

**Developing Human Capital through Apprenticeships: A Post-Intentional
Phenomenological Study of an Insurance Industry Learning Model**

by

Melissa Murphy

A dissertation submitted to the Graduate Faculty of
Auburn University
in partial fulfillment of the
requirements for the Degree of
Doctor of Philosophy

Auburn, Alabama
August 3, 2019

Keywords: workforce education, apprenticeship, insurance education, andragogy

Copyright 2019 by Melissa Murphy

Approved by

James Witte, Chair, Professor of Educational Foundations, Leadership, and Technology
Leslie Cordie, Assistant Professor of Educational Foundations, Leadership, and Technology
Jane Teel, Assistant Professor of Educational Foundations, Leadership, and Technology
Maria Witte, Associate Dean, The Graduate School & Professor of Educational Foundations,
Leadership, and Technology

Abstract

The purpose of this qualitative phenomenological study was to explore a dual-training apprenticeship program in the United States (U.S.) insurance industry through the shared lived experience of adult participants. The U.S. insurance industry is facing an unprecedented talent shortage (Johnson, 2017) due to the retiring baby boomer generation. The industry has started to look at innovative employee learning and recruitment models such as the European style dual-training apprenticeship. This study used post-intentional phenomenological research design (Vagle, 2014) and semi-structured participant interviews to provide rich data for exploration of this new workforce initiative. A theoretical framework of Knowles' Theory of Andragogy (1980), Deci and Ryan's (1985) Self-Determination Theory, Mezirow's theory on transformational learning (2000), and experiential learning theories (Dewey, 1910, 1938; Kolb & Fry, 1974) provided the fundamental underpinnings of this analysis. The purpose of this study was to assist industry leaders, workforce education professionals, and facilitators of similar programs understand how adult learners experienced a dual-training apprenticeship model in a white-collar occupation industry through the following research questions: (1) What does it mean to be an apprentice in the insurance industry? (2) What is it like to experience motivation as insurance industry apprentice? (3) How is engagement in learning experienced as an insurance industry apprentice? Key findings included six themes that manifested as sacrifice, self-discovery, silos, age considerations, collaborative learning, and the apprenticeship as a curiosity.

Acknowledgments

I want to thank Dr. James Witte, my advisor, for his unique sense of humor, guidance, questioning nature, and positive encouragement throughout this project. Thank you for adding to my confidence in finishing this journey and being open to this subject, which I am so passionate about.

I am grateful for my amazing committee members, Dr. Maria Witte, Dr. Jane Teel, and Dr. Leslie Cordie, who have educated me in class and served as reliable resources for constructive criticism. Dr. Maria Witte's organization and positive demeanor (and candy) influenced my can-do attitude from the first day. Thank you to Dr. Leslie Cordie for taking an interest in my topic and taking the time to send me relevant articles and research as you came across it.

Thank you to the various individuals at the "Company." This research would not have been possible without their help and openness during the research process. A hallmark of any educational program that wishes to succeed and continually improve is a sponsor who cares enough to allow unbiased, critical reflection.

Finally, I thank my family. I thank my Auburn University family, including Dr. Cathy Cooper and Dr. Christine Eick, for leading me into this program and supporting me throughout. Dr. Danilea Werner for her friendship and support. I thank my husband Jim, for his love, and for helping to keep the household running and the children and pets from running away as I worked.

I thank my children, Norah, Wayland, Elodie, and Blythe for being a reliable source of humor, comfort and motivation.

Table of Contents

Abstract	ii
Acknowledgements	iii
List of Tables	xi
List of Figures	xii
Chapter I. Introduction.....	1
Background	1
Human Capital Risk	3
Diversity	4
Dual-training Apprenticeship.....	5
Statement of the Problem.....	7
Purpose of the Study	8
Research Questions	9
Significance of the Study	9
Limitations	11
Assumptions	11
Definition of Terms.....	12
Organization of the Study	13
Chapter II. Literature Review	16
Apprenticeships: A Historical Account	19

Britain	19
Early American Apprenticeships	20
The Decline of the U.S. Apprenticeship	21
The Modern-Day Apprenticeship	23
Apprenticeship and Economics.....	28
Apprenticeship as Social-Cultural Learning	32
Income Inequality & Employment.....	32
A Social Community of Practice	34
Imitative Learning.....	35
Apprenticeship Models at Work	37
Research on the Apprentice Perspective.....	41
Examination of Theories Related to the Apprenticeship Model.....	44
Conclusion	47
Chapter III. Methods.....	49
Purpose of the Study	49
Research Questions	50
Research Design.....	50
Philosophical Paradigm	50
Epistemology	52
Theoretical Perspective	53
Qualitative Discovery	54
Phenomenology.....	57
Transcendental Phenomenology	59

Hermeneutic Phenomenology	59
Husserl vs. Heidegger	60
Post-Intentional Phenomenology	62
Qualitative Method	66
Context	67
Participant Selection	68
Data Collection	69
Bradling Plan	70
Data Analysis Approach	71
Data Analysis Process	74
Credibility, Trustworthiness, and Rigor	77
Self as Researcher	81
Initial Post-Reflexion Statement	82
Chapter IV. Findings	86
Purpose of the Study	87
Research Questions	87
Organization of the Chapter	88
Summary of Participants	89
Participate Introductions	91
Janet	91
Mia	94
Mike	95
Thor	96

Sarah	97
Chris	98
Themes of Significance – Research Question 1	100
Theme #1 – The long and winding road	100
Theme #2 – Self-discovery: A change is going to come	105
Theme #3 – Us and them	110
Theme #4 – Talking about my generation	112
Theme #5 – Don’t let me be misunderstood.....	117
Themes of Significance – Research Question 2	119
Theme #6 – Motivation: Here I am.....	119
Themes of Significance – Research Question 3	130
Theme #7 – Skill development: Let’s dance.....	130
Conclusion	135
Chapter V. Discussion and Implications.....	138
Research Questions	138
Limitations	139
Interpretation of Findings - Theme #1: The long and winding road.....	139
Discussion.....	139
Theory.....	141
Current Literature	141
Interpretation of Findings - Theme #2: Self-discovery: I can see for miles	142
Discussion.....	142
Theory.....	143

Current Literature	144
Interpretation of Findings - Theme #3: Us and them.....	144
Discussion.....	144
Theory.....	145
Current Literature	145
Interpretation of Findings - Theme #4: Talking about my generation.....	145
Discussion.....	145
Theory.....	146
Current Literature	146
Interpretation of Findings - Theme #5: Don't let me be misunderstood	147
Discussion.....	147
Theory.....	147
Current Literature	147
Interpretation of Findings - Theme #6: Motivation: Here I am	148
Discussion.....	148
Theory.....	149
Current Literature	150
Interpretation of Findings - Theme #7: Skill development: Let's dance	150
Discussion.....	150
Theory.....	152
Current Literature	153
Conclusion	153
Recommendations.....	155

Recommendations for Action	155
Recommendations for Further Research.....	157
Conclusion	158
References.....	160
Appendix A. Data Analysis Phase I.....	181
Appendix B. Data Analysis Phase II.....	183
Appendix C. Informed Consent	185
Appendix D: Question Bank.....	188
Appendix E: Recruitment Email.....	192

List of Tables

Table 1. Top ten apprenticeships in each country (Germany and Canada)	24
Table 2. Apprenticeship program volunteer participant characteristics	90

List of Figures

Figure 1. Job openings in insurance and finance	2
Figure 2. Industry age by breakdown	3
Figure 3. Insurance industry breakdown by race/ethnicity	5
Figure 4. The four elements of Crotty (1998) as part of research decisions.....	52
Figure 5. Post-intentional research method visualization	66
Figure 6. Example of Bridling journal entry	82

Chapter I: Introduction

The purpose of this qualitative post-intentional phenomenological study was to explore a dual-training apprenticeship program in the United States (U.S) insurance industry. As the apprenticeship model is rarely used as a form of workforce development in the U.S., particularly in white-collar occupations, a significant research gap was discovered in the literature. The insurance industry has repeatedly cited human capital risk, the risk of not being able to recruit and retain adequately skilled workers to remain competitive, as a major focus. This study looked to answer questions related to apprentice experiences and how they inform the current talent and human capital risk problems faced by the insurance industry.

Background

The insurance industry in the United States is facing a talent gap due to a sizeable retiring baby boomer generation, technology, low-unemployment, globalization and the ever-evolving nature of insurance jobs (Balasubramanian, Libarikian, & McElhaney, 2018; Cole & McCullough 2012; Deloitte, 2019; Jacobsen Group & Ward Group, 2018; McKinsey & Company, 2010). The industry is on a continued growth path as the need for workers has increased with volume. Data from the Economic Modeling Specialist Inc. (see Figure 1) below shows job openings trending up in finance and insurance since 2001.



Figure 1. Job openings in finance and insurance over time. (personal communication, chart reprinted with permission from Rob Sentz, CINO, EMSI, Inc., May 17, 2019).

According to the US Bureau of Labor Statistics (2017), the number of insurance professionals aged 55 years and older has increased 74 percent in the last ten years; by 2018, a quarter of insurance industry employees will be within five to ten years of retirement. Financial auditors Price-Waterhouse Coopers (PWC) and Deloitte both list top issues facing the insurance industry also related to employment. In their reports, they list attracting and retaining talent, a future shortfall of workers with specific skills due to baby boomer retirement, and the need for a more diverse pool of talent in order to remain competitive in a globalized world (PwC, 2016; Universum, 2017). A survey by Deloitte Development LLC (2015) suggested that insurance is not a popular career choice, and notably, students that might elect an insurance track desire professional development. In an industry that employs approximately 2.3 million employees directly, and 6 million licensed agents (Federal Insurance Office), demographic concerns can be critical. The chart below from Economic Modeling Specialist Inc. showed industry demographic breakdown as of 2018:

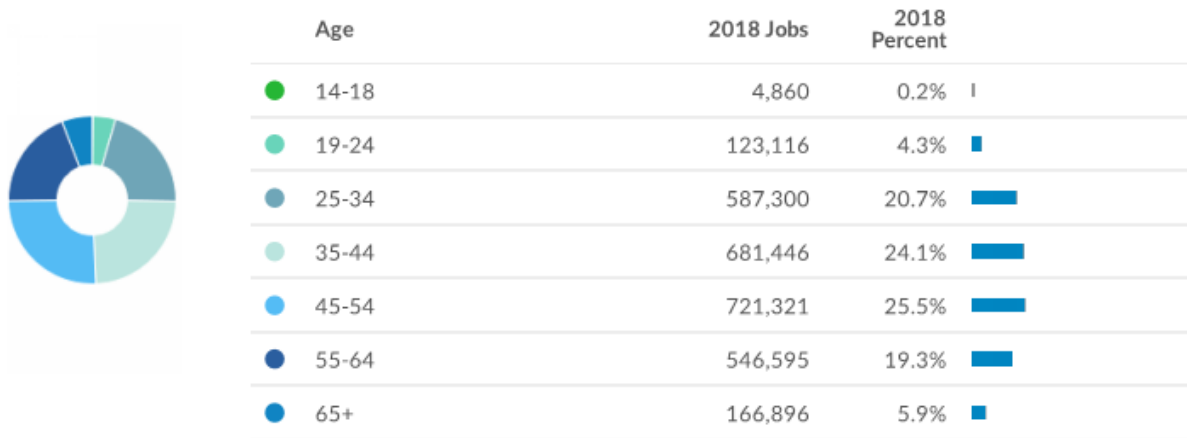


Figure 2. Insurance industry breakdown by age. (personal communication, chart reprinted with permission from Rob Sentz, CINO, EMSI, Inc, May 17, 2019).

