements in many respects. But at the same time, they explained viewing their biographies as containing exposure and underdevelopment as well. When these informants considered whether precarity applied to their situation upon entering platform work, they explained that uncertainty and risk were somewhat salient but unresolved.

Leisha provides an exemplary case of probing precarity underpinned by a countervailed biographical ballast. When asked whether risk or uncertainty applied to her, Leisha's response reflected ambivalence and indecision. She had savings and support from her husband, but also ongoing concerns related to the high cost of living and the responsibilities of raising a family. Further, Leisha stated that she was thankful to have had an upwardly mobile career at a large tech company, but that company and her industry at large were now undergoing rapid, unsettling change. Although her past career had been coherent, she questioned whether her human resources expertise was valuable to others and if the future pathways she wanted to pursue were mere wishful thinking or attainable. Taken together, Leisha described how the countervailing assurance and exposure placed her in a position of actively questioning whether she felt an overall sense of riskiness and insecurity as a new online freelancer, explaining:

This year, they [Tech Company] started offering these voluntary exit packages to big departments at a time, and they offered one to all of HR in the US in March. When they offered that package, it just felt like a sign for me...Risky? I think, honestly, it's for me knowing that I'm starting something brand new. There are a lot of people doing HR consulting and freelance consulting. I need to get clients completely on my own because my husband and I, we are living in the Bay Area, we have a family and we have expenses. We have a mortgage. My husband has been working this whole time as well, but he went through a layoff at one point.

For Ieisha, like other informants characterized as probing precarity, her biographical ballast featured a configuration of both assurance and exposure. A countervailing composition reflected how these informants were entering platform work at a time in their careers and lives in which they felt some confidence financially, relationally, professionally, and institutionally, while also recognizing vulnerabilities in each of these areas. With these countervailing forces simultaneously present, probing precarity informants were in a position requiring them to confront the question of how and whether precarity applied to their situations.

Views and Responses to Platform Opportunity

Informants' biographical ballasts, which underpinned their approaches to evaluating precarity, had downstream consequences for their engagement with the platform. As newcomers on Upwork, they faced the practical task of generating work through the platform—namely, finding and applying for jobs. On Upwork, informants found the platform organized around public job postings from clients. Although jobs varied widely in scope, duration, requirements, details, and pay, if a freelancer found one of interest, they had formal discretion to submit a proposal. Yet when applying for jobs, Upwork required freelancers to use an internal currency called *Connects*, which each cost a real, albeit small, monetary amount. Additionally, Upwork enabled freelancers to bid additional Connects in competition with others, so that clients would see their proposals first. Importantly, within this system of Connects and bidding, informants incurred the cost of losing Connects, and therefore real money, when clients did not respond to their proposals and hired another freelancer.

Informants' evaluative stances toward precarity, grounded in the configuration of assurance and exposure within their biographical ballasts, shaped how they interpreted the

presence of opportunity on the platform, the mechanisms through which Upwork governed access to those opportunities, and their overall strategies for obtaining opportunities. Thus, although Upwork presented itself as a universally open marketplace with standardized rules applied uniformly to all its freelancers, informants' accounts revealed that it did not operate as such in practice, with differences emerging from and related to their approaches to evaluating precarity.

Ample Platform Opportunity

For informants characterized as rejecting precarity, buttressed by biographical ballasts abundant with assurance, their interpretations and corresponding strategies toward opportunity reflected the same sense of assurance they felt about their overall situations. As uncertainty and risk did not register as salient attributes of their work situation, this orientation carried directly into how they viewed their prospects as online freelancers on Upwork and the strategies they used to pursue work.

Specifically, in their perceptions of opportunity and access, informants characterized as rejecting precarity highlighted the volume and quality of opportunities on the platform in positive terms. For example, Juliana, a retired corporate accountant, spoke of Upwork as offering more work than she could ever possibly pursue. Although she was mainly interested in writing-related jobs, she expressed general enthusiasm for the breadth of work available, reflecting her view of online freelancing on Upwork as replete with opportunity, stating, "I've got 200,000 jobs to choose from. You know, most of them, a lot of them, I can't do, but that doesn't matter. There's still that variety and stuff that's out there."

For Juliana and others, insecurity did not feature prominently in their understanding of their position on the platform. Given the extensive assurance present in their biographical

ballasts upon entering Upwork, they viewed the platform through a lens of plentiful, accessible opportunity. The interpretations of plenty and access further manifested in the behaviors that the informants who rejected precarity described in their pursuit of work on the platform. Importantly, Upwork's mechanisms that required online freelancers to use its Connects currency did not factor prominently for these informants.

With the bolstering of financial, relational, professional, projective, and institutional assurance, they highlighted clarity about the kind of work they wanted to do on Upwork and confidence that they were well-positioned to secure it, even if applying involved small, largely negligible costs. For example, in describing her strategy for pursuing Upwork jobs, Nadine, a former marketing director, likened finding jobs and sending proposals as akin to 'shopping', a simile that captured her ease and confidence:

It's like going shopping. It's like, you go on there [Upwork], and you're like, 'Oh, well, this looks like something I'd like to bid on.' So I'll favorite stuff, and then I'll go through, and I think, I don't remember, but I think I purchased a bunch of credits, or whatever they're called, so that I could bid on jobs...And then I bid on this work, and this work, and it's just kind of like, 'Oh, well, we'll see.'

For Nadine, her casual comments about applying for jobs without considering the costs were echoed by other informants whose biographical ballast leaned toward assurance. These informants were not attempting to piece together a livelihood from platform work. Thus, the losses associated with unsuccessful proposals did not register as consequential to them.

Overall, rejecting precarity led workers to perceive potential opportunities on Upwork as ample and personally accessible. The platform's limits on access to opportunity existed, but largely remained in the background, shaping neither concern nor resignation. Instead, for these informants, their behaviors reflected a strong sense of choice—what to apply for, when to apply, and whether to pursue work at all—reinforcing their broader

evaluation that platform work did not feel precarious, nor did their work situations constitute precarity.

Improbable Platform Opportunity

Informants who were enduring precarity described the Upwork's jobs as scarce and difficult to obtain. Although the platform had a high volume of jobs, they perceived that being selected for such jobs was improbable, given the intensity of competition and the exposure in their biographical ballasts. In turn, they viewed the platform and its system governing access to jobs as oppositional to them, requiring personal resources and compliance without providing returns. Each unsuccessful proposal they sent, which appeared to be the majority, was a consequential loss that they did not feel sufficiently buffered to withstand.

For example, in describing the opportunity as limited and improbable, Dorothy, a 64-year-old former sales and marketing manager, focused less on the availability of jobs on the platform and more on the setbacks caused by fierce competition and the overwhelming effort required of her. She further lamented how Upwork's algorithms governing access to opportunity were something freelancers like herself had to actively contend with, and even appease, to locate and apply to jobs, stating:

It's very competitive on this side from the job seeker versus the job poster, it's very competitive...A lot of people will zone in on an easier kind of job. It's just very competitive, and you have to spend a lot of time on it [Upwork] to find good work, or for them [clients] to find you, going back to that algorithm.

Dorothy's emphasis on intense competition and challenges in finding "good work," mediated by Upwork's algorithms, reflects a broader pattern among the enduring precarity informants.

Enduring precarity, they viewed the platform as stacking the odds against them and limiting their ability to garner opportunities to construct a livelihood.

The interpretations of opportunity as improbable corresponded with how those characterized as enduring precarity behaved on the platform. They elaborated how they felt compelled to constantly send proposals, but they did so with resignation, given the monetary and time costs associated with each application. For example, Philip, a software engineer who left a corporate job to pursue online freelancing, described his constant efforts of sending proposals as an inevitable burden that, to his dismay, did not typically result in any paid work, stating:

I'm here to make money, so sometimes I don't have the money to buy those Connects. Let's say in a day, most of the time, I wake up early in the morning, maybe at around 3 a.m. or 4 a.m. to be very early. At that time, let's say I can place like 10 bids, 10 different jobs, technically. That would mean I was spending like \$30 to \$50, and yet I haven't earned that yet. Sometimes, I just have to wait for God to bring clients, so that I can bid freely.

Philip's account, including his pained yearning for greater power to intervene, highlights how enduring precarity manifested in workers' engagement with the platform in a fraught and anxious manner. They entered online freelancing with existing exposure in their biographical ballast, which heightened the stakes in how they pursued jobs. Upwork offered a slim chance to build a livelihood, but largely withheld opportunities through its Connects and bidding system in a highly competitive marketplace. Thus, these informants found themselves in a pattern of repeatedly and despairingly applying for work without certainty of return, a dynamic that amplified their sense of enduring precarity.

Obtainable Platform Opportunity

Informants characterized as embracing precarity expressed strong convictions that Upwork offered opportunities, but only to those freelancers who demonstrated excellence. Although they recognized that, as new freelancers, they had not yet secured those opportunities, they nevertheless believed the platform held the potential to cultivate a substantial livelihood. This effusion of confidence stemmed from biographical ballast compositions marked by strong assurance of professional legibility and projective viability, alongside a marked distrust of the institutions of standard employment. Additionally, these informants viewed Upwork's mechanisms dictating access to opportunity as a system whose logic they could learn, navigate, and ultimately leverage.

One illustration of how informants who embraced precarity viewed the platform as providing opportunity for a selective few comes from Ade. Having left a full-time product management role he described as stifling, Ade articulated that he viewed Upwork as offering several desirable jobs, and that they could be challenging to get, given that many freelancers were competing for them. But, for Ade, success on Upwork hinged not on the absence of competition, but on possessing expertise that clients wanted, knowing how to market oneself, and being willing to invest sustained effort. In this sense, Ade explained that Upwork offered the possibility of success only to those prepared to compete strategically:

The competition increases, but it also helps if you're good at what you do, so you can market yourself correctly. Upwork is not going to be successful for everybody, but it does give everybody an equal playground to become successful. The competition increases, but also it depends on expertise, it depends on the knowledge that you have, and it depends on how much you're willing to put in overtime to become successful in it.