Human capital risk. Human capital risk is a relevant topic in workforce education as organizations in various industries such as the U.S. including insurance, strive to remain competitive in a globalized economy. However, what is human capital, anyway? The definitions of human capital are varied and broad. Research showed many views and suggested components such as proposed in the Gardener view, the Schultz/Nelson-Phelps view and the Spence view just to name a few (Acemoglu, 2018). This study used human capital defined as the set of skills and knowledge that allow an employee to be productive (Acemoglu, 2018; World Economic Forum, 2017). This risk of not being able to recruit and retain skilled employees is a serious concern for companies in the United States (Capelli, 2014).

The insurance industry is just one large industry in need of skilled workers. According to a recent survey conducted by the Associated General Contractors of America (2018), 78 percent of construction firms are facing difficulties hiring workers. Research conducted by Deloitte and The Manufacturing Institute (2018), over the next ten years, manufacturers will likely need to add 4.6 million manufacturing jobs — 2.4 million of which may go unfilled. Industry-wide initiatives must immediately address recruitment, retention, and development of skilled workers.

A study by Korn Ferry (2018) predicted that by 2030, the U.S. would lose trillions in unrealized revenue due to talent shortages in the millions. The report focused in on three major business industries: (a) financial and business services, (b) technology, media and telecommunications, and (c) manufacturing. Financial & business services and white-collar occupations were predicted to exceed a talent shortage of \$1.2 million workers. Employers need recruitment methods as well as a way to develop talent that enables employees to perform jobs skillfully.

Whether or not an employee can adequately perform their job consists of many variables. Human capital development is holistic and includes hard to measure components such as soft and hard skills. Deterrents to human capital development include factors such as low motivation, satisfaction, engagement, and skills mismatch (Kim & Choi, 2018). Skills mismatch occurs when an employee's job tasks are not consistent with personal characteristics or training (Edwards, 1991; Freeman, 1976; Kristof-Brown, Zimmerman & Johnson, 2005; Witte & Kalleberg, 1995). Research from the Society for Human Resource Management (2017) and others (i.e., Gupta & Sharma, 2016; Schaufeli, 2018; Sparrow, 2017; Trahan, 2009) are consistent in stating that engaged employees are more satisfied and productive. Crabtree (2013) reported from a survey from Gallup that only 30% of American workers, and 13% of global workers, are engaged in their jobs. Engagement is crucial for employee morale and loyalty.

Diversity. Diversity is another insurance industry initiative growing as a need to meet globalization demands and build a more robust and resilient workforce. A wider talent pool is needed in terms of race, socioeconomic background, gender, and age. Women are well-represented in the industry, but they are not found equally in leadership positions with just 12% of top positions such as CFO, COO, and CEO being held by a woman (STEMconnector, 2018).

The industry is primarily white with minorities vastly underrepresented. Data from the Economic Modeling Specialist Inc. (see Figure 3 below) shows a recent breakdown of industry diversity:

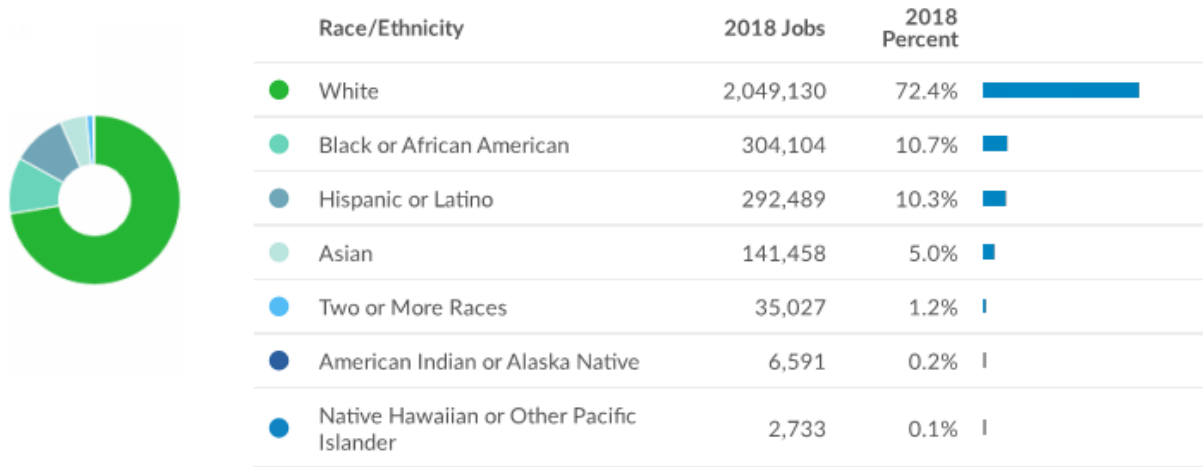


Figure 3. Insurance industry breakdown by race/ethnicity. (personal communication, chart reprinted with permission from Rob Sentz, CINO, EMSI, Inc, May 17, 2019).

Dual-training apprenticeship. New solutions have been considered to foster diverse talent pipelines with industry-specific skill sets. Current workforce concerns in the industry recently brought the arrival of a European style dual-training apprenticeship model to the U.S. The apprenticeship program that has been explored in this study is the first of its kind in the U.S. The program is novel in that it is not a school-to-work program, an internship, or purely vocational track. The dual-training apprenticeship program follows a non-traditional model in non-traditional industry – corporate insurance. Adult learners of all ages and backgrounds completed a two-year paid program that guaranteed them employment at a large insurance corporation. In addition to guaranteed employment, the apprentices earned an Associate degree in business and a certification as a general insurance practitioner from the Department of Labor. Apprentices were compensated for hours worked, and tuition was fully paid as long as they completed the two-year program and one year of employment.

Unlike most workforce education programs seen in the U.S., the program in this study is open to non-traditional learners and does not require a college degree. The type of insurance jobs apprentices are being prepared for are not sales agents. Insurance sales jobs are typically independent agents who may or may not be actual employees of the insurer. They operate quite differently from salaried corporate insurance jobs. Positions as insurance sales agents usually are commission based. They offer less job security and opportunity for advancement.

Insurance industry leaders who establish successful employee recruitment and development models should fare better in closing the talent gap and increasing productivity. Prior research has shown a relationship between positive organizational learning variables and job satisfaction in the finance industry (Masahudu, 2011). Higher job satisfaction is linked to reduced turnover, increased engagement, and innovation. Motivation and learner engagement is repeatedly mentioned in research as intrinsically linked necessities for positive educational outcomes (Schlechty, 2001; Woolfolk & Margetts, 2007). Motivation must exist for the individual, but this motivation must also be fed by the opportunity for authentic engagement (Saeed & Zyngier, 2012). Apprenticeships have been shown as a means to reduce student debt, address aging workforce, enhance soft-skills, foster talent pipeline, address skills mismatch, and increase recruitment (Akoojee et al. 2013). Apprenticeships have also been shown to be an improvement on training & recruitment based on internships, some of which have been found to be problematic (Parent et al., 2016; Stuart, 2016).

Considering the size and complexity of the U.S. insurance industry, getting ahead of workforce development and education effort is paramount. Participants in workforce education programs perspectives and experiences are needed to promote program engagement (Mitra & Serriere, 2012; O'Brien & Lai, 2011; Potter & Briggs, 2003; Zyngier, 2011). The insurance

industry, educational institutes, government entities, and other stakeholders need informative and diverse research on educational strategies in order to mitigate systemic human capital risk.

Statement of the Problem

The United States insurance industry is facing a looming talent shortage due to changing demographics and retiring baby boomers (Acharyya & Secchi, 2015; Cole & McCullough, 2012; Dychtwald, Erickson & Morison, 2006). According to the US Bureau of Labor Statistics (2017), the number of insurance professionals aged 55 years and older has increased 74 percent in the last ten years. In addition to demographics, the industry needs additional workers as they expand into changing global markets and the new future of work (Deloitte, 2019) as the types of jobs evolve along with technology. Despite a historic number of U.S. workers holding bachelor's degrees (U.S. Census Bureau, 2017) at over 33%, the insurance industry is still having trouble finding qualified employees (Insurance Journal, 2018).

Traditional work-force development methods used in the insurance industry, such as internships and entry-level training programs, fall short in that they fail to remove social barriers such as college degrees and corporate business experience. They are primarily geared towards attracting traditional 4-year college graduates. This approach towards work-force development needs to expand as the types of jobs, volume of jobs, and the need for specially skilled employees expands.

Training through higher education alone does not quickly or efficiently prepare students to perform specific high-level skills in insurance which require real life experience such as underwriting, claims & analytics, actuarial, technological and executive positions (Jacobsen Group & Ward Group, 2018). Recruiting challenges from a report citing “increased staffing

demands, a growing mid-level talent gap, impending retirements, virtually non-existent industry unemployment, and a shallowing talent pool” (Jacobsen Group & Ward Group, 2018, p.1).

To increase the industry’s talent pipeline, innovative programs that remove social barriers, promote diverse recruitment, speed the development of skilled workers, and encourage retention are needed. Theories on adult learning, motivation and engagement show promise for new forms of work-based learning such as the dual-training apprenticeship program which combines work related classroom theory with experiential on the job learning (Deci & Ryan, 2000; Dewey, 1901, 1938; Knowles, 1980; Kolb & Fry, 1974; Mezirow, 2000). Current literature research revealed promise in apprenticeship-style programs as they are consistently cited favorably with companies who have sponsored them (Lerman, 2016; Lerman, Eyster & Chambers, 2009; Singh, 2014). Studies by Chan (2016a, 2016b), Vaughn (2017) and Conway and Foskey (2015) showed that apprenticeships can improve engaged learning and the development of soft skills.

Currently, there is a gap in the literature on apprenticeships in the U.S. Most apprenticeship research is based outside the U.S. Research in the U.S. focuses on the construction and manufacturing industries and neglects the viewpoint of the actual apprentice. This research adds to the current body of literature by providing an exploratory qualitative phenomenological study on what it means to be an apprentice in a dual-training apprenticeship program in the U.S. insurance industry. A qualitative exploratory study provided the flexibility and the opportunity to hear the rich experiences directly from participants in this new program.

Purpose of the Study

The purpose of this qualitative phenomenological study is to explore a new employee development model through the lived experience and perceptions of the participants. The

phenomenon of interest is a dual-training insurance apprenticeship program popular in the traditions of countries such as Germany and Switzerland. Quantitative surveys on employee learning experience are commonly used by companies to measure success and outcomes. However, such surveys fail to provide the deeper level of understanding and meaning that can be gained through direct conversations with individual apprentices. New programs are well-suited to exploratory research from which other methods of inquiry can then build from. Participants in the study were volunteers who had completed or who were currently enrolled in the apprenticeship program at an insurance company, the Company. Direct open-ended questioning of participants provided a unique and valuable perspective that will inform future decision makers and provide a basis for additional research. The following research questions were used in this study:

Research Questions

1. What does it mean to be an apprentice in the U.S. insurance industry?
2. How is motivation experienced as an insurance industry apprentice?
3. How is engagement in learning experienced as an insurance industry apprentice?

Significance of the Study

The U.S. insurance industry is a significant part of the national and international global economy. This was evident during the 2008 recession when the federal government deemed insurance industry giant American International Group too big to fail (Stephenson, 2013) resulting in taxpayer buyouts of the company. The insurance industry in the U.S. is the largest in the world as it pertains to revenue, bringing in over \$1.2 trillion in premiums and totaling approximately 7 percent of our gross domestic product. Insurers hold \$7.3 trillion in assets (“Insurance industry at a glance”, (n.d.).

Globalization means insurers need to find opportunities to remain competitive in order to hold market share. A critical strategy for maintaining excellence is investment in the company's most valuable asset – the employee. The risk of not having an adequate workforce is a systemic one. Underemployment and unemployment have a rippling effect on businesses nationally and globally. Employment concerns are critically linked to rising income and wealth disparities (Gurjal, 2016), the adverse consequences of technological advancement (Modestino, 2016), and social instability (World Economic Forum, 2017).

The ability to attract, develop, and retain employees is paramount to a company's survival but also the viability of our economy as a whole. New policies at all levels of government and in the private sector require tailored adult education and transformational learning strategies in place that consider big picture scenarios and look towards the future. This is particularly important in industries that are key economic drivers for the U.S. economy, such as the insurance industry.

The apprenticeship program researched in this study is unique in that it is not an internship, nor is it the typical college-to-work type program often seen in the United States. In-depth inquiry into the lived experience and meaning participants attribute to their involvement in a dual apprenticeship program will provide important insight into the viability of the program as an alternative model for effective employee development and reduction of human capital risk in the insurance industry.

Apprenticeships offer the potential for a transformative learning model which can alleviate human capital risk. The use of a modern dual-training apprenticeship model in the insurance industry is such a new idea in the U.S. that the sample size of apprentices is very small, although this number is expanding. The first cohort of official insurance industry

apprentices recognized by the U.S. Department of Labor graduated in January 2018. Currently, there is no academic research available on participant experience and perceptions as it relates to the dual-training apprenticeship model in the U.S. insurance industry.

Rigorous research on these innovative new programs will provide critical insight and information that can be used to analyze the matching of objectives and participant perspectives. Collaborations between insurance companies, government, and institutions of higher education can gain insight from the lived experience of program participants as apprentices. Illumination revealed through participant descriptions offer the opportunity for improved outcomes in future program development and understanding the unique perspective of participant perception. Results from this research inform the insurance industry and its partners in making strategic decisions regarding future recruitment, development, and retention of talent.

Limitations

Potential limitations of this study include a small number of apprentices interviewed. Although the number of participants interviewed was consistent with qualitative phenomenological methods, there is still the possibility that meanings were overlooked. Participants were volunteers and self-selected, so there is also the possibility that the group was naturally homogenous for some reason, such as displeasure with the program or on the other hand, were individuals who felt compelled to contribute. Finally, the study focused only on one apprenticeship program at one insurance company location. Results from this study may not equate to similar results being found at other companies. However, the intention of the study is exploratory. The study provides an important starting point for further research as programs of this type have gained traction within the insurance industry and other business segments across the U.S.

Assumptions

The following assumptions were made:

1. Participants understood the interview questions correctly and answered them honestly.
2. Phenomenological methods are an appropriate means to explore the research questions.
3. The participants surveyed are representative of future cohorts of apprentices in the insurance industry.

Definition of Terms

- *Apprenticeship*: an arrangement in which you get hands-on training, technical instruction, and a paycheck—all at the same time. Apprentices work for a sponsor, such as an individual employer or a business-union partnership, who pays their wages and provides the training. (Bureau of Labor Statistics https://www.bls.gov/careeroutlook/2017/article/apprenticeships_occupations-and-outlook.htm)
- *Blue collar and service occupations*: Includes precision production, craft, and repair occupations; machine operators and inspectors; transportation and moving occupations; handlers, equipment cleaners, helpers, and laborers; and service occupations.
- *Dual-training Apprenticeship*: apprentices train in a specific company while enrolling in a public vocational school or community college. Benefits typically include on-the-job training with pay, paid tuition, college, and industry credentials, and guaranteed employment after graduation. (Bureau of Labor Statistics, 2017)

- *Employee Engagement*: “employee engagement is the employee’s sense of purpose that is evident in their display of dedication, persistence, and effort in their work or overall attachment to their organization and its mission” (U.S. Office of Personnel Management, 2015, p.4)
- *Generation X*: born between 1965 and 1979
- *Hard Skills*: technical skills, specifically those related to job-specific tasks. In this study, hard skills refer to performance abilities related to an insurance company such as underwriting, claims, finance, and use of relevant technology.
- *Human Capital Risk*: knowledge & skills embodied in individuals that enable them to create economic value (World Economic Forum, 2017).
- *Millennials*: born between 1980-2001
- *Motivation*: generally defined as energy, direction, and persistence of behavior (Pinder, 1998).
- *Soft Skills*: “the intra- and inter-personal (socio-emotional) skills critical for personal development, social participation, and workplace success” (Kechagias, 2011, p. 33). Soft skills often refer to teamwork, adaptability, and communication (Kechagias, 2011).
- *White-collar occupation*: includes professional specialty, technicians, and related support technicians, airplane pilots, executive, administrative, managerial, sales, administrative support, including clerical mail clerks and insurance adjusters (Schwenk, 1997).

Organization of the Study

This study is organized into five chapters. The first chapter contains an introduction to the concept of human capital risk and how it relates to current issues in workforce education. The problem statement is specifically related to labor shortages in the U.S. insurance industry. The concept of a modern-day dual-training apprenticeship program is introduced. Background information, research questions, limitations, purpose, significance, and a brief overview of the study is stated in chapter one.

Chapter 2 represents a literature review comprised of relevant research in apprenticeship programs, including a historical account, as well as theories related to adult learning models such as andragogy and self-determination theory. Textbooks, scholarly journals, professional publications, and other academically sound sources are presented to paint a rich context and situate this study in current research. The third chapter is a description of the overall methodology used to conduct the study. An explanation of the philosophical and theoretical paradigm is addressed as well as research methods and post-intentional phenomenology. The concept of the researcher as an instrument is explained as well as the naturalistic inquiry characteristics of qualitative research design. Chapter 4 is a presentation and analysis of findings. Data is organized into a structure representative of a narrative phenomenological whole-part-whole analysis. A whole summary of each participant is provided with close attention to statements or words which illuminated lived experience and challenged assumptions (van Manen, 2001). The parts were unpacked through writing, re-writing, and isolating tentative manifestations (Vagle, 2016). Tentative manifestations represented significant meanings conveyed by each participant's lived experience. Participant summaries are followed by a description of broad themes, data formed into a new whole. Themes related to the research

questions revealed themselves through cross-analysis of participant's shared experiences and experiential meanings (van Manen, 2001).

Summary, conclusions, and implications drawn from the themes are presented in the final chapter. Themes are grounded in both theory and current literature to provide a comprehensive reflection on findings. Chapter 5 includes the researcher's concluding interpretation of the data as well as suggestions for the future development of the apprenticeship model for adult learning, employee development, and recruitment in the insurance industry. Implications of the results are discussed and areas where additional research will be beneficial are underscored.

Chapter II: Literature Review

The purpose of Chapter 2 is to embed this research study within the current body of literature related to apprenticeships. Information needed to understand the study is included as well as prior research related to apprenticeships and as a workforce development initiative. Key to this understanding is a definition of an apprenticeship, as many variations have taken hold throughout time. This is addressed with a historical account of apprenticeships at the beginning of the chapter that provides a narrative on how the apprenticeship model started, how it evolved, and what it is now.

The historical account of apprenticeship is followed by the state of apprenticeships today and current research on apprenticeships based in Europe and the United States. Apprenticeship research found was organized into three common categories discovered; the apprenticeship and economics, the apprenticeships as socio-cultural learning, and lessons learned from prior research studies. Literature was also reviewed for important theories related to adult learning programs, especially in consideration of the research questions posed. Theories provided a synthesis of earlier research and assisted in the application of names to what was discovered. Through a grasp of prior theory, this study connected concepts and evaluated problems posed by the research questions (Moore, 1991). Chapter 2 closes with gaps in the literature addressing the value of this study and its contribution to current research.

This study was grounded post-intentional phenomenological research (PIP). Post-intentional phenomenological research which evolved from Husserl's purely descriptive philosophy of knowing with bracketing, to Heidegger's static but interactive and interpretive philosophy of knowing as being, and finally, to Vagle's (2010) concept of fluid, interactive and partial understanding. Vagle (2016) rejects journalistic accounts or narratives for what he calls

“tentative manifestations” (Vagle, 2016, p. 31) that momentarily represent recognizable aspects of phenomena within any given context. Tentative manifestation “resists centering and embraces contexts, situations, and the partial” (Vagle, 2011, p. 10). All parts of this study, including the literature review, preserve Vagle’s (year) idea of approaching a phenomenon with wonder and without a hypothesis but still recognized the researcher would never be fully impartial. In keeping with Vagle’s (year) philosophy, an approach promoted by Dahlberg, Dahlberg, and Nystrom’s (2008) was used to review literature in order to leave the phenomenon to speak for itself to the greatest extent possible:

It is to the researcher’s advantage to be acquainted . . . With types of literature.