As Ade described, in his perspective, Upwork governed access to opportunity as a meritocratic system. On Upwork, not everyone would succeed, but Ade and others like him believed that workers endowed with the right skills and expertise could emerge as winners.

The conviction that Upwork functioned as a tournament to be won further shaped how these informants engaged with the platform and its governing mechanisms. Embracing precarity, they described feeling invigorated as they figured out how the platform worked and how to succeed within it. For example, Ian, a former recruiter and human resources professional who entered platform work after a layoff that eroded his trust in standard employment, described how he was more than willing to pay to bid for jobs on the platform. He explained that his strategies represented a calculated investment that would yield returns over time, stating:

You got to spend money to make money, so there's that, but you can put in a bid for a project, and then you can add extra Connects to put yourself on the top of the people that are bidding, like being considered first, or like, 'I really want this job, so I'm going to spend money to make sure that you see me.' And then, if you get the job, then your bid was paid for, and then you can use that money to just keep going.

For informants such as Ade, Ian, and others, their behavior on the platform reflected their embracing of precarity. They recognized that working through Upwork involved risk and offered no guarantees, but they had confidence in their own capacities and a willingness to invest effort. Overall, informants embracing precarity drew on biographical ballasts that combined assurance in professional legibility and projective viability with eroded institutional trust, producing a self-reliant and self-confident view toward obtaining opportunities on Upwork. They viewed the platform as competitive but believed that strategy and effort would allow them to succeed.

Indeterminant Platform Opportunity

For informants with a probing precarity evaluative approach, their interpretations of opportunity on the platform reflected their overall lack of conclusiveness. On the one hand, they considered how Upwork offered a high volume of jobs. However, they questioned whether finding and applying for jobs on Upwork justified the costs and effort. Further, when reflecting on access to opportunity, they expressed hesitation as they tried to ascertain the likelihood of securing work amid competition and the demands the platform imposed to submit proposals.

The hesitations and lack of conclusiveness characteristic of probing precarity were captured clearly in the account of Christian, a former public relations executive. In describing his view of the platform's opportunities and how Upwork dictated freelancers' access to jobs, Christian elaborated that he was still determining whether the platform offered a realistic avenue for work. He described how this hesitancy emerged from weighing the apparent volume of available jobs against the intensity of competition, alongside Upwork's requirement that freelancers pay to send proposals, stating:

There's a lot of people looking for proposals, and there's also a lot of competition. I'm looking before I start responding with proposals, because it costs you money to respond to proposals...I was surprised by how many proposals there were, but then the ones that I thought, 'Okay, that's something I would submit.' Then you look down, and it says, between 100 to 150 proposals submitted, or 50 to 100 proposals. You realize, 'Oh, I'm going against probably people who have been doing this full-time for a long time.' You're going against people who have probably 100 to 200 projects completed.

Christian's remarks were demonstrative of the broader hesitancy manifested by informants' who were probing precarity. These informants described an overarching hesitation as they

considered the apparent volume of jobs against the intensity of competition and the extra costs introduced by the platform.

Additionally, probing precarity, which was marked by active questioning and indeterminacy, corresponded to informants' strategies toward pursuing jobs on Upwork. Specifically, informants described a cautious, deliberative mode of engagement, with scrutiny and active reflection after every interaction. For example, Sofia, a former customer service manager in her early 30s, explained her scrutinizing and selective approach to pursuing jobs. She carefully assessed the details of each job before submitting proposals and calculated the cost of spending Connects against the likelihood that a client would hire her. Additionally, she remained open to using Upwork's bidding mechanisms to increase her visibility, but she framed these actions as tentative experiments, explaining:

I am looking better for the projects, and also the earnings, and measuring the value of the Connects to understand if I really have some skills that could be an advantage related to the company. I'm applying to these types of projects so that I can see that I have some value...When I see this opportunity, the cost of the earnings is good, maybe around \$50 or more, then I am applying with the bidding. I'm adding Connects to be in the top list of the resumes...I can see sometimes that I pay for the bids, usually I get hired.

Thus, just as probing precarity meant actively questioning whether risk and uncertainty applied to their broader work situations, such indeterminacy carried over into how informants interpreted and pursued opportunity on the platform. Their hesitation stemmed from a biographical ballast composition that offered neither firm assurance nor complete exposure, leading them to proceed carefully upon starting Upwork as online freelancers.

Discussion

Through a qualitative case study of workers transitioning from standard employment to an online freelancing platform, I found that the same platform work conditions generate divergent evaluations of precarity. Further, these evaluations manifested in different strategies for navigating the platform's algorithms, ultimately shaping how workers accessed opportunities. Why do such differences emerge? Prior literature suggests that what makes work precarious stems from what arrangements are missing, namely the guaranteed contracts, protections, and benefits associated with standard employment (e.g., Kalleberg, 2011; Kalleberg and Vallas, 2017; Standing, 2014; Vosko, 2006). From this perspective, which treats precarity as an objective quality of work, precarity arises from the removal of scaffolding that historically stabilized livelihoods, leaving responsibility on the individual.

However, this study illustrates that for the subjective experience of precarity to emerge, more is required than the removal of scaffolding. My findings show that workers enter precarious work with differing financial status, relational support, projective viability, professional legibility, and trust in institutions as having been reliable and continuing to be so. These elements constitute workers' biographical ballast, and their composition can differ in terms of how fortified or exposed they are and how they link together. A worker's biographical ballast always exists, no matter the type of employment, job, or arrangement in which they labor. But, for arrangements lacking scaffolding, a worker's biographical ballast becomes the primary basis for stability.

Thus, precarity is the product of how different compositions of biographical ballast shape workers' experiences of stabilizing and destabilizing within precarious work. When the elements of a worker's ballast are present and interlocked, like rocks within a ballast tightly

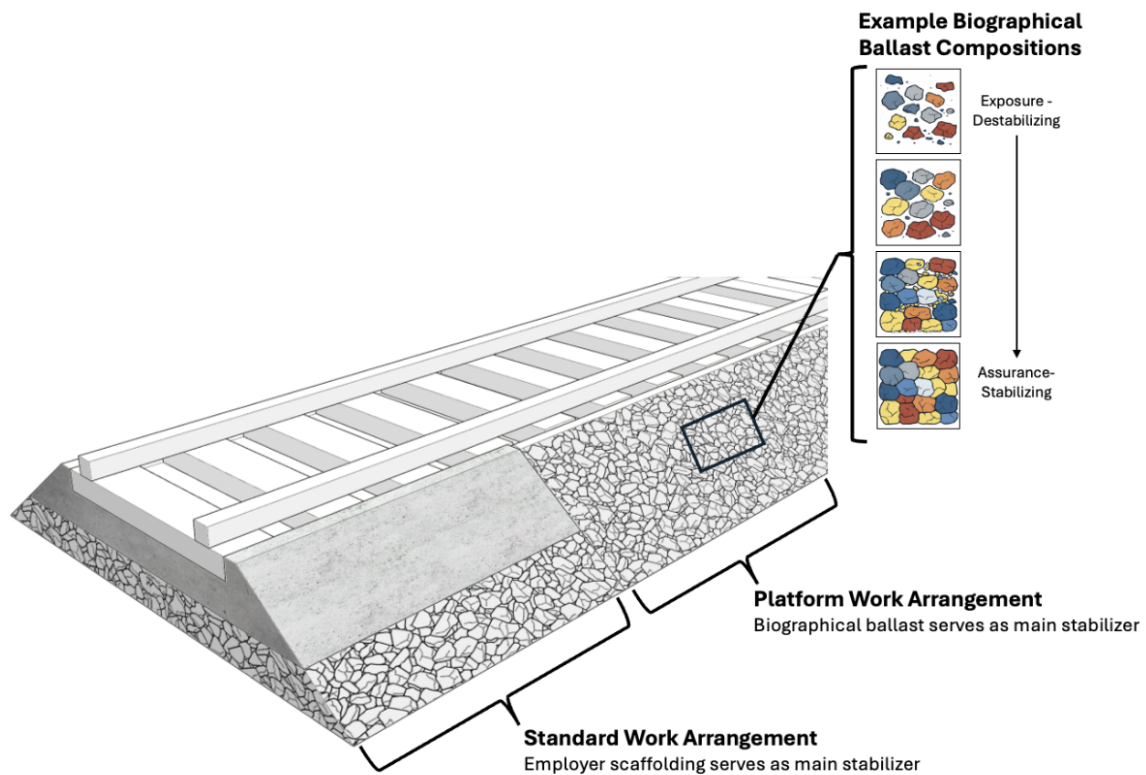
fitted together to steady a train on a track, workers retain broader foundations that can steady them even when laboring within precarious work conditions. By contrast, when the elements of ballast are eroded, absent, or otherwise unable to reinforce one another, the ballast no longer provides stability. Under these conditions, the precarious qualities of a work arrangement become far more salient. Figure 2 draws on the analogy of train track stabilization to visualize how different compositions of biographical ballast, and the degree to which their elements are present and interlock together as a stabilizing foundation, shape whether and how precarity emerges within precarious work.

Biographical Ballasts Linking Precarious Work to Precarity

Theorizing the biographical ballast as necessary to produce precarity calls for two main reconsiderations. First, when scholars define work as precarious when it “is uncertain, unstable, and insecure and in which workers bear the risks of work and receive limited social benefits and statutory entitlements” (Shin et al., 2023, p. 3), they miss how structure is not necessarily the same as experience. Therefore, the second reconsideration follows that how precarious a person experiences any given work arrangement is a matter of degree. Specifically, this study suggests that it is more accurate to say that a work arrangement that lacks continuous contracts, reliable pay, benefits, and entitlements has potential precarity, but how that potential is realized is conditional. Overall, my findings demonstrate that the link between precarious work and subjective experiences of precarity stems from workers’ biographical ballasts—the composition of stabilizing and destabilizing elements reflecting a person’s understanding of their overall social positioning.

Figure 5.2

Biographical ballast stabilization in standard vs precarious work arrangements



The workers in this study did not enter precarious platform work as empty vessels upon which conditions of the environment were imposed. Rather, my findings demonstrate how they entered platform work with evolving biographies of assurance and exposure across multiple elements that interlocked together. The composition of workers' biographical ballast thus served as the foundation for assessing objective work conditions and for broader evaluations of how precarious their working and personal lives felt. Importantly, these findings invigorate a view of precarity that does not petrify it "as a static analytical concept", but as dynamically produced and subject to change (Alberti et al, 2018, p. 45). Accordingly, this study shows how the experience of precarity emerges through workers' ongoing efforts

to sustain their livelihoods. These dynamics become visible through an understanding of how workers' biographical ballasts condition interpretations of their present work situations.

Additionally, this study provides a theoretical contribution by bringing together prior research on precarity that has explained variation through factors and mechanisms typically treated as separate. Previous studies have argued that workers may labor under the same precarious work conditions but have differing experiences of precarity due to differences in financial resources (Schor et al., 2023), commitments to occupational authenticity (Adler, 2021), or ideologies of individualized responsibility (Vallas & Christin, 2018). The factors identified in these studies have been important for decoupling precarious work from precarity. However, these explanations have tended to be isolated. The concept of biographical ballast offers an integrative framework that shows how such factors and others interact within a shared foundation, shaping workers' divergent evaluations and experiences of precarity.

Another argument this study advances is that focusing solely on the objective attributes of jobs, employment, or work arrangements risks obscuring the phenomenon of precarity. Although much productive scholarship has developed by identifying precarious work in contrast to the standard employment relationship, scholars must also attend to “the relationship between precarious labor and precarious life” (Millar, 2017, p. 5), and several of my findings underscore why. For example, many workers characterized as rejecting precarity were older and often retired; they described how, over their careers, they had built financial and professional security and maintained institutional trust. In contrast, many workers characterized as enduring precarity were relatively early in their careers and described lacking options to build confidence or encountering circumstances beyond their control that

created exposure. Due to the nature of this qualitative study, I cannot make conclusive statements about age and precarity, but the emergent patterns between sociodemographic factors and precarity should continue to be researched. However, my main claim is that precarity emerges from how work conditions intersect with accumulated assurance and exposure in a person's life, shaping actions that further influence how their biographies continue to develop. This does not mean work conditions are irrelevant, but rather that precarity cannot be understood within the confines of a single arrangement alone.

Shifting toward an appreciation of how precarity does not emerge just from being in precarious jobs but from how work intertwines with a person's broader biography carries important policy implications. Foremost, it suggests that efforts to classify workers as either full-time employees or self-employed based solely on contractual arrangements with individual platforms risk advancing unilateral solutions modeled on the standard employment relationship (Cameron, 2024; Cappelli & Eldor, 2022; Spreitzer et al., 2017). While regulation of platforms and their working conditions remains necessary, employment classification alone cannot address the broader foundations of assurance and exposure that sustain livelihoods. If the goal is to ensure that people can secure "an adequate standard of living, covering the costs of everyday expenses on food, water, housing, energy, health care, childcare, clothing, sanitation, transportation, education, and other expenses relevant to ensuring a decent living in the local context" (Simet, 2025, p. 10), then interventions must extend beyond contract-based reforms. Indeed, many people during the industrial era's labor movement were excluded from protections as they did labor under standard employment arrangements (Kalleberg et al., 2000; Stanford, 2017), but that does not mean these exclusions, which stem from binary classifications, must continue. For example, trials have

begun to offer portable benefits for platform workers, which represent one effort to detach protections from models based on standard employment (Kane & Schrag, 2025). Researching the consequences of these types of experiments and their impact on precarity is an area for future research. Ultimately, in addition to ensuring platforms' accountability for providing decent work conditions (Rahman et al., 2024), policymakers should also consider how to ensure universal social protections and services that support all people.

Contributions to Algorithmic Control in Platform Work

Within organizational and management studies of the gig economy, many scholars use labor process theory to uncover the novel mechanisms through which platforms exercise power over workers to extract surplus value from their labor (Cameron et al., 2025; Cameron & Rahman, 2022; Lehdonvirta, 2018; Vallas & Schor, 2020). In contrast to the human manager-worker relations of standard employment, in platform work, “self-learning algorithms are given the responsibility for making and executing decisions affecting labour, thereby limiting human involvement and oversight of the labour process” (Duggan et al., 2020, p. 119). Several studies have demonstrated that algorithmic control leaves workers with constrained autonomy and choice, ultimately subjugating them to the platform's and customers' desires and wants (Cameron, 2024; Curchod et al., 2020; Wood et al., 2019). For example, in their seminal framework on algorithmic control, Kellogg et al. (2020) draw on Edwards (1979) three forms of managerial control: directing, evaluating, and disciplining. The authors articulate how algorithms enact direction by restricting and recommending, evaluation by recording and rating, and discipline by replacing and rewarding, so comprehensively and instantaneously that “workers have limited options for dissent” (p. 381). Such lines of argument have been taken up in the broader literature on platform work,

with algorithmic control depicted as tyrannical regimes (Anicich, 2022; Bucher et al., 2021; Rosenblat, 2018). For example, platform workers have been described as trapped in “invisible cages” (Rahman, 2024) and having little or no “capacity to resist, elude, or challenge the rules and expectations” imposed upon them (Vallas & Schor, 2020, p. 278).

However, this study challenges the notion that algorithmic control will always be experienced by workers as tyrannical. I found that, just as platform workers differed in their evaluations of precarity, so too did these differences manifest in their responses to the same algorithmic mechanisms that directed their access to jobs. For some workers, particularly those characterized as enduring precarity, algorithmic mechanisms *became* controlling, insurmountable directives that hindered their ability to get jobs. However, I also found that many workers, particularly those characterized as rejecting or probing precarity, described having the capacity to ignore, refuse, or otherwise disengage from the very same algorithmic mechanisms that enduring precarity informants expressed being unable to challenge. Further, my findings point to the mechanism underlying this variation as stemming from differences in workers’ biographical ballast compositions.

Thus, workers’ biographical ballasts—which exist before a person enters any work context and are subject to continuous change—matter when considering algorithmic control as a relational process. Indeed, a core tenet of labor process theory is that control must be viewed as an ongoing and actively contested process (Burawoy, 1982; Vallas, 2006). However, only recently have studies of algorithmic control in platform work seriously engaged with conceptualizing control as contested and shaped by how workers enact agency, referring to people’s “objective capacity to act collectively or individually in a manner that either reinforces or undermines prevalent social relations and organizational

structure” (Roscigno & Hodson, 2004, p. 18). From this perspective, algorithmic control and worker agency emerge together (Bailey et al., 2022); algorithms are not “self-standing, autonomous and ‘black-boxed’ entities” that act upon workers (Glaser et al., 2021, p. 3).

Building on the perspective of algorithmic control as a relational performance, this study extends prior work by theorizing how workers’ biographical ballasts act as the foundation that shapes how they enact agency. In doing so, I show how workers’ agency is shaped by their biographical ballasts, which advances our understanding of how algorithms come to be experienced as controlling. This insight helps to reinvigorate attention to political relations in platform work as being emergent and constructed rather than inherently structural. Therefore, power asymmetries only exist when they are brought to the fore, and they can only be brought to the fore through interpretation and action.

Additionally, this study suggests that workers’ early experiences on platforms constitute a critical moment in which worker agency and algorithmic control begin to coevolve. Much existing research focuses on workers already embedded in online labor platforms (Dunn, 2020; Rahman, 2021; Ravenelle, 2023; Schor et al., 2023), offering limited insight into how algorithmic control is first encountered and, therefore, constructed. By intentionally sampling workers newly entering an online labor platform, this study highlights how workers’ early interpretations of a platform and its algorithms, which align with their enactments of agency, may set them on divergent and potentially stratified trajectories. Prior research has noted that owners of online labor platforms manage a persistent tension between deploying algorithms that straddle market-like coordination mechanisms and or new forms of hierarchical managerial control (Cameron et al., 2025; Möhlmann et al., 2021). My findings suggest that this tension also emerges across different workers and is especially

evident in how they enter online labor platforms. For example, workers characterized as embracing or rejecting precarity tended to interpret algorithms as coordination mechanisms that could be strategically engaged to their advantage or otherwise ignored.

In contrast, workers characterized as enduring precarity described encountering the same algorithmic mechanisms as controlling, and responded with protectionist behaviors, given their views that opportunity was improbable, which further entrenched their experience of precarity. In sum, my findings demonstrate how workers enacted agency in dramatically different ways as they entered platform work. These differences in enactments of agency matter because worker behaviors generate data that algorithms use to adjust individualized processes, such as recommending and rewarding, so that future opportunities can become more prevalent for some workers and more inaccessible for others, reproducing inequalities (Burrell & Fourcade, 2021; Faraj et al., 2018). Although this study does not trace how workers' platform trajectories evolve beyond entry, this would be an important and fruitful area for future investigation. Scholars should investigate the consequences between and across cohorts of platform workers who enter platform work and enact their agency in different ways.