However. . . It can be advisable not to read too much . . . Existing literature on the very phenomenon and knowing. . . Much about “how it is” can make it hard to “bridle” enough to enable the researcher to see something new (p. 174).

Buckley (1992) contended that researchers of phenomenology should be wary of literature reviews that could lead to the phenomenon in question to be approached with overly factual ideas that leave out interpretation. Potential findings in the review of literature that seemed certain might be challenging to recognize and bridle out. Qualitative grounded theory experts (Charmaz, 2006; Glaser & Strauss, 1967) go as far as stating an extensive literature review should be avoided or postponed so that theory develops organically and is not contaminated. This research study recognized both the importance of collecting data without preconceived notions to the extent that is possible while balancing the need for research that is grounded within an understanding of the topic in order to situate it properly within the existing body of literature (Bryant & Charmaz, 2007). Much of the review of general and historical literature was performed before the research questions being developed, while a more in-depth

review of apprenticeships was completed after data collection so that interviews were approached with what phenomenologist refer to as a state of “wonder” (van Manen, 2014, p. 360). An appropriate balance was struck between reading literature looking for the research question and maintaining an open mind.

The search for literature on apprenticeships found little on the topic as most U.S. research centered on apprenticeships in the manufacturing, construction, or involved high-school students. The majority of research on apprenticeships was found to be based in Europe and Australia, specifically countries where such programs are more prevalent as a career path like Germany and Switzerland. Research on U.S. and European apprenticeships was primarily confined to vocational training.

A literature review outline was created that included potential categories of apprenticeship based on initial searches. This outline was modified as the most relevant literature was selected. Searches were performed using google scholar, the Auburn University library, and various databases to exhaust all peer-reviewed articles including the words such as “apprentice,” “apprenticeship,” “apprenticeships program,” “internship,” “human capital,” “workforce education,” and “employee development.” Relevant academic papers and doctoral dissertation were also found using combinations of the word apprentice with terms such as “motivation,” “engagement,” and “learning.” Databases included Academic Search Premier, Business Source Premier, eBook Collection (EBSCO Host), ERIC, Professional Development Articles, Regional Business News, Vocational and Career Collection, Econ Lit, ProQuest Dissertations and Theses. Primary research materials selected were less than ten years old, although historical research was presented for the background to the study as well as for cornerstone method and theory information. Also, the reference sections of relevant literature and books were analyzed for

further leads to academic sources about apprenticeships. Finally, labor and employment statistics were gathered from reputable government, industry, and national association websites.

Apprenticeships: A Historical Account

Britain. The first image that might come to mind when the term apprentice is spoken is likely that of a medieval blacksmith, or perhaps images of Charles Dickens's England. In Britain, the first age of the apprentice started from around the twelfth century to 1563 and was controlled by the state. The second stage was termed the period of statutory apprenticeship as medieval guilds started to fade away and lasted until around 1814. In pre-industrial England, apprenticeship was the primary form of occupational human capital development (Minns & Wallis, 2012). Many historians (Humphries, 2003; Mokyr, 2009; van Zanden, 2009) assert that apprenticeships played a major role in leading to the industrial revolution as the primary source of vocational education. It allowed low-income families the opportunity to invest in their children's human capital development.

The third age of the apprentice is referred to as the voluntary period and lasted from about 1814 until the present day (Snell, 1996). During the earlier days of this period, the conditions of being an apprentice were not consistently favorable. Apprentices were legally required to work for their employers for several years and had to pay a fee to cover the cost of their training and tools. Apprentices could be brought to court for small infractions such as being disorderly or lazy and end up with a prison sentence (The National Archives, n.d.). It is noted by Minns & Wallis (2012) assert that the premiums paid by apprentices during this period were likely needed to offset the high rate of turnover. The apprenticeship institution and its participants were very heterogeneous yet overly constrained by government regulation and thus had to alleviate the problems caused by labor laws through higher premiums and private-order

arrangements (Minns & Wallis, 2012). The rise of unions and reforms in apprenticeships improved conditions throughout the 19th century (Snell, 1996). Culturally, the apprenticeship has worn many faces and changed focus throughout time from social welfare and morality to the other end of the spectrum - simple economics (Snell, 1996). The apprenticeship in Britain has survived through many downturns, and it is unknown how or if the current initiatives to formulate a more modern apprenticeship will change the face of apprenticeship yet again (Snell, 1996).

Early American apprenticeships. Apprenticeships are considered the earliest form of vocational education in the U.S., first brought over by colonial settlers from Europe (Gordon, 2014). As in England, the early apprenticeships in the U.S. revealed both success and hardship. They were typically taken up by the poorest in society. Women and even young children became apprentices. Depending on the form of apprenticeship, they could find themselves bound by contract in an undesirable situation with no escape. As in Europe, contracts for apprenticeships cost a premium, and some of them could last for many years, drawing parallels to indentured servitude. With the rise of slavery, the apprenticeship model adapted. In the New England colonies, the role started to combine work, education, and ethics based on the English Statute of Artificers, which was passed in 1562 (Gordon, 2014). Apprenticeship in early American society was either voluntary or involuntary. Involuntary apprenticeships were primarily for poor or orphaned children – the pauper apprentices (Gordon, 2014).

Seybolt (1917) explained apprenticeships as an educational institution starting in childhood then servitude, as they included food, clothing, general trade education, religious education, and shelter. They were a complex social and economic practice. During the reconstruction period in the U.S., former slaves and children of slaves often found themselves in

apprenticeships. North Carolina a law existed where courts could apprentice “the children of free negroes, where the parents with whom such children may live, do not habitually employ their time in some honest, industrious occupation, as well as children born out of wedlock” (Zipf, 2000).

The decline of the U.S. apprenticeship. The decline of apprenticeships in the U.S. started after the industrial revolution, much like in England. The factory system and use of machines to mass produce goods quickly did not require employees to have long training periods, as seen in typical apprenticeships (Gordon, 2014). Gordon (2014) cites the quick decline of the apprenticeship in the U.S. during the 19th century as due to large masses of people being trained for specific tasks, centralization of industry, ineffective laws surrounding indentured servitude, a surplus of skilled tradespeople, low wages, and free public school. Although this dramatic decline of apprenticeships was long ago, it is interesting to note the reasons cited and how they relate to our current economy. School was free, meaning that the apprenticeship was not in demand as an alternative.

After the Civil War, drastic change and expansion took place in education and related to industrialization. The University Transformation Era started in 1870 and lasted for seventy-five years (Cohen & Kisker, 2010). Endowments rose from \$50 million to \$1.75 billion in 75 years during the industrialization period (Cohen & Kisker, 2010). A railroad west augmented the spread of the population and the need for additional schools. The federal government began to take even more of an interest as the importance of an educated population was recognized. Federal regulations and grants contributed to this era, including the first and second Morrill Act in 1862 and 1890 respectively, establishing land-grant universities and subsequently denying funding to any colleges who denied admission based on race. The Servicemen's Readjustment

Act of 1944 leads to a tremendous influx of veterans into the higher education system, further demanding changes in the role and structure of post-secondary education.

They are specifically related to professional education, junior colleges formed as a means to alleviate high matriculation of students and open up spots for freshman and sophomore students. They soon evolved to become either higher education preparation or a path toward direct occupation (Cohen & Kisker, 2010). The Smith-Lever Act of 1914 and the Smith-Hughes Act of 1917 were passed in order to provide support for agriculture and home economics programs at institutions (Cohen & Kisker, 2010). By the end of the University Transformation Era, the modern university had arrived complete with an undergraduate college, professional schools, graduate departments, and administrative units (Cohen & Kisker, 2010). Schools expanded into providing advanced education specific to professions such as nursing, accounting, business, trades, technologies, and even offering master's degrees (Cohen & Kisker, 2010). Medical schools and law schools were established but structured as part of the major institutions. Post-secondary vocational schools survived by filling a gap not addressed by the other institutions. However, the need for the apprenticeship system, especially one in poor form, diminished and all but disappeared.

From the 19th century on apprentices continue to remain scattered although with temporary resurgences evident such as between 1880 and 1920 (Jacoby, 1991). This was further evidenced by the passage of the Fitzgerald Act of 1937 which attempted to formalize apprentices (Frenette, 2015) but instead may have contributed to their diminishment due to the increased costs of formalization (Coy, 1989). Apprenticeships never took hold at the levels they had before. Instead, the economy chose a more flexible and affordable substitution as a way to bridge education and on the job learning – the internship (Coy, 1989). However, internships have

brought their own set of difficulties and shortcomings, especially with the emergence of the Fair Labor Standards Act (FLSA) of 1938, lawsuits, and allegations of unfair treatment. Internships are typically offered to college students and offer little to no pay. They are short-lived and offer no guarantee of a job at the end. Some have even called internships an institution that promotes the privileged (Lee, 2004; McCutcheon, 2011). Work-based learning initiative has always been recognized as an essential economic concept, but there has always been a need to reinvent what form this learning should take constantly. There has been yet another resurgence in work-based learning and apprenticeships as demonstrated by interest and funding at the government level. Currently, the United States is more educated than ever before. However, the degrees being obtained are leaving a mismatch between education and the experience and skills needed by employers. It is not the case of free education driving away need for alternative, but that the same education no longer provides what it used to and often comes with debt.

Contrary to the economy the golden days of the apprenticeship, there was a high surplus of skilled tradesmen, which is no longer the case. The modern apprenticeship movement offers the chance to improve upon early models and create a flexible workforce education initiative that will evolve with the times. This dissertation focused on exploring one version of the modern apprenticeship to see what emerged.

The Modern-Day Apprenticeship

The U.S. Department of Labor defines apprenticeship as “a combination of on-the-job training and related instruction in which workers learn the practical and theoretical aspects of a highly skilled occupation” (United States Department of Labor, 2016). Apprenticeships take on many forms and types of sponsors. They can be through a company, an association, or even an individual. This study, for example, is based upon the dual-training apprenticeship model

imported from countries like Germany and Switzerland. Dual-training points to the fact that these unique apprenticeships include theoretical classroom-based education along with job specific experience. Payment and structure for the modern apprenticeship exist in many variations and can even include tuition reimbursement.

The U.S. Government has invested hundreds of millions of dollars to promote apprenticeships by executive order currently has some 370,000 sponsors officially registered, and approximately 440,000 apprentices (United States Department of Labor, 2016). As a comparison, in Europe, where apprenticeships are more of an accepted career path, there about 1.4M registered apprentices in Germany and 491,300 in England for 2016 (Powell, 2018). Per 1000 of population, the United States falls far behind. Canada has about 426,000 apprentices, a smaller number than Germany, but not as stark of contrast when analyzed per 1000 of the population (Usher, 2018). However, it is interesting to note the following:

Table 1

Top ten apprenticeships in each country (the % of all apprenticeships represented by each occupation is in brackets).