Overall, this study illustrates how platform workers do not inherently experience algorithms as controlling, nor do platforms and clients naturally hold outsized power over them. Instead, how algorithms and platforms come to be experienced as controlling and powerful emerges from workers' enactments of agency, shaped by their biographical ballasts. Recently, scholars have noted that studies of algorithmic control have largely left "little room for understanding how culture, identities, or social dynamics shape the execution of work and the platform economy" (Cameron et al., 2025, p. 14). Speaking to these calls that move

beyond situated interactions in the labor process, this study demonstrates how the execution of work in the gig economy can be better understood by considering workers' self-authored biographies, which serve as a reference point for their interpretations of their work environment. In other words, considering workers' biographical ballasts as underpinning how they evaluate precarity and how they encounter algorithms helps explain the divergent experiences of workers in this study and similar findings of platform work being constraining for some workers but empowering for others (Ashford et al., 2018; Schor, 2020; Spreitzer et al., 2017). Differences in experience stem from workers articulating their current work conditions through the lens of their broader personal and working lives, which, in turn, influences how they exercise agency.

Conclusion

In this chapter, I offered new theoretical insight as to how precarity is produced in precarious work. By intentionally decoupling precarity from precarious work while specifying how the two remain linked, I demonstrated that the same precarious work conditions do not generate uniform experiences of precarity. I theorized that such differences occur as workers evaluate work conditions based on their biographical ballasts, the accumulated configurations of assurance and exposure that reflect their social positioning. As new employment models mediated by platforms and algorithms continue to proliferate, scholarship must move beyond identifying what 'objectively' makes a work arrangement precarious and instead operate from a precarity lens that considers more broadly how workers sustain livelihoods beyond any one job.

VI. Conclusion

Perhaps the answer is not detachment as I used to believe, but rather to be deeply involved in something, to be attached. I am attached in a thousand ways...

—Mary Sarton, *At Seventy: A Journal*

I began this dissertation by pointing out how, despite aging workforces worldwide, older adults have increasingly limited options for continued work. I argued that part of this problem stems from how dominant career models treat retirement as the end of the career, or else fail to recognize that the nature of later-life work differs from that of earlier career stages. In response, I developed the concept of retirement-work orientations to capture the gravity of retirement that persists throughout the career. Yet, for many older adults, retiring is not the end of work. Instead, the process of retiring, which occurs in tandem with other aging processes, creates irreversible distortions to older adults' values, dispositions, and attitudes toward their work. I then argued that, if we consider that older adults develop retirement-work orientations, this can help us assess whether and how work arrangements alternative to organizational employment can be viable pathways for continued work in later life. I presented online freelancing platforms as a promising option for later-life work, as they ostensibly allow older professionals to continue using their expertise while offering them flexibility and autonomy over when, where, and how to work. However, I also highlighted that assessing the viability of online freelancing platforms for older adults required understanding how they responded to tensions arising from building platform reputations from a cold start, shifting their identities, and feeling secure within precarious work conditions. Each of these tensions motivated a separate research question.

To answer my research questions, I conducted a field study of older professionals who retired from organizational employment and continued working as online freelancers, primarily on Upwork. Across three chapters, my findings demonstrated how online freelancing generated both new possibilities and new constraints for later-life work. More specifically, in Chapter 3, I presented findings showing that older professionals encountered a misalignment between Upwork's ratings-based reputation systems and the credential-based systems of their pasts. To gain visibility, older workers had to recalibrate their motivations and sense of professional worth to build platform-specific reputations. In Chapter 4, I found that older adults used the characteristics of online freelancing platforms—abundant choice, flexible participation, and an approximate professional setting—to engage in identity work to resolve being in a state of liminality caught between the roles of retiree and worker. Finally, in Chapter 5, my findings showed that workers across career stages evaluated Upwork's precarious conditions differently, conditioned by the balance of assurance or exposure across the biographical elements of financial status, relational support, professional legibility, projective viability, and institutional trust. Further, I found that older adults who identified as retired tended to have greater assurance throughout their biographical ballasts, leading them to respond to the platform's algorithmic management with less animosity than workers earlier in their careers with greater exposure. Table 6.1 presents the main findings from these chapters.

Taken together, these findings have both theoretical and practical implications. Theoretically, they point toward a reconceptualization of the retiring process that considers how retirement and continued work unfold together. Additionally, these findings demonstrate how scholars can better theorize retirement as a career stage in its own right. Practically,

Table 6.1

Summary of findings across chapters

Research Question	Key Finding 1	Key Finding 2	Key Finding 3
How do older professionals retiring into online freelancing platforms respond to a reputation system completely different from their former careers?	Older professionals encounter a severe version of the <i>cold-start problem</i> rooted in a misalignment between the credentials-based reputation system of their past (e.g., degrees, portfolios, employer affiliations) and Upwork's ratings-based system.	Older professionals who persisted in overcoming the cold-start problem did so by <i>recalibrating</i> their late-career motivations and sense of professional worth. Recalibrating was easier for occupationally detached older professionals compared to more occupationally attached informants.	Persisting led to unanticipated tensions with visibility and algorithmic promotion: (1) Occupationally detached workers were algorithmically promoted toward their work related to their prior careers; (2) Occupationally attached workers faced ongoing devaluation, perceiving that Upwork created false equivalencies of expertise
How do older professionals construct identities while undergoing simultaneous transitions of retiring and entering into online freelancing platforms?	Older professionals who claimed to be retired struggled with liminality, as they rejected the norms of idleness and leisure associated with retirement and felt drawn to continue working.	The characteristics of platform work (abundant choice, flexible participation, approximate professional setting) enabled retirees to do the identity work of decoupling three logics about how to relate to work carried from their pasts	By decoupling, retirees learned to do paid work without defining themselves as workers and fit platform work into their lives along two paths: (1) weaning themselves off entirely or (2) continuing to work but with a fundamentally altered relationship to their labor.
How do older professionals respond to the precarious conditions of online freelancing platforms, and how does that compare to workers at different career stages?	Workers enter platform work with already existing biographical ballasts, referring to the composition of stabilizing assurance or destabilizing exposure across financial status, relational support, professional legibility, projective viability, and institutional trust.	Differing ballast compositions result different views of precarity: (1) an assurance-abundant composition underlies rejecting; (2) an exposure-burdened composition underlies enduring; (3) an asymmetrically buttressed composition underlies embracing; (4) a countervailed composition underlies probing	Experiences of precarity relate to how informants view pursue jobs amidst algorithmic management: (1) rejectors perceive opportunity as ample; (2) endurers perceive opportunity as improbable; (3) embracers view the platform as meritocratic (4) probers engage cautiously and deliberately.

these findings have implications for older adults retiring from organizational employment into platform work, as well as for the owners and designers of online freelancing platforms. In the following sections, I first review the theoretical implications, then the practical implications, and conclude with my final reflections on this dissertation as a whole.

Theoretical Implications

Conceptualizing Retirement With and Through Work

This dissertation demonstrates the mutual constitution of working in later life with the process of retiring. Much of the existing literature conceptualizes the retirement process as a defined sequence of steps: a person plans to retire, decides to retire, transitions into retirement (e.g., exits their career job), and then adjusts to retirement (Wang & Shi, 2014). This fixed sequence assumes a defined boundary between a person's working life and their retired life. In other words, scholars conduct their research under the assumption that there is a clear distinction between pre-retirement and postretirement. The growing literature on bridge employment, referring to any work a person undertakes after they retire, builds on the assumption of a clear pre- and postretirement by focusing primarily on how pre-retirement factors shape postretirement outcomes (Beehr & Bennett, 2015; Sullivan & Al Ariss, 2019). For example, studies have investigated the types of employment older adults pursue in retirement based on antecedents from their pre-retirement careers, such as job satisfaction (Gobeski & Beehr, 2009), income (Wang et al., 2008), or timing of retirement (Kim & Feldman, 2000). However, some scholars have begun to challenge the view that pre-retirement and postretirement are so clearly separable. Although nascent, this literature takes a more processual view, demonstrating that retirement involves an active, often confusing process that requires ongoing interpretation and sensemaking (e.g., Amabile et al., 2024;

Bordia et al., 2020; Crary et al., 2024). As Amabile and colleagues (2024) state, “retirement isn’t only about formally ending a career...retiring, itself, takes a lot of work” (p. 24).

The findings of this dissertation build on the processual view of retirement and further demonstrate that working in retirement involves more than formally entering a new work arrangement after retiring from one’s prior career job. Throughout every chapter, my findings demonstrated that older adults’ views of themselves as retired determined how they approached working through platforms. At the same time, as they adapted to and responded to platform structures, their experiences further refined their understandings of retirement. For example, Chapter 3 demonstrated how older adults’ motivations for work in retirement evolved as they responded to the demands of doing scut work to gain ratings. Although they began on Upwork idealizing that online freelancing would enable them decenter work in ways unattainable in former full-time jobs, the platform introduced new constraints that forced them to recalibrate how these motivations could be realized in practice. Similarly, Chapter 4 demonstrated that participating in platform work compelled older professionals to figure out how to replace their primary identities as workers with those as retirees. Specifically, my findings in this chapter illustrated that working through platforms presented older adults with a constant stream of choices and information, prompting them to reflect on what work provided them and how much they were willing to give of themselves to their work now that they were retired. Finally, Chapter 5 demonstrated that many older adults approached working in the precarious, uncertain conditions of Upwork with a sense of security stemming from their assurance-fortified biographical ballasts. As they already had security, they did not need to labor to lay the foundations of stability, which reinforced their understanding that retirement meant having the freedom to explore. This perspective was

evident in how they pursued jobs on Upwork, with few concerns about algorithmic management governing their access to those jobs.

In sum, these findings suggest that to understand work in retirement, scholars must move away from depictions of retirement as a sequence with a clear before and after. Additionally, understanding work in retirement requires more than elaborating on which antecedents from people's pasts influence whether they decide to work in retirement and what types of work they pursue. Contemporary retirement has become increasingly amorphous and highly individualized (Kojola & Moen, 2016; Sargent et al., 2013), meaning that the process of retiring extends far beyond the final day at the office when a worker packs up her things, turns in her badge, and begins drawing on her pension. In Chapter 1, I proposed the metaphor that retirement has gravity, such that as people age and progress in their careers, retirement's gravity grows stronger and eventually distorts how people relate to work. I theorized how these distortions result in the emergence of retirement-work orientations. Evidence of these retirement-work orientations appeared as a consistent pattern throughout my findings. My data showed that older adults entered platform work guided by their retirement-work orientations, trying to figure out how to work amid altered motivations, new roles, and a revised sense of security. Yet, the story did not end there. Participation in platform work also informed the continued development of retirement-work orientations as older adults recalibrated their motivations, decoupled from the work logics of their pasts, and approached their work through a lens of exploration, enabled by their sense of security. Overall, then, what these findings demonstrate is how retiring, as a process, unfolds *with* and *through* the activity of working.

Understanding how older adults learn to personally define what it means to be retired, with and through work, opens up several new areas of inquiry. For example, longitudinal studies could trace how retirement-work orientations evolve, considering the employment arrangements older adults enter as well as the ones from which they are exiting. I intentionally designed this dissertation project to study older workers who retired from careers that had progressed within formal organizational employment. However, other studies should consider the influence of retirement and the types of distortions it creates for older adults who may have had careers in self-employment, independent contracting, creative freelance work, or entrepreneurship. Further, the influence and development of retirement-work orientations could be expanded to other domains beyond paid work. For example, questions such as how retirement-work orientations emerge and evolve in volunteer work, which many older adults dedicate more time to in retirement, could be another fruitful direction. Ultimately, I argue, based on the findings I have presented, that conceptualizing retirement and work as emerging with and through each other provides deeper insights into the subjective experience of retirement, including the challenges older adults may face as they continue to work and how those challenges are resolved.

Theorizing Careers into Retirement

Although organizational scholarship has a rich tradition of studying careers in organizations and occupations, theorizing often ends at retirement. For example, much attention has been given to how people enter new career lines, becoming doctors, engineers, managers, and members of other occupations and professions (e.g., Ibarra, 1999; Pratt et al., 2006; Van Maanen, 1978). Yet, this literature on careers remains temporally biased toward “the entry period,” such that “issues that are unique to more senior occupational members

often go unrecognized” (Anteby et al., 2016, p.199). The lack of recognition is widespread, with scholars paying little attention to the issues, experiences, meanings, and the overall nature of later-life work. If anything, when the late career has received attention, research has primarily focused on elaborating how retirement is synonymous with withdrawal (Denton, 2009). Scholars describe how organizations construct pathways for older adults to exit the workforce (e.g., Hall, 2002; Schein, 1971) or elaborate on the psychological underpinnings as older adults leave the workforce (e.g., Shultz & Wang, 2011). However, as demonstrated throughout this dissertation, although older adults are *retiring from* careers within organizations and occupations, many are also *retiring into* new forms of work.

Indeed, a key theme across this dissertation was how, in the late career, older adults constructed new relationships with work that neither centered on its absence nor mirrored how they had related to work prior to retiring. Additionally, the structure of online freelancing platforms shaped how older adults constructed these new relations. For example, the findings in Chapter 3 demonstrated that older adults desired to decenter work, a motivation based on wanting paid work to occupy less of their lives and to do work tasks that provide satisfaction in the present. However, my data revealed the malleability of these late-career motivations, particularly as older adults had to recalibrate to build platform-specific reputations. Similarly, the findings in Chapter 4 demonstrated that the late career is characterized by a major identity shift, with older adults seeking to make retirement their primary role. Yet, I found that a complete stop to work left older adults in a state of liminality. For these older adults, exiting liminality and settling into retirement involved continuing to work, albeit in the tenuous, provisional setting of online freelancing platforms, which prompted them to engage in identity work. Finally, Chapter 5 demonstrated how the

composition of older adults' biographical ballasts informed how they constructed an altered relationship to their work in the late career. Retirees with biographical ballasts full of assurance were able to dismiss the precarious conditions of platform work. This approach contrasted with workers at earlier career stages, whose biographical ballasts featured greater exposure. While younger workers with exposed ballasts viewed platform work as risky, retired workers with robust ballasts viewed it as amusing and full of opportunity. Across these findings, there was little indication that older adults viewed the late career as a stage defined only by withdrawal. Certainly, they reduced the time they spent working, but their relationship to their work was not purely subtractive. Ultimately, my findings demonstrate that the late-career remains an active stage of working life, though the substance and meaning of that work shift considerably.

Therefore, I posit that theorizing the late career must start by considering how older workers undo and revise their relationship to work rather than withdraw from it. Focusing on withdrawal narrows scholars' attention to the subtraction of work, leaving out how core constructs they may care to understand are different in later-life work. By contrast, focusing on *undoing* directs attention to how, in retirement, older adults dismantle and discard understandings of work developed in earlier career stages. At the same time, focusing on *revising* directs attention to how older adults construct entirely new relations to their work, informed by the organizational structures within which they do that work. This perspective aligns with Van Maanen's (1977) argument that theorizing careers requires "understanding the person within the total life space," and that researchers can only generate new knowledge when they are "keyed to the unfolding complexity and dynamics of career progression" (p.9). Researchers can attend to the total life space and the dynamics of career progression by

considering what older workers undo from their pasts alongside what they revise as they continue to work. In other words, an undoing-and-revising perspective of the late career, contrasted with a withdrawing perspective, allows scholars to focus on how work continues and changes in retirement rather than treating retirement as the disappearance of work.

Further, attention to undoing and revising opens new areas of research on the late career beyond the case of older workers retiring from organizational employment into platform work. For example, scholars can now ask how undoing and revising occurs when older adults pursue continued work in other employment models, such as part-time jobs in formal organizations or other forms of platform work that provide on-demand local services (e.g., Uber, TaskRabbit, DoorDash). Additionally, beyond the constructs of motivation, identity, and security examined in this dissertation, other subjective dimensions in the experience of work warrant similar reconsideration of how they undergo alterations as people continue working in retirement. For example, scholars could explore how concepts such as dignity, meaningfulness, and status, among others, are understood by older adults and how they are constructed as they continue to work in retirement. These are all worthy areas for further research, and this dissertation proposes that theorizing the late career requires attention to how older adults undo and revise their relationships to work.

Practical Implications

The findings from this dissertation have practical implications at two levels. First, at the individual level, my findings show that retiring can be arduous. At the same time, although it can be difficult, my findings also suggest that retiring and continuing to work can be generative as older adults have the opportunity to redefine what work is, what it means to them, and how they engage with it. Second, at the organizational level, my findings suggest

that owners of online freelancing platforms can take several steps toward designing their platforms to be more conducive to and inclusive of the growing number of older adults interested in continued work through platform arrangements.

Implications for Older Workers

First, my findings provide insights into what older adults can attend to that may help them navigate the tensions of retiring and continuing to work more constructively. Across all three chapters, my data showed that many of the tensions retirees encountered stemmed from holding onto assumptions, expectations, and logics from their prior careers that no longer aligned with their current situations. For example, consider that in Chapter 3, my findings showed that older professionals who found it easier to recalibrate their motivations and professional worth tended to be those pursuing new lines of work different from their prior occupations. This finding connects to what my data in Chapter 4 demonstrated, that resolving liminality involved decoupling work logics, such as decoupling contribution from aspiration. In other words, settling into retirement required letting go of conceits and expectations that defined earlier career stages. Practically, putting these findings together, I would suggest that older professionals can benefit from recognizing how, despite the losses they will surely face, retirement also creates gains because they no longer have to hold themselves within the norms and confines of being workers above all else. For some older adults, recognizing these gains may be easier when the work they pursue in retirement involves exploring entirely different fields distant from their past occupations and professions. But for others who continue working in familiar areas, the double-edged nature of their transition should be considered. Older adults can facilitate their transition by focusing not on what they lose in

retirement, but on what they gain—the opportunity to develop new meanings and understandings of their work.

That said, this dissertation also points out that retirement is a transition that requires support from others. Although I found that older professionals turned to Upwork to escape the constraints of organizational employment, my data consistently showed that maintaining social connections during the transition remained imperative. For example, my findings in Chapter 5 demonstrated that older adults struggled to identify with the general role of retiree because of their resistance to norms of idleness, which, to them, meant withdrawing from society. Yet, I also found that informants felt most comfortable with being retired when they had other non-work activities and relationships to engage in. Further, my findings in Chapter 4 demonstrated that older adults with biographical ballasts of assurance across all dimensions, particularly relational support, felt secure despite the precarious conditions of platform work. Together, these findings suggest that actively investing in relationships outside paid work may be just as important to a successful retirement as figuring out how to continue working. This investment in social relationships could involve connecting with other older adults who are also retiring, not necessarily as coworkers, but as peers undergoing the same transition. It could also involve strengthening familial, social, and community relationships, which may become increasingly important as organizational employment no longer structures interaction.

Third, these findings also suggest that older professionals can play an important role in advocating for better conditions for themselves and for workers at other career stages within online freelancing platforms. For example, my findings in Chapter 3 demonstrated that many of the issues older professionals faced on Upwork stemmed from the configuration

of the platform's reputation systems and the algorithms that determined which workers were visible. Such a configuration is not a given, and designers of platforms like Upwork could implement changes that would not produce many of the issues my informants described. However, such changes require balancing the power asymmetries inherent to platform work. Especially for older adults who feel relatively secure, as my findings in Chapter 4 suggested, being retired may position them at lower risk to advocate for improvements to online freelancing platforms for themselves and other workers more broadly. Thus, building on the point above on the importance of cultivating social relationships in the process of retiring, older adults who continue to work through online freelancing platforms may benefit themselves, as well as others, by being participants in ongoing efforts aimed at strengthening platform workers' collective voice to make online labor platforms more equitable, functional, and fair for those laboring within them.