	Canada	Germany
1st	Electricians (15%)	Retail Sales (5%)
2nd	Carpenters (12%)	Automotive Mechanics (4%)
3rd	Plumbers/Pipefitters (10%)	Industrial Sales (4%)
4th	Automotive Service (10%)	Office Clerk (4%)
5th	User Support Technicians (5%)	Vendor (3%)
6th	Food Service (5%)	Industrial Mechanic (3%)
7th	Hairstyles (4%)	Wholesale/Foreign Trade (3%)
8th	Interior Finishing (4%)	Medical Assistant (3%)
9th	Welders (4%)	Bank Teller (2%)
10th	Exterior Finishing (4%)	Electrician (2%)

Source: CANSIM 477-0053; Statistische Bundesamt, Bildung und Kultur Fachserie 11, Reihe 3, “Berufliche Bildung”

It is evident from this data that what Germany is doing differently is the type of work apprentices are involved with. These are not just skilled labor positions, but positions in jobs that are tailored to a globalized modern economy (Usher, 2018). A look at the U.S. from the U.S. Bureau of Labor Statistics FY16 data shows a similar trend as seen in Canada. The top selected occupations with many apprentices were heavy tractor-trailer drivers, construction laborers, carpenters, electricians, plumbers/pipefitters/steamfitters, sheet metal workers, and electrical power line installers and repairers (Torpey, 2017). Meanwhile, the most popular apprenticeships for the United Kingdom was similar to Germany in popular apprenticeship types. In 2014, the United Kingdom's top apprenticeships were health & social care, business administration, management, hospitality and catering, customer service, children's care, retail, construction, engineering, and hairdressing.

The goal of the apprenticeship push in the U.S. is cited on the Department of Labor website as a means to benefit employers by creating a pipeline for skilled workers, reducing turnover, training workers in specific skill sets, and reducing worker injury cost through improved safety education (United States Department of Labor, 2016). For apprentices themselves, benefits sought include higher paying jobs, increased skills, and quality of life, portable credentials, an opportunity for college credit and degree paths (United States Department of Labor, 2016). Nationally, the apprenticeship program hopes to promote a highly skilled workforce, increase competitive edge globally, sustain and contribute to economic growth, and reduce the need for importing skilled workers (United States Department of Labor, 2016). The need is for development of in-demand technical and soft skills and at a faster rate. According to the National Federation of Independent Business, 54 percent of small-business owners reported difficulty finding qualified workers. There are a quarter million job openings for

software developers and half a million unfilled jobs that require tech skills (Craig & Bewick, 2017). The goal of the US. Department of Labor Apprenticeship program is lofty and well-intentioned, yet most of the research on the outcomes of this apprenticeship push has yet to be seen.

Why is it that the number and type of apprenticeships differ between Europe and North America? Moreover, more importantly, what is working? The answer to the first question may lie in culture and tradition. Apprenticeships got their early start in the European craft guilds of the Middle Ages (Craig & Bewick, 2017). Europeans have been at it longer than North Americans. Culturally, apprenticeships in the U.S. have been said to have an image problem. Americans are not clear on what apprenticeships are and who they are for. The term is officially defined as an employer-sponsored training program registered with the U.S. Department of Labor.

The types of apprenticeships seen in the U.S. have not yet evolved from the traditional models as shown by the data above. “Are apprenticeships inherently suited for certain types of skilled trades and not others? Alternatively, is that just a historical artifact?” asks Ethan Pollack of the Aspen Institute’s Future of Work initiative. Craig & Bewick (2017) make five recommendations for the future success of apprenticeships in the U.S.:

1. Shift the mindset to digital apprenticeships by bringing emerging and fast-growing industries to the table;
2. Formalize and incentivize the role of apprenticeship service providers;
3. Clarify federal funding for apprenticeship programs;
4. Build apprenticeships at the industry level, rather than one employer at a time;

5. Encourage the public sector to lead by example by implementing government apprenticeships programs.

It is apparent that apprenticeships have everyone's attention in the current global and highly skilled dependent economy, but what does the current research say about the apprenticeship programs that exist? Currently, the U.S. still falls far behind in the rate of apprenticeships in European countries, such as found in Germany. However, it is notable that Germany too, has stressed concerns over a future talent shortage. It seems that Germany too, has seen an increase in those pursuing academic careers and thus forecasts a decline in future apprenticeships (Eurofound, 2016). They appear to suffer from the same cultural attitude problem already widely present in the U.S. "In the United States, it is just not in our DNA," says Anthony Carnevale, director of Georgetown University's Center on Education and the Workforce. "It is a process that's almost unimaginable in the U.S.: it is a collaborative, joint governing system that represents the workers and the employer and the government.....some U.S. businesses may see that as government meddling in business' training processes" (Kurtzleben, 2013). The notion of stigma was mentioned in various research studies, but none of the studies focused on exploring the idea of stigma from the perspective of a white-collar apprenticeship in the U.S. (Fortwengel & Jackson, 2016; Kurtzleben, 2013; Ryan & Lorinc, 2018; Schuetze, 2017; Thelen, 2004). Negative stigma is not just for apprenticeships. The insurance industry as well has stated that part of the issue it has with recruitment is reputation. Karl & Wells (2016) hypothesized that minor education efforts could improve insurance industry reputation and confirmed this hypothesis through a study that took place at educational institutions in the U.S. Cory, Kerr and Todd (2016) completed a study that analyzed a survey

provided to U.S. business students. The overall conclusion was that the perception of the industry was not as harmful as assumed.

Apprenticeship and Economics

The success and promulgation of apprenticeship programs may vary, considering economic factors. As a financial investment by employers and in some cases apprentices themselves, there is a segment of research dedicated to investigating the apprenticeship within the context of economic factors. This research is useful in that it shows employer and employee financial motivations to partake in an apprenticeship program. It speaks to the possibility of cyclical concerns and the insurance industry's ability to continue programs despite fluctuations in funding. Additionally, how much are factors like a return on investment being measured and considered in these on-the-job learning programs, and how might this relate to efforts in the U.S. insurance industry.

Schumann (2014) used firm data on financed employee training to show the introduction of a minimum wage for German workers in 1997 decreased likelihood to train new apprentices as well as the number of apprentices. Schumann's study was a statistical analysis of data from the German construction industry from 1997 to 2002. Apprentices were exempt from the minimum wage implementation. This research implies that in a country and industry where the apprenticeship program is widely ingrained, wage increases negatively impacted the use of apprenticeship programs. Schumann (2014) posited that the mobility of employment in this industry was a major factor for this relationship. Training is expensive for employers, and the higher cost of mandated minimum wage meant firms had to decrease investment in apprenticeship programs and be more selective to promote a return on their investment. Schumann states that this is indicative of how apprenticeships do not create a cost-benefit during

the initial training period. Additionally, Schumann found that general training was more affected by the minimum wage than firm-specific training.

Schwert & Bender (2003) added to the importance of job marketability in their study which showed that 29.7% of German apprentice in construction stayed with the training firm after completion vs. 52.3% in other industries. These construction workers had more mobility and a highly competitive market. Schwert & Bender (2003) looked at data sets and concluded that self-selection occurred in that apprentices chose to stay with the training firm or move to external firms based on wage offerings after completion of the program. They note the importance of efficient wage policy, and that external labor wage offering was strong enough in the German construction market that even those apprentices not preferred by the training company had no issue with low wage offering externally unless they completed the training without an offer lined up. A company's specific human-capital situation influenced wage offerings and levels (Schwert & Bender, 2003). This research study provided a statistical analysis of apprentice mobility and linked the success of outcomes with wages. As with most of the other studies of this nature, the study was confined to Germany and the construction industry. This study is a clear expansion of the types of apprenticeships previously researched.

Fougere, Schwerdt, and Bender (2002) analyzed the motivation of small, medium, and large-sized firms in Germany and France to train apprentices through surveys. Their investigation was based on two different theories on why companies invest in apprentices. The first theory is that they are an opportunity to cultivate cheap labor, and the second is as a true human capital initiative looking to fulfill skills shortage and employee deficits. Research of datasets showed in most cases, the human capital theory was more accurate (Fougere et al., 2002). In Germany, small and large firms used apprenticeships to attract and retain highly

productive workers. In France, this was isolated to smaller firms. The reason for the discrepancy was cited as features specific to the two different economies, which made it impossible for France to use the apprenticeship model in large firm settings. The motivation of firms in the U.S. would be a great addition to the body of apprenticeship research and current movement in the U.S. Culturally, how does the motivation of U.S. firms stack up to these two European countries?

Muehleemann (2016) analyzed net training benefits of dual apprenticeship training in Switzerland, using the variable of firm size and length of the program. The term dual apprenticeship references the European model of apprenticeship that is the focus of this study. The duality is about the combination of classroom education alongside on the job training. Muehleemann asserts that the success of an apprenticeship program is based on supply and demand economics. There must be a demand for apprentices at a company or within an industry, and the supply of individuals willing to take the apprenticeship path. Demand is directly related to a firm's ability to justify a cost-benefit for apprentice employment during the training period (Muehleemann, 2016). The benefit short or long-term of such a hiring process must outweigh the firm's options for recruitment of skilled workers through other routes (Muehleemann, 2016). Apprentices themselves also must weigh cost and benefits as they sustain opportunity costs during the training period in the form of lower wages. Muehleemann (2016) finds that in the Swiss apprenticeship system, firms are willing to continue training programs even though most apprentices are with another firm after one year of training. The major difference in the Swiss system is that firms are not subsidized for their programs like in Denmark or Norway, nor are they required to invest large sums as in Germany (Muehleemann, 2016). Muehleemann (2016) measures net benefits as the difference between training benefits and training costs. Significant findings in this paper were important insights on how a dual apprenticeship program might find

success in the U.S. considering economic factors and productivity. Importantly, Swiss firms were able to recoup their training costs by the end of program periods, creating an environment that promoted continued use. Part of this was because as the apprentices progressed through the program, they were used more and more in productive tasks, thus reducing net training costs (Muehlmann, 2016). A Swiss firm's ability to set duration and pay levels for apprentices tailored to their specific needs supported program success. Training duration is targeted to where the apprentice's skill level reaches about 75% of that of a skilled worker in the same occupation and firm (Muehlmann, 2016). Also found important to the Swiss model was some regulation of training standards and certification so that apprentices skills were transferable, and thus beneficial for them to participate.

Additionally, Swiss apprentices have the opportunity to continue education part time, or with a year off for a Bachelor's degree (Muehlmann, 2016). The quality of apprentices is improved with such benefits, and so is the cost benefit to the firm. These features could also improve the cultural, social status argument for apprenticeships in the U.S. (Muehlmann, 2016).