Implications for Online Freelancing Platforms

The findings from this dissertation point to how platform owners and designers could alter their configurations to better serve the growing number of older adults retiring from organizational employment who are interested in the autonomy and flexibility offered by online freelancing. Foremost, as demonstrated by the findings in Chapter 3 on the severity of the cold-start problem retired workers experienced, owners of online freelancing platforms should consider designing systems that better capture and promote signals of expertise and skill that are not specific to any one platform. Portability need not be a design choice that hinders platform owners' business models, as highly skilled professionals—including older adults and other experts—would likely have honed their expertise beyond a platform's boundaries. Enabling workers to showcase their non-platform experiences and promoting

these credentials to clients seeking specialized knowledge could improve platforms that aim to function as marketplaces for highly skilled work. This change can be made by configuring the platform's algorithmic recommendation lists to use more specific, relevant signals to clients whose jobs require specialized knowledge. For example, if a client in the financial industry posts a job requiring translation of financial documents, platforms could recommend applicants based on non-platform experience, such as inferred industry backgrounds from verified former employers. Although ratings and reviews are important for building trust, configuring tailored rather than generic matchmaking could be beneficial for both clients and experienced workers, whether or not they are retired.

Similarly, another suggestion for online freelancing platforms is to create targeted pathways for workers joining at different career stages. As demonstrated in Chapter 5, platforms need to account for the heterogeneity of their workforces and distribute opportunities better aligned with workers' needs, interests, and preferences across the life course. Focusing specifically on older adults, the findings in Chapter 4 demonstrated how difficult it was for them to cope with the abruptness and sudden emptiness of leaving their jobs in formal organizational employment. However, these older adults eventually resolved their liminality through platform work, which gave them access to a professional setting similar to their pasts, but with greater choice and provisionality, helping them transition into retirement. Recognizing what older workers are trying to achieve by pursuing platform work, such as altering their identities, could help platform owners address challenges arising from aging workforces. For example, platforms could develop partnerships with organizations in industries such as healthcare, engineering, education, and accounting that are facing labor shortages as their older workforces retire (Lightcast, 2024; Maurer, 2025). Platforms could

work with firms in these industries to develop remote and project-based work that allows these organizations to tap back into the expertise of retired professionals. At the same time, retired workers could retain the flexibility and provisional forms of participation that helped them transition into retirement. Therefore, by designing these more targeted pathways, platform owners could serve older workers, organizations facing talent shortages, and their own interests as intermediaries.

Concluding Remarks

In this dissertation, I sought to understand what organizing viable work arrangements could be for later-life work beyond formal organizational employment. To do so, I studied older professionals who retired from organizational employment and then continued working through online freelancing platforms. Although I found that online freelancing platforms posed many challenges, the most important insight from this project was elaborating on how later-life work unfolds with retirement. The older adults I studied approached their continued work through the lens of being retired, countering depictions of later life as primarily a period of withdrawal and diminishment. The thrust of this insight is best captured by the reflections of one of the older adults I studied, whom we can call Brendan. Retiring from what he described as a fraught career into online freelancing gave him renewed vigor, rooted in the freedoms of being retired and casting off the need for work to envelop his life as it once had:

I'm doing what I want to do, not what other people want me to do, or what I feel I have to or need to do. Oh, there's some of that, because I want to earn income, but no one's holding my head down making me. I get to do what I want to do. I'm free. That's a wonderful feeling.

Overall, Brendan's remarks epitomize the aspirations that ran throughout the accounts of the retired professionals in this dissertation. For many, platform work did not fully realize these possibilities. Yet their experiences still reveal the potential of later-life work if we can provide pathways that are attentive to their needs, preferences, and circumstances.

Organizing work for an increasingly older workforce requires viewing retirement not just as an ending but as a stage in which involvement with work continues, albeit in a completely different way.

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Appendix

Appendix 1. Example job listing

30-min Research Interview with Freelancers with 33+ Years of Work Experience

[Career Coaching](#)

Posted 12 months ago

[Only freelancers located in the U.S. may apply.](#)

I am researching the experiences of workers in the later stages of their careers who have transitioned from jobs in organizations/companies to freelance work.

If you have:

- 33+ years of total work experience (including homemaking)
- Spent majority of your career in organizations/companies
- Use similar skills from your previous job(s) to the work you do on Upwork

Please let me know if you are interested and would be available for a 30-minute interview. All interviews are completely confidential and will be conducted via Zoom.

\$25.00

Fixed-price

Sep 28, 2022

Delivery by

Expert

I am willing to pay higher rates for the most experienced freelancers

Project Type: One-time project

You will be asked to answer the following questions when submitting a proposal:

1. How many years of work experience do you have? (please write only the number, ex: 38)
2. What was your job/occupation before you started Upwork?

Skills and Expertise

[English](#)

[Reuse posting](#)

[View hires](#)

About the client

Payment method verified

5.00 of 46 reviews

United States

6 jobs posted

\$1.6K total spent

69 hires, 0 active

Member since Apr 6, 2022

Job link

<https://www.upwork.com/job/>

[Copy link](#)

Appendix 2. List of informants using pseudonyms (organized by chapter)

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
III	Alice A.	61	Female	Human Resources Executive	Accounting & Consulting	United States	9/8/22
III	Andrew	63	Male	Mechanical Engineer	Engineering & Architecture	United States	7/26/22
III	Antonio	60	Male	Project Manager	Sales & Marketing	United States	9/15/22
III	Archie	65	Male	Engineering Manager	Data Science & Analytics	United States	6/6/22
III	Bernard	62	Male	Banker	Accounting & Consulting	United States	7/29/22
III	Charles A.	57	Male	Systems Engineer	IT & Networking	United States	6/8/22

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
III	Craig	63	Male	Sales Executive	Admin Support	United States	6/29/22
III	Criss	58	Male	Historian	Admin Support	United States	6/22/22
III	Curtis	83	Male	Journalist	Writing	United States	7/25/22
III	Dale	82	Male	Computer Engineer	Accounting & Consulting	United States	8/18/22
III	Delilah	73	Female	Education Administrator	Sales & Marketing	United States	7/19/22
III	Dennis	64	Male	Professor	Accounting & Consulting	United States	6/13/22
III	Earl	63	Male	Entrepreneur	Accounting & Consulting	United States	5/20/22
III	Ervin	66	Male	Professor	Writing	United States	7/6/22
III	Eugene	69	Male	Copyeditor	Writing	United States	6/17/22
III	Eva	67	Female	Entrepreneur	Sales & Marketing	United States	8/24/22
III	Fred	78	Male	Consulting	Sales & Marketing	United States	7/22/22
III	George	71	Male	Product Management	Writing	United States	7/7/22
III	Gerald	67	Male	Doctor	Sales & Marketing	United States	7/14/22
III	Greta	58	Female	Musician / Educator	Writing	United States	5/30/22
III	Gus	69	Male	Banker	Accounting & Consulting	United States	7/12/22
III	Hank	78	Male	Professor	Sales & Marketing	United States	8/24/22
III	Harold	57	Male	Mechanical Designer	Sales & Marketing	United States	5/25/22
III	Hector	72	Male	Accountant	Accounting & Consulting	United States	9/5/22
III	Heidi	61	Female	Legal Aid	Legal	United States	8/25/22
III	Herman	76	Male	Electrical Engineer	Engineering & Architecture	United States	6/21/22
III	Ivan	57	Male	Estimator	Accounting & Consulting	United States	7/26/22
III	Jacques	67	Male	Accountant	Accounting & Consulting	United States	7/15/22
III	Jason	70	Male	Accountant	Accounting & Consulting	United States	7/15/22
III	Jesse	67	Male	Journalist	Writing	United States	7/21/22
III	Jet	65	Male	Software Engineer	Web Mobile & Software Development	United States	6/21/22

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
III	Joan	65	Female	Business Planner	Admin Support	United States	6/29/22
III	Joseph	59	Male	Event Planning	Sales & Marketing	United States	7/5/22
III	Julian	59	Male	Accountant	Accounting & Consulting	United States	5/23/22
III	Keith	76	Male	Accountant	Accounting & Consulting	United States	8/31/22
III	Kendra	67	Female	Customer Service	Writing	United States	7/13/22
III	Lisa	57	Female	Bookkeeper	Admin Support	United States	7/5/22
III	Lizzie	58	Female	Software Engineer	IT & Networking	United States	6/1/22
III	Loretta	63	Female	Business Administration	Writing	United States	7/7/22
III	Louise	63	Female	Lawyer	Admin Support	United States	9/16/22
III	Lucia	76	Female	Nurse/Educator	Sales & Marketing	United States	8/30/22
III	Lucy	74	Female	Tax Specialist	Writing	United States	6/22/22
III	Maggie	57	Female	Graphic Designer	Design & Creative	United States	6/27/22
III	Manuel	68	Male	Journalist	Writing	United States	7/22/22
III	Margaret	74	Female	Nurse	Design & Creative	United States	9/1/22
III	Megan	60	Female	Compliance Officer	Accounting & Consulting	United States	6/16/22
III	Minnie	74	Female	Non-Profit Executive	Accounting & Consulting	United States	5/18/22
III	Peter	77	Male	Sales Executive	Accounting & Consulting	United States	7/8/22
III	Rita	74	Female	Healthcare Technician	Writing	United States	6/28/22
III	Robert	71	Male	Project Management	Admin Support	United States	9/20/22
III	Saul	66	Male	Engineer	Accounting & Consulting	United States	8/30/22
III	Stella	62	Female	Graphic Designer	Accounting & Consulting	United States	5/31/22
III	Stewart	60	Male	Accountant	Data Science & Analytics	United States	7/1/22
III	Tanya	66	Female	Graphic Designer	Design & Creative	United States	7/22/22
III	Ted	72	Male	Entrepreneur	Accounting & Consulting	United States	5/24/22
III	Tina	56	Female	Operations Executive	Accounting & Consulting	United States	8/31/22

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
III	Titus	75	Male	Engineer	Accounting & Consulting	United States	7/11/22
III	Vivian	59	Female	Legal Aid	Admin Support	United States	7/28/22
III	Walter	62	Male	Financial Executive	Sales & Marketing	United States	7/11/22
III	Wendy	57	Female	Non-Profit Executive	Accounting & Consulting	United States	7/7/22
IV	Adewale	66	Male	Lecturer	Writing	Nigeria	3/27/26
IV	Ahmed	62	Male	Human Resources Executive	Legal	Pakistan	3/3/26
IV	Alistair	67	Male	Civil Servant	Accounting & Consulting	Canada	3/30/26
IV	Anand	60	Male	Surgeon	Writing	United States	3/27/26
IV	Andreas	66	Male	Product Manager	Data Science & Analytics	United States	4/7/26
IV	Beatrice	61	Female	Accountant	Accounting & Consulting	South Africa	3/6/26
IV	Bonnie	61	Female	Wellness Professional	Writing	United States	3/2/26
IV	Brendan	65	Male	Broadcaster	Design & Creative	United States	3/10/26
IV	Catherine	68	Female	Lawyer / Professor	Writing	United States	4/1/26
IV	Colleen	63	Female	Accountant	Accounting & Consulting	United States	1/30/26
IV	Daniel	62	Male	Non-Profit CEO	Admin Support	Portugal	3/30/26
IV	Denton	63	Male	Salesperson	Design & Creative	United States	3/26/26
IV	Diane	70	Female	Operations Director	Admin Support	United States	4/6/26
IV	Edward	69	Male	Career Counselor	Accounting & Consulting	United States	3/25/26
IV	Eleanor	68	Female	Nurse	Design & Creative	United States	1/27/26
IV	Étienne	71	Male	Field Engineer	Engineering & Architecture	Italy	3/23/26
IV	Evelyn	64	Female	Software Engineer	Customer Service	United States	3/2/26
IV	Frank	82	Male	Business Manager	Customer Service	United States	3/19/26
IV	Graham	61	Male	Counselor	Design & Creative	Canada	3/16/26
IV	Gregory	71	Male	Engineer	Design & Creative	United States	3/10/26
IV	Harley	88	Male	Electrical engineer	IT & Networking	United States	3/26/26

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
IV	Heather	61	Female	Recruiter	Sales & Marketing	Canada	3/11/26
IV	Javier	67	Male	QA Engineer	Engineering & Architecture	Mexico	3/23/26
IV	Judith	67	Female	Nurse	Design & Creative	United States	4/6/26
IV	Kathleen	69	Female	Nurse Practitioner	Design & Creative	United States	3/16/26
IV	Kenzie	63	Female	Therapist	Writing	United States	3/3/26
IV	Lorraine	60	Female	Colonel	Writing	United States	3/11/26
IV	Mac	75	Male	Systems Engineer	Admin Support	United States	3/12/26
IV	Marcus	65	Male	Financial Analyst	Admin Support	United States	4/2/26
IV	Marguerite	83	Female	Psychologist	Translation	Canada	3/4/26
IV	Marvin	67	Male	Software Engineer	Data Science & Analytics	United States	3/18/26
IV	Maureen	69	Female	Secretary	Admin Support	United States	2/9/26
IV	Mercedes	68	Female	English Teacher	Admin Support	Argentina	3/6/26
IV	Meredith	68	Female	Data Analyst	Data Science & Analytics	United States	4/6/26
IV	Nancy	76	Female	Real Estate Director	Accounting & Consulting, Writing	United States	3/30/26
IV	Nicholas	77	Male	Electrical Engineer	AI & Machine Learning	United States	3/24/26
IV	Patricia	65	Female	Programmer	Design & Creative	United States	3/4/26
IV	Paulo	66	Male	Professor	Translation	Brazil	3/23/26
IV	Petra	79	Female	Management Consultant	Accounting & Consulting	United States	3/5/26
IV	Rebecca	60	Female	Teacher	Customer Service	United States	3/18/26
IV	Regina	68	Female	Bookkeeper	Admin Support	United States	3/25/26
IV	Ricardo	61	Male	Postal Master	IT & Networking	United States	3/12/26
IV	Rick	78	Male	Consultant	Customer Service	United States	3/5/26
IV	Rosalind	63	Female	Educator	Writing	Costa Rica	1/26/26
IV	Russell	64	Male	Non-Profit Executive	Accounting & Consulting	Philippines	3/9/26
IV	Ryan	82	Male	Technical Writer	Writing	Mexico	3/17/26

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
IV	Sandra	66	Female	Retail Executive	Admin Support	United States	3/30/26
IV	Tariq	73	Male	Development Director	Accounting & Consulting	Pakistan	3/17/26
IV	Taylor	66	Female	IT Project Manager	IT & Networking	United States	3/12/26
IV	Warren	63	Male	Professor	Writing	Costa Rica	2/5/26
IV	Willem	67	Male	Non-Profit Leader	Admin Support	Netherlands	3/9/26
IV	Yolanda	69	Female	Disaster Relief Administrator	Customer Service	United States	3/9/26
IV	Yvette	61	Female	Human Resources	Accounting & Consulting	United States	1/30/26
IV	Yvonne	60	Female	Human Resources	Accounting & Consulting	United States	2/27/26
V	Ade	37	Male	Product Manager	Data Science & Analytics	United States	12/9/25
V	Alice B.	43	Female	Development Officer	Writing	United States	7/16/25
V	Ami	25	Female	Sustainability Analyst	Accounting & Consulting	United States	12/1/25
V	Anita	68	Female	Paralegal	Writing	United States	8/13/25
V	Anton	40	Male	Data Analyst	Data Science & Analytics	United States	12/18/25
V	Aurora	25	Female	Project Manager	Accounting & Consulting	United States	11/24/25
V	Bernadette	37	Female	Operations	Admin Support	United States	6/14/25
V	Bill	56	Male	Nurse	Data Science & Analytics	United States	3/10/25
V	Bridgette	35	Female	Educator	Writing	United States	7/9/25
V	Carmen	43	Female	Professor	Writing	United States	7/11/25
V	Charles B.	56	Male	Real Estate Developer	Accounting & Consulting	United States	8/7/25
V	Chip	60	Male	Civil Servant	Accounting & Consulting	United States	7/11/25
V	Christian	57	Male	PR / Communications	Writing	United States	4/10/25
V	Corey	25	Male	Salesperson	Sales & Marketing	United States	8/6/25
V	Corinne	40	Female	Data Analyst	Data Science & Analytics	United States	6/18/25
V	David	36	Male	Educator	Writing	United States	7/3/25
V	Deidre	66	Female	UX Designer	Design & Creative	United States	6/13/25

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
V	Dorothy	64	Female	Sales Director	Sales & Marketing	United States	8/13/25
V	Eddy	25	Male	Data Analyst	Data Science & Analytics	United States	3/19/25
V	Eliot	23	Male	Customer Service Representative	Customer Service	United States	6/27/25
V	Elise	38	Female	Investment Banker	Accounting & Consulting	United States	3/11/25
V	Enzo	25	Male	Marketing Specialist	Writing	United States	7/17/25
V	Fatima	28	Female	Marketing Manager	Writing	United States	8/14/25
V	Iago	36	Male	QA Engineer	IT & Networking	United States	8/11/25
V	Ian	42	Male	Recruiter	Customer Service	United States	7/10/25
V	Ieisha	45	Female	Human Resources	Accounting & Consulting	United States	7/8/25
V	Igor	76	Male	Copyeditor	Writing	United States	5/14/25
V	Isaiah	52	Male	Automation Engineer	IT & Networking	United States	8/11/25
V	James	46	Male	Software Engineer	Web Mobile & Software Development	United States	4/4/25
V	Jayda	47	Female	Customer Service	Customer Service	United States	7/16/25
V	Jessy	40	Male	Public Health Analyst	Data Science & Analytics	United States	7/15/25
V	Juliana	72	Female	Accountant	Writing	United States	3/14/25
V	Kirk	51	Male	Product Manager	Web Mobile & Software Development	United States	5/23/25
V	Lauretta	48	Female	Corporate Governance	Legal	United States	6/30/25
V	Leanne	68	Female	Data Analyst	Data Science & Analytics	United States	8/18/25
V	Lila	37	Female	Data Analyst	Data Science & Analytics	United States	3/17/25
V	Liliana	31	Female	Office Administrator	Admin Support	United States	4/11/25
V	Louisa	44	Female	Claims Agent	Accounting & Consulting	United States	8/12/25
V	Luther	45	Male	Salesperson	Design & Creative	United States	4/3/25
V	Mathias	43	Male	Banker	Writing	United States	8/5/25
V	Maximus	66	Male	Lawyer	Design & Creative	United States	4/16/25
V	Min-jae	42	Male	Project Engineer	Web Mobile & Software Development	United States	3/11/25