These research findings point to the analysis of mobility, company-specific human capital levels, and entry-level wages of jobs in the U.S. insurance industry and how such factors might come into play in sustaining apprenticeship programs. Additionally, Fougere et al.'s (2002) study beg the same question of motivation for apprenticeship programs sponsored by companies in the U.S. insurance industry. Currently, the federal government is subsidizing these programs with grants, but if the grant funding is removed, the motivations of the companies with programs in place will become more apparent. Muehlmann's research on the Swiss model highlights some potentially valuable considerations in government and company level policy as it pertains to training quality, duration, and pay levels, so that cost benefits are achieved.

Apprenticeship as social-cultural learning

More recent research on apprenticeship learning focused on the socio-cultural learning aspect and added to the PIP framework. This study was grounded in supporting the notion that context is relevant, fluid, and instrumental in the experience of participants. A complete embodiment of the phenomenon includes social-cultural angles. The social-cultural analysis speaks to the insurance industries stated desire to recruit a more diverse workforce and break social barriers. Additionally, it offers the opportunity to consider how social context and interactions affect this unique experiential form of learning.

Income inequality & unemployment. Robert Lerman, Institute Fellow at Urban Institute, emeritus professor of economics at American University, is one of the most prominent and published proponents of a modern apprenticeship model in the U.S. Central to his research is underlying notion that work-based learning initiatives coupled with education are a key to reducing inequality through focusing on the increasing income gap. Lerman (2016) bring forth two issues cited by an economist – a concentration of capital held by the top 1%, and a widening wage gap by educational attainment. Lerman (2016) references Goldin & Katz’ (2009) findings that the main factors contributing to the widening income gap are (a) disparities in the rate of technological change and (b) educational attainment. Lerman (2016) points to work-based learning initiatives for increasing speed of educational attainment and job as opposed to the traditional government policy of college and general academic expansion. Lerman (2016) backs up his point by stating countries who have used the college expansion route such as South Korea, Spain, and France all succeeded in a dramatic increase in college-educated adults yet saw no significant changes to wage or unemployment that could translate to a true reduction of inequality. The same could be said about the U.S. as Lerman (2016) cited an increase moved

postsecondary education spending from 2.7 to 3.2 percent of GDP from 2001-2011 resulted in increases in bachelor's degrees but also increases in the wage differential between high-school and college graduates.

Lerman (2016) points out that youth men, especially minorities, are disproportionately affected by these policies with higher dropout rates and a lower rate of degree attainment. Lerman (2016) argues that apprenticeship learning has the potential to move the economy forward by addressing wage inequality and social barriers. Lerman backs up his assertions further in stating that apprenticeships require a less initial investment and thus attract lower-income individuals. Essentially, the apprenticeship model is less risky for those who have little to invest. He mentions the fact that college graduates may earn more, but their wages must be offset with the more substantial initial investment and lost opportunity cost as they are not able to combine earning with learning like their apprenticeship counterparts. Not looking at these factors can distort perceived gains by the college vs. non-college groups (Lerman, 2016).

Lerman (2016) also points out that individuals have different learning styles, and by offering only one route to advancement, the U.S. is leaving out those who can be just as productive but may learn best in a non-traditional setting. Lerman asserts that apprenticeships can also address job distribution, or job mix issues as it can provide a system that develops more highly skilled ready to practice employees in a wide variety of industries. This supply of talent can induce employers to hire skilled workers at higher wages as opposed to creating the positions they can fill based on supply being those of "limited skills, productivity, and wages" (Lerman, 2016, p 376).

Lerman references multiple sources which show that employers with apprenticeship programs can also see gains in areas such as innovation (Bauernschuster, Falck & Heblich, 2009;

Lerman, 2014). Another argument Lerman (2016) mentions, is an apprenticeship for increased engagement, skill development, mentorships, and retention. Lerman's (2016) research supports the notion that apprenticeship programs are more cost-effective and show more immediate returns than community college paths, and thus, government funding should be directed accordingly. The initiative is not without tremendous barriers as networks will need to be built from scratch, and extensive funding is needed to support initiatives and marketing. Nonetheless, Lerman (2016) sees the potential long-term gains for the middle class and businesses as more than worth it. Lerman asserts that once a system takes hold, those investment costs will decrease over time, and the returns will start to be seen.

A social community of practice. Lave & Wagner (1991) recommended a move away from traditional curriculum or education centered learning, to learning curriculum such as found in the modern apprenticeship model. Lave & Wagner's (1991) research supported the apprenticeship model within the context of modern industrialized society. They recommended on the job learning as a means for what they referred to occupational enculturation. Actual participation is what allows novice employees to learn skills and become part of the work culture or identity of that community of practice. Apprenticeship learning influences work community culture in that it is a model that depends on how work is organized, and this organization affects how the knowledge is spread not only within a company but externally. Fuller & Unwin (2010, p.408) state that the community of practice, social processes, and arrangements in advanced industrial societies fall within four contexts:

- Pedagogical – the teaching of various stakeholders at college, or in the workplace, previous apprentices
- Occupational – specific field/industry

- Locational (employer on the community)
- Social – perception by wider community/reputation

These contexts are affected by government policies and company decisions which are constantly changing, and thus so does the apprenticeship (Fuller & Unwin, 2012). This is insightful because program design is shown to be critical in that it affects company culture, industry perceptions, and the perceptions of the outside community. It is intertwined with the company, state, and federal government policies. Investigating the insurance industry learning model from the context of Lave & Wagner's (1991) work provided an additional lens to evaluate the perceptions of apprentices in this study.

Imitative learning. Selena (2016) emphasized that people throughout time have always used a model of learning that involved imitation, watching, and then doing. Chan (2016a) focused on the imitative learning aspect of trade apprenticeships and explored concepts such as tacit learning and non-verbal communication. Chan points out that imitation is more than observation. Participants in apprenticeships are observing, imitating, and practicing – moment by moment learning, referred to as mimetic learning (Billet, 2014, p. 6). Many researchers have shown the connection between imitation and embodied learning (Billet & Choy, 2013; Hurley & Chater, 2005; Reid & Mitchell, 2015).

Chan interviewed a variety of trade apprentices during the end their formal training period and asked questions about how they learned, and how they perceived they learned best. Her close analysis of the data revealed a pattern of learning by watching what other did and spoke to the relevance of learning theories such as learning style and andragogy (Knowles, 1970; Kolb & Fry, 1974). Tacit knowledge speaks to those soft skills that employers such as those in the insurance industry are eager to find in employees – things like leadership, teamwork,

business acumen, intuition. In human capital theory, this tacit knowledge is an integral part of being a holistically developed employee. A successful apprenticeship model can improve tacit knowledge as well as job-specific skills but must be informed by how the participants learn and what challenges they face.

Recommendations made as a result of this study included the promotion of self-efficacy and metacognition during the apprenticeship experience so that apprentices are provided with the opportunity to reflect on the learning process including what and how to imitate. Chan (2016b) referred to this contextualized concept as learning to learn the skill” (p. 338). The feedback process was another area this research found as an area for improvement. Apprentices found that feedback was not readily available. Apprentices employing mimetic learning require feedback to promote forward movement in the learning process. Feedback was found to vary depending on the socio-culture of the different organizations. The mimetic process cannot be taken for granted and left to its own devices. Mimetic learning must be supported by mentors and experts through guidance on learning objectives and focused reciprocal feedback from all parties. Focused reciprocal feedback has been linked to embodied learning (Billet & Choy, 2013). Chan’s (2016b) research provided yet another area for exploration in the insurance company apprenticeship program and themes found in data collection were indeed reflected in her work. Chan’s findings on how apprentices learned warrant consideration of learning style involvement in program design and assessment. The research also highlighted the importance of feedback mechanisms and effective mentors. Research evaluating what has been effective or not so effective in apprenticeship programs is critical in order to provide a backdrop of understanding and potential application to the research in this study.

Apprenticeships Models at Work

Vaughn (2017) conducted a two-year study in New Zealand of 41 apprentices in general practice medicine, carpentry, and engineering technician work. Her analysis included mentors and trainers. The focus of her study was the cultivation of soft skills and disposition. Specifically, she asserted that not only are soft skills and disposition developed effectively through apprenticeships, but these skills are not general. They are intrinsically tied to the specifics of industry and learnable. Vaughn suggests that soft skills and dispositions are a socio-cultural phenomenon as they “are not fixed, but evolving and that they need each other for capability in real-life situations” (p. 541). Accordingly, the apprenticeship model is well-suited for this form of personal development as a socio-cultural model of learning. Vaughn’s interview focused on the central question of focus “a very significant learning experience about ‘being’ a practitioner (for apprentices) or what might constitute such an experience for an apprentice (in the opinion of their teachers/mentors)” (p. 543). Vaughn frames significant learning experiences in each industry as “vocational thresholds” (p. 554). These thresholds demonstrated experiences where apprentices moved past knowing and into being a practitioner. Thresholds included deeper cognition that went past completing a task and into reflection about that task. For example, understanding how not to talk at patients or learning how to recognize when they reached a higher level of competence in carpentry. Framing apprenticeship learning from this perspective is valuable in investigating how to use it for cultivating the highly sought soft skills that are created for life. Vaughn’s study found an emphasis on the importance of the mentor’s role in guiding and fostering these vocational thresholds. The insights from Vaughn’s study were useful in evaluating this study of apprentices in the insurance industry and point to being open to

similar themes that align or contrast. Vaughn's research was isolated to New Zealand, and three specific non-finance industries are leaving room for similar evaluation in other fields.

Conway and Foskey (2015) analyzed Australian trade apprentices through interviews. They asked the question when looking at all stakeholders, including apprentices themselves, what contributed to a sense of thriving? Thriving, according to Conway and Foskey, is a state. They used the definition 'the actual set of cognitions, emotions, and actions in a particular situation' (Lenton et al. 2013, 276). The answer they found was positive psychosocial relationships. The places where apprentices thrived were supportive environments, with even signs of playfulness. Mentors were available and invested personally in the apprentices. Positive feedback and encouragement were provided. Apprentices reported that their organizations invested in training opportunities that exceeded what they needed for obtaining certification, such as sending them to conferences. All of these factors led to apprentices feeling appreciated and recognized. In environments where apprentices were unhappy, they cited negative feedback and feeling not recognized as an individual. Complaints also included a lack of structure and support for developing skills. Conway and Foskey's (2015) analysis show some of the pitfalls to avoid in establishing a successful apprenticeship in the trade industries.

Woods (2012) analyzed statistics and policies to evaluate how apprentices fare in construction trades. Wood has noted the potential for apprenticeship models to provide a pathway for economic mobility and encourage higher education. Woods acknowledged the need for training the trainer and providing workers with more depth and breadth of skills so that their skills transfer. Woods recommended coupling on-the-job-training (OJT) with an associate's degree. This perspective is from an industry-wide benefit as some companies are likely less happy with the idea of their workers being trained then moving on for another firm's benefit. A

common complaint about apprentices is the potential for this scenario referred to as poaching. Woods (2012) noted that in the U.S., there was a need to promote apprenticeships as an alternative and affordable path to higher education. The case had to be made to parents, high school counselor, and students.

Woods affirmed that apprenticeship programs should be seen as part of lifelong learning. Job rotation should be part of the program so that individuals are learning on a path that builds upon itself (Woods, 2012). Meaningful learning experiences and mentorship were found to be indicators of success. Competency-based evaluations were also indicated in order to give apprenticeships a sense of pride and ownership in work. Woods (2012) also recommended that the industry consider different learning styles and variety in delivery of learning – connecting classroom and OJT. Diversity in training and learning opportunities was also covered in other studies. Onstenk, (1997) and Blokhuis, (2006) indicated that performing novel, unfamiliar or unexpected tasks with more senior practitioners may be the most effective mode of apprentice learning. New and unexpected knowledge introduction created engagement and excitement for participants.

Arthur-Mensah's (2015) research focused on a similar problem statement as this study - current academic backgrounds in the United States are not meeting the demand of employers and skills-gap has become a top concern for company leadership in many industries. The research was on a high-school apprenticeship program in the U.S. manufacturing industry. Arthur-Mensah (2015) concluded through qualitative interviews and a case study approach that apprentice programs must be more than just a job to participants, they should be aligned with career goals and interests. This research enforced the idea of work-based learning as a positive solution but that a strong relationship between the schools and employers was critical.

Additionally, it aligned with Knowles (1970) theory of andragogy where learners desire knowledge that has direct application to their job development needs. One weakness cited was youth as a possible barrier to success. Younger apprentices were less certain of their career interests and goals, and this could have negative implications on apprenticeship programs. Arthur-Mensah's research pointed to a consideration of age and program alignment with career goals as an area for analysis in this qualitative study.

Lerman et al. (2009) provide a general overview and analysis of the US Federal Government's registered apprenticeship programs from the perspective of the employers. They used a quantitative stratified random sample design of 947 responses with the distribution of sponsors across sponsor's apprenticeship programs. Employer sponsor perceptions of the programs were overwhelmingly positive, and this was consistent across industries. They found the longer the program was in place, the more positive the perceptions indicating a need for companies to be willing to weather the hardships that may be present in new programs, as well as a need for longitudinal research.

Siemen's renewed prior efforts implementing a European style apprentice program is focusing on needs in science, technology, engineering, and mathematics field (STEM) in 2011. A huge expansion almost doubled the need for trained employees, and investment in work-based learning was an innovative strategic initiative (Siemens USA Inc., 2015). Investment in employee training and development was considered a path to company growth. Benefits to the company from the program were the development employees who would be able to take on a variety of roles and understand current technology (Singh, 2014). Additional benefits sought are retention, recruitment, increased employee confidence, motivation, and job satisfaction (Singh, 2014). Development of relevant highly skilled workers are an asset to the company, and

feedback was cited as an important aspect of measuring the program objectives (Singh, 2014). This, in turn, would reduce turnover and increase profits. The Siemens program is similar to the apprenticeship program in this study in that it coupled community college courses and attainment of an associate degree along with OJT. Siemens had an apprenticeship program in place before 2011, but it was discontinued and then re-initiated in 2011 starting at the Charlotte, NC location and expanding. Landorf (2001) researched the previous Siemens program through a multiple case study analysis using interviews and found the programs benefitted participants greatly. All students completed the two-year programs and became full-time employees at Siemens or a competitor, or pursued further education. Dawn Braswell, Siemens training manager at Charlotte, offered a few tips learned from the Siemens program which employs apprentices for two years, and then offers them a job at the end of the program if one is available (Putre, 2015). Her advice was to collaborate with community colleges which have the flexibility to offer complementary course work and degrees, educate parents and high school counselors to remove biases and work with industry partners so that the number of apprentices can be matched with job openings from a comprehensive perspective (Putre, 2015). The Siemens model is a relevant case study as they are a leader in STEM apprenticeships in the U.S. and the study of their program has implications for the similarly structured program being used in the insurance industry and explored in this study.

Research on the Apprentice Perspective

Little research was found concerning an in-depth inquiry into the attitudes and perceptions of apprentices themselves regarding their experiences. Thomas, Cox, and Gallagher (2011) analyzed two pieces of research in the U.K. on such attitudes as they pertained to the acquirement of additional education. Apprentices have been a high topic, and increasingly

funded initiative in the U.K. as in the U.S. and the U.K.'s Life Long Learning Network (LLN) initiated research as part of a recommendation by the country's Skills Commission. The first set of data was a survey of 87 individuals from five colleges collecting information on higher education opportunity awareness and intentions. The second set of data was from face-to-face interviews with six apprentices and former apprentice employed by the LLN partner institutions. Points raised from the analysis of data confirmed low awareness of higher education opportunities by apprentices, and apprentices stated that they did not have enough information available to make decisions regarding higher education (Thomas et al., 2011). Company culture was also found to have relevance in apprentice perceptions on further education, as the issue of support by the employer came up (Thomas et al., 2011). Some apprentices stated that they would be hard-pressed to take on additional education efforts as they saw themselves as employees first (Thomas et al., 2011). The authors posited the apprentices were not properly prepared for continuing to higher education (Thomas et al., 2011). This research is relevant to industry apprenticeships schemes in the U.S, particularly in the insurance industry, where higher education is critical for individuals wanting to further their career and lifelong earning potentials. An apprenticeship model where lifelong learning is not part of the equation becomes a more difficult sell, as it needs to be more than just an entry-level job but a path to a better quality of life.

Ryan & Lórinč's (2018) longitudinal qualitative research study used narrative analysis to investigate youth attitudes in London regarding tensions between the standard university education path and apprenticeship schemes. The study was informed by Goffman's theory of stigma (Ryan & Lórinč, 2018). As in the U.S., apprenticeships are not mainstream in the U.K. This is despite an overabundance of graduate degrees which, due to supply, have gradually lost

their significance. Nonetheless, as in the U.S., the stigma associated with the apprenticeship path still exists. The narratives voiced by the individuals in this study re-affirmed the negative stigma associated with the apprenticeship path. A continuous theme was choosing apprenticeship or degree, and the degree was the higher valued. They felt negative reactions and encountered negative perceptions from peers and parents, yet they defended their decisions as being the practical choice for them. Some of them used limited information to inform their decision based on ideas presented in government awareness campaigns (Ryan & Lőrinc, 2018).

Participants were re-interviewed six months after the first interviews, and it was found that their ideas and career plans had changed, indicating fluidity and a lack of confidence in what choices they were making. Insights from these individuals revealed the importance of considering individual viewpoint when creating policies meant to attract apprentices. Suggestions included better accreditation and monitoring, and placing the apprenticeship programs back under the umbrella of colleges instead of private industry (Ryan & Lőrinc, 2018). These recommendations are drawn from a statement made by those interviewed as a means to reduce stigma, provide additional support services, and improve progression for a group of individuals who felt insecure and unsupported.

McDonald's Deutschland, Inc. (2013) study of German apprentices found that apprentice satisfaction was driven more by the company they worked at than by choice of vocation. The better fit a company was with an individual's characteristics, the more likely they stayed (Kristof, 2003) and experienced satisfaction (Cable & Judge, 1996). Hoxtell (2019) took this research a step further in analyzing the important factors German apprentices stated in choosing what company they would train at. The top five factors in order were found to be (a) general impressions of the company (b) the perceived ability for the company to provide training (c)

location (d) relaxed work environment and (e) whether or not they had connections at the company. Interestingly, prestige was lower on the list, but higher for those pursuing apprenticeships in the artistic trades. This is an interesting insight into how personal preferences of apprentices in Germany resulted in the choice of company for training. Similar research in the U.S. does not exist and would be a challenge as the number of apprenticeships available is not as abundant. Still, as apprenticeships proliferate, these characteristics should be considered as a company prepares to undertake an apprenticeship program.

Howze (2015) concluded in a doctoral dissertation on apprenticeships as a transformative learning experience that program participant's perceptions on community college changed, as did their understanding of the nature of work itself. The participant has described the impact of contextual learning and the immediate application it allowed for as a primary benefit, along with financial considerations. The relationship they had with a mentor was highly valued by all participants and contributed to a positive experience. Howze's research adds to growing support for apprenticeships in the U.S. however, her study was limited to interviewing three participants. Also, participants in the phenomenological study were high-school to work students enrolled in a manufacturing company apprenticeship program. This study adds to Howze's research by expanding the exploration into a more diverse group of non-traditional learners in a new industry.

Examination of Theories Related to the Apprenticeship Model

In addition to current literature on apprenticeship research, learning theories related to the research questions and the phenomenon were used to frame the study. The theoretical framework was used as an underpinning but not allowed to influence what naturally came to the surface. Theories inform, provide names for findings, identify connections, and contribute to problem-

solving based on an in-depth synthesis of prior research (Moore, 1991). Theories included were Knowle's Theory of Andragogy (1980), Deci & Ryan's (1985, 2000) Self-Determination Theory, Mezirow's theory on transformational learning (2000), theories on engagement (Locke & Latham, 2006; Schlechty, 2002; Shoaib & Kohli, 2017) and experiential learning (Dewey, 1910, 1938; Kolb & Fry, 1974).

Andragogy is a theory, or set of assumptions, about how adults learn (Knowles, 1980). It was developed as a response to the pedagogical approach and improved upon it with a focus on the adult learner characteristics. In summary, the basics of this learning theory include five major principles: as individuals mature they become more self-directed learners; adult learners have life experience to draw upon which serves as a resource for learning as well as mutual learning; adult learners are ready to learn, meaning they can assess where they are and where they need to be in order to fulfill personal goals; 4. Orientation to learning is one of immediate application to real life, and problem-centered learning is preferred and more satisfying; adult learners are more intrinsically motivated (Knowles, 1984).

Andragogy has been criticized for various reasons, such as not considering race and culture (Brookfield, 2003) and having principals that can apply more broadly than just adults. Nonetheless, with criticisms in mind, the basic tenets of how adults prefer to learn proposed by Knowles continues to be important to educators worldwide and serve as "pillars of adult education" (Merriam, 2009, p .3). McGrath (2009) talks about the usefulness of Knowles' framework despite criticisms. McGrath (2009) pulls from Cy Houle (1996) in saying that andragogy was "the most learner-centered of all education programs" (p. 29). Andragogy promotes learning that reciprocates the exchange of knowledge between the learner and the

educator. Knowle's seminal research and informed this study and provided depth as participants views were analyzed.