Chapter	Alias	Age	Gender	Pre-Platform Occupation	Upwork Category	Country	Interview Date
V	Miriam	61	Female	Human Resources	Admin Support	United States	4/2/25
V	Monica	61	Female	Physician Assistant	Customer Service	United States	7/17/25
V	Nadine	58	Female	Brand Strategist	Accounting & Consulting	United States	8/14/25
V	Odette	35	Female	Product Manager	AI & Machine Learning	United States	8/12/25
V	Philip	37	Male	Software Developer	Web Mobile & Software Development	United States	11/25/25
V	Ramiro	28	Male	Data Analyst	Data Science & Analytics	United States	8/14/25
V	Raquel	31	Female	Social Worker	Writing	United States	3/28/25
V	Rasim	40	Male	Tax Specialist	Accounting & Consulting	United States	7/15/25
V	Regina	58	Female	Academic/Researcher	Data Science & Analytics	United States	8/18/25
V	Roman	80	Male	Software Engineer	Web Mobile & Software Development	United States	7/11/25
V	Rudolph	71	Male	Salesperson	Accounting & Consulting	United States	6/6/25
V	Rufus	33	Male	Paralegal/	Accounting & Consulting	United States	12/8/25
V	Sahil	38	Male	IT Specialist	IT & Networking	United States	12/9/25
V	Shahla	35	Female	Software Engineer	Web Mobile & Software Development	United States	5/28/25
V	Shantelle	56	Female	Counselor	Accounting & Consulting	United States	8/12/25
V	Simin	31	Female	Educator	Writing	United States	8/11/25
V	Sofia	36	Female	Public Relations	Customer Service	United States	5/30/25
V	Stefan	53	Male	Project Manager	Accounting & Consulting	United States	7/18/25
V	Tatianna	48	Female	Operations Administrator	Admin Support	United States	6/20/25
V	Theresa	69	Female	Proposal Writer	Writing	United States	3/10/25
V	Ursula	59	Female	UX Designer	Design & Creative	United States	4/2/25
V	Vanessa	30	Female	Salesperson	Customer Service	United States	3/7/25
V	Victoria	48	Female	Compliance Specialist	Admin Support	United States	7/18/25
V	Zayn	36	Male	Software Engineer	Web Mobile & Software Development	United States	7/9/25

Appendix 3. Examples of final interview protocols

3a. Chapter 3

BACKGROUND

- What do you currently do for work?
- Since leaving school, can you walk me through the highlights of the jobs you've had?
- How did you decide to go into online freelancing?
- What are the biggest differences between the work you do now and your previous job(s) in companies?
- You mentioned that you used to [previous job]. Why did you decide to pursue [the same/a different] line of work as a freelancer?
- When you think of your overall career and all the jobs you've done, how do you think this online freelance work fits with that?

EXPERIENCES ONLINE FREELANCING

- How did you find out about Upwork? Why did you decide to join?
- Tell me about what it was like getting started on Upwork.
- What types of projects did you/do you typically try to do?
- How many hours in a week do you typically work?
- How did you decide your rate? When and why have you changed your rate?
- Tell me about how you demonstrate your skills and expertise when applying for new projects/working with new clients.
- What do you think makes you stand out to clients?
- [Experienced freelancers]: How does the freelance work you are doing now compare to the work you did when you first started out?
- [New freelancers]: How has it been getting your first clients and projects?
- Besides Upwork, what other ways have you used to find work?
- What do you like the most about working on Upwork?
- What do you like least about working on Upwork?

3b. Chapter 4

BACKGROUND AND RETIREMENT

- Since leaving school, can you walk me through the highlights of the jobs you've had leading up to now?
- Just to confirm, do you consider yourself retired?
- I want you to imagine it's a year before you stopped working at [last job]. Let's say we met at a coffee shop, I'm a stranger, and we get to chatting. I ask you, 'What do you do?' How would you answer that question?
- Now, I want you to fast-forward to today. Let's say we're meeting for the first time now, as we really are. I ask you the same question, 'What do you do?' How would you answer that question now?

- Imagine you ran into a former colleague/coworker, and they asked you ‘How’s your retirement going? You must be enjoying all your free time!’ How would you respond?

EXPERIENCES ONLINE FREELANCING

- Tell me the story of how you decided to start working online.
 - Are you using any other websites to work online besides Upwork?
- What types of jobs are you doing/trying to do through Upwork [and other websites]?
- What are you hoping most to get out of working on Upwork/other websites?
- If you were to break your time down into percentages, what percentage is dedicated to working?
- How important is it to make money from your work?
- Some people have mentioned that the work they are doing doesn’t really count as work. How would you say that lines up with your experience?
 - What would you label what you are doing if it doesn’t work?
- What words would you use to describe how you feel about the work you do online?
 - *If clarification is needed:* Some other people, I’ve talked with have described Upwork as feeling transactional and connected. How do those words fit for you?
- Imagine that you woke up and found that Upwork and [other websites] no longer existed. What would you lose in that situation? What would you do next?
- Given that you’ve been online freelancing for [TIME], how do you see this evolving?
- If you think about your career and everything you’ve done, how does online freelancing fit that?

3c. Chapter 5

BACKGROUND

- Since leaving school, could you walk me through the jobs you’ve had leading up to now?
- Tell me the story of how you decided to join Upwork.
- Of all your options, why Upwork?

EXPERIENCES ONLINE FREELANCING

- Could you walk me through how you use Upwork?
- What kinds of jobs on Upwork do you try to do?
- How often do you use Upwork?
- How does using Upwork compare to how you thought it would work?
- I’ve heard some people mention using Connects to apply for jobs. Can you explain how this works to me? What are your thoughts on this connection system?

TRANSITION FROM STANDARD EMPLOYMENT

I’m interested in how people approach the shift from full-time jobs to becoming online freelancers. Some people say full-time jobs provide stability by offering things like steady hours, benefits, a predictable paycheck, and even a long-term career path.

- How much did you experience those things in your prior job(s)?
- How stable did you feel in your prior job(s)?
- How would you define ‘stability’ in your own words?
- How important is feeling stable to you?

A couple of the other people I’ve talked to describe online freelancing as sometimes feeling uncertain or risky.

- How does that resonate with you?
- What moments trigger feelings of uncertainty or riskiness for you?
- When you think about your past jobs, how does the uncertainty and riskiness compare?

FUTURE PLANS

- Given that you’ve been online freelancing for [TIME], where do you see yourself going from here?
- Tell me about the cases you’d return to if you were to take on another full-time job?
- What do you tell your friends and family that you do?

Appendix 4. Annotated Upwork freelancer profile

The image shows an Upwork freelancer profile for a user named B. The profile is annotated with red boxes and arrows pointing to specific features:

- Job success score & badges:** A red box highlights the "100% Job Success" and "Top Rated" badges.
- Performance metrics based on in-platform transactional data:** A red box highlights the metrics: "\$20K+ Total earnings", "28 Total jobs", and "518 Total hours".
- Work history within Upwork:** A red box highlights the "Work history" section, which lists completed jobs (57) and in-progress jobs (2). The first job is "Tutors" with a 5.0 rating and a fixed price of \$548.37. The second job is "Technical Test Job" with a 5.0 rating and a price of \$20.00/hr for 1 hour.
- Non-platform work experience:** A red box highlights the "Employment history" section, which lists two jobs: "Institute of Technology" (August 2004 - June 2009) and "Technical Specialist/Project Manager" (November 1979 - August 2004).

The profile also includes a "View profile" section with links to "Data Analytics", "Accounting", and "All work". The "Hours per week" section shows "As Needed - Open to Offers". The "Languages" section shows "English: Native or Bilingual". The "Verifications" section shows "Phone number: Verified" and "ID: Verified". The "Education" section shows a "Bachelor of Science (BS), Finance" from 2006-2010 and an "Associate's degree, Accounting" from 1979-2002. The "Skills" section lists "Technical Writing", "Proofreading", "Editing & Proofreading", "Customer Service", "Telecommunications Engineering", and "Remote Management Software".

Appendix 5. Example of completed diary entries

<u>Day & Date</u>	<u>Activity Log</u>	<u>Reflection</u>
Wednesday, August 20, 2025	5:00 –5:15am; Logged in to Upwork as part of the “day” before heading to the gym. Received a contract invite but it is not a good fit (they needed a coffee shop worker, not a person that sold coffee at corporate level) and just looking to see if there is anything to “bid” on- the goal being a longer-term contract – and bid on one job before the gym. 10 AM- 4 PM - stayed logged in and may have a small silly contract, but not anything of value.	Just another day- it’s a habit. Bid on a market analysis job before I headed to the gym and will listen to upbeat motivational tips on improving “self” so I can go full-force and spend a couple of hours upgrading self and working on the three contracts I have now- one is very long-term and the other two are small “jobs” that have a small income stream. I need to crack the code for “earning while I sleep”. THE DAY: Not a big day for work on Upwork and a bit disappointed in some of the contracts that are available and the amount of money people think is “fair” for work and find self not “bidding” or sending “connects” because the contracts are for “slave labor” on some of the jobs- ridiculous; and as a 1099 after taxes, the amounts are a joke. Also- the reason people don’t want to be paid in milestones is there is 20% taken off the top for all payouts. I’d rather only pay the 20% once as opposed to two or three times, because then it doesn’t make sense.
Thursday, August 21, 2025	7:00–7:15am; I logged into Upwork on my phone while making coffee before the gym. No new messages. I scrolled the recent listings, but nothing looked like a strong match. made a few more look throughs and did a search and nothing else	I put bids on two projects and all I hear is crickets. I got pulled away from looking for time I needed to spend on another contract I am currently committed to. Only so many hours. I logged out at 5 PM- and went to a friend’s 65th birthday party, and didn’t log back in. I did score a small contract on Upwork – I am taking Friday off for my birthday and working a few hours here and there on SAT (my real bday) and need to accept a contract. Not very much but could use some algorithm love.