Deci and Ryan's (1985) self-determination theory was also used as a framework of reference as it relates to workplace motivation. Deci and Ryan assert that the social environment plays a role in an individual's innate motivation. Specifically, the psychological traits of competence, autonomy, and relatedness. Competency signifies an individual's desire to master skills and control outcomes. Autonomy signifies an individual's desire to have control over their destiny and act in a way that is consistent with their inner self. Relatedness reflects a desire to engage in positive relationships and have connectedness with others. A study by Vansteenkiste, Lens, and Deci (2006) showed that when intrinsic goals were present, deeper engagement in learning activities and better conceptual learning and persistence existed. This was in comparison to extrinsic motivation and no goal framing.

Goal setting as a theory was presented by Shoaib & Kohli (2017). Research of literature on engagement and motivation in employees has shown that more challenging goals are more meaningful, more valued, and lead to higher satisfaction (2017). In turn, goal setting predicts employees that are more engaged (Latham & Yukl, 1975; Locke, 1998).

Experiential learning has been defined a myriad of ways in literature, but for the purposed of this study is merely learning from experience (Dewey, 1983). The apprenticeship model, ideally, epitomizes experiential learning as most understand it and Dewey's theories provide important groundwork. Dewey's research interest was exploring how people make sense of their world (Dewey, 1910). For Dewey, experiential learning is a continuous process and involves reflection as well as learning by doing. Simply performing a task is not enough to truly learn. Reflection must occur, which requires some upset of what is expected to learn from.

Dewey (1938) stated, “learning from experience involved a progression from observation of surrounding conditions, experience from prior knowledge regarding similar situations, and a consensus based on the first two” (p.66).

Dewey rejected a dualistic notion of experience (Miettinen, 2000). He believed experiential learning to be dependent upon context and personal interactions with the environment. Miettinen (2000) found that Kolb’s theory of experiential learning based on Dewey has been criticized for supplanting an individualist notion of learning of which Dewey was philosophically opposed. Experiential learning was an important inclusion in this research framework. Experiential learning connects with a constructivist paradigm in that it posits learners use experience to create meaning (Doolittle & Camp, 1999), and this meaning is influenced by culture and nature. Joplin (1981) builds upon experiential learning theory in stating that the environment for proper experiential learning must include reciprocal feedback. This study gathered from these theorist the importance of educators or. In addition, the importance of considering how individual contexts and experiences come together and form meaning.

Conclusion

The research found on apprenticeships was often outdated and highly skewed towards programs outside the U.S. and in the vocational trades and industries. There is a scarcity of research on programs in the U.S., and not one study was found on a white-collar apprenticeship program. The research was available on internships, but because those programs are so different from a dual training apprenticeship program, they were outside of the scope of this review.

Scientific research methods were used to quantify the return on investments and economic considerations for apprenticeships, but these studies were outside of the United States. The U.S. economy is a different context, and research of this design would be beneficial to

understand how apprenticeships would transfer. Sponsor surveyed both abroad and in the U.S. like the idea of apprenticeship, but it was noted that there are many different barriers to success the most significant of which appeared to be the ability to provide a proper structure and learning environment that would enable in-depth learning and promote engagements. Theories on adult learning, transformational learning, experiential learning, and motivation were relevant to the research found, and findings supported the uses of such theories to inform practice. The review of the literature revealed many gaps, but also valuable ideas that complement this study and provide some context and understanding of the new white-collar dual training apprenticeship program that is the topic of this study.

The U.S. is currently spending millions of dollars on apprenticeships initiatives, but for such a novel mode of workforce education to stand a chance of success, the initiatives will need to be informed. More research is needed to effectively evaluate the barriers to apprenticeships in the U.S., the perspectives of sponsors, the experience of apprentices, and the possibilities offered by collaboration. Research on apprenticeships has mostly been focused on apprenticeships outside the U.S., and the time for a shift is now.

Chapter III: Methods

Chapter 3 describes the chosen research methods used to explore the apprenticeship phenomenon and how those methods were applied. The chapter is organized by first providing a general rationale for the research approach. Next, the chapter describes the philosophical and theoretical underpinnings that guided the research methods. A description of methodology starts in describing the use of qualitative design and subsequently delves deeper into methodology by covering philosophical paradigms, theoretical perspectives per Crotty (1988), phenomenology, and post-intentional phenomenology. Finally, Chapter three describes specific methods, including context, participant selection, data collection methods, data analysis methods, credibility, and trustworthiness. Chosen research methods aligned with the purpose of the study and supported the best analysis of the research questions posed.

Purpose of the Study

The purpose of this qualitative phenomenological study is to explore a new employee development model through the lived experience and perceptions of the participants. The phenomenon of interest is a dual-training insurance apprenticeship program popular in the traditions of countries such as Germany and Switzerland. Quantitative surveys on employee learning experiences are commonly used by companies but fail to provide deep understanding of the meaning and experience of individual apprentices. New programs need exploratory research from which other methods of inquiry can then build from.

Participants in the study were volunteers who had completed or who were currently enrolled in the apprenticeship program at an insurance company, referred to as the Company. Direct open-ended questioning of participants provided a unique and valuable perspective that

will inform future decision makers and provide a basis for additional research. The following research questions were used in this study:

Research Questions

1. What does it mean to be an apprentice in the U.S. insurance industry?
2. How is motivation experienced as an insurance industry apprentice?
3. How is engagement in learning experience as an insurance industry apprentice?

Research Design

Methodology defined by Howell (2013) is the overall strategy used by the researcher to inform the study. The methodology chosen for this study was a qualitative post-intentional phenomenological approach. This approach was chosen as a result of careful analysis and reflection of the research questions, the context of the study, and my philosophies on being and knowing. As the program was new and offered limited participants, it called for an exploratory study. The intent of the research questions was to seek meaning and illuminations, not to reject or create theory. The research questions were not intended to generate answers that were widely transferable or generalizable. The questions seek deep, rich, individualized meaning that provides a jumping off point for additional research in this new research area.

Philosophical paradigm. Philosophical stances reveal philosophical assumptions, or the world view of a researcher and provide context for the choice of methodology. These assumptions predate the selection of the research topic and influence the entire research process. An article in the Journal of Social Science Research by Kalu & Bwalya (2017) denotes the importance of electing a paradigmatic framework as it requires the researcher to consider broader philosophical contexts. Perren & Ram (2004) connected the paradigmatic context to promoting reflection and evaluating perspective as it relates to research. Guba (1990) defined a research

paradigm as “a basic set of beliefs that guide action” (p. 17). Paradigms are the beliefs (Lincoln & Guba, 2000; Mertens, 1998) that underpinned the design of this study. The paradigm chosen dictated specific strategies, methods, and limitations used in research design. De Vos, Strydom, Fouché & Delpont (2011) recommend that a researcher specify their chosen paradigm and document their understanding and choice in writing and good research begins with paradigm exploration along with the selection of a topic (Creswell, 1994; Mason, 1990). Strategic placement of research into a holistic philosophical framework creates robustness and (Creswell & Poth, 2018). Koro-Ljungberg, Yendol-Hoppey, Smith & Hayes (2009) promoted epistemological awareness and inclusion as an important part of a transparent research process. This is especially pertinent in that theoretical perspectives and epistemologies are often overlapping and interrelated (Koro-Ljungberg, Yendol-Hoppey, Smith & Hayes, 2009).

Theoretical framework as a concept can be confusing as various scholars such as Guba (1990), Guba and Lincoln (2005), Denzin and Lincoln (2005), and Lather (1991, 2006) use interchangeable or similar terms and such terms have been published widely in qualitative research circles. Terms such as theoretical paradigms, paradigms, and perspectives denote the same concept. For clarity, Crotty’s (1998) definition of theoretical perspective was used as a reference point. Crotty (1998) borrowed from Mead (2003) and stated that “philosophical stance informs methodology” (p. 3). Crotty (1998) proposes four basic elements to guide social research: epistemology, theoretical perspective, methodology, and finally, methods. Ontology is also an important consideration in philosophical legwork, especially in qualitative research but in Crotty’s simplified design; it is addressed within epistemology. All parts inform each other as can be seen in the figure below:

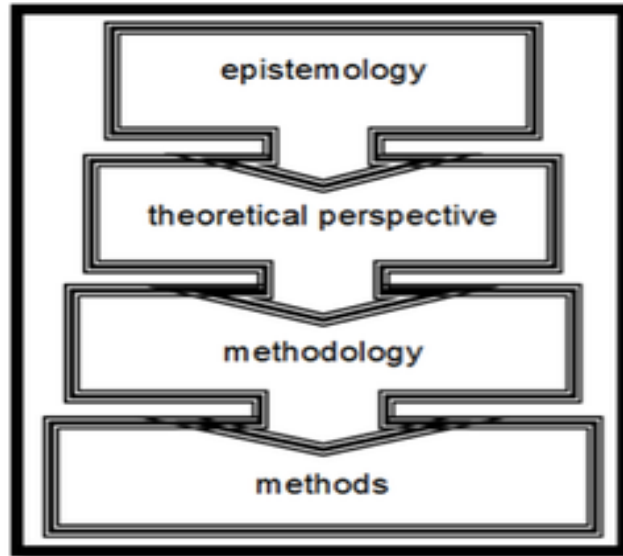


Figure 4. The four elements of social research as part of research decisions. Reprinted from *The Foundations of Social Research: Meaning and Perspective in the Research Process.* (p. 4), by M. Crotty, Thousand Oaks, CA: Sage. Image copyrighted to Crotty (1998).

Epistemology. Ontology is the study of being, or what is. What is reality (Guba, 1990)? Epistemology, as per Crotty (1998) exists alongside ontology in constructing our theoretical perspective and choice of methodology and methods. Every component in social research is concerned with what is of being (Crotty, 1998), although some methods might focus more on the being aspect than others. In considering the ontological perspective on the nature of what the nature of reality is, I do not believe there is one reality. I believe in multiple socially constructed realities exist (Bryman, 2012). I also believe in an emancipatory view where those realities are at times, influenced by the environment, such as social constructs (Bryman, 2012). The nature of reality is continually changing and subjective. My ontological leanings fit with qualitative research as it is inherently subjective in the way it seeks to understand individual's beliefs, values, experiences and situations through their own words (Kalu & Bwalya, 2017). Because of my belief in inherent subjectivity and multiple realities, interviewing people in person about the

experience was important. My emancipatory lens also led me to this research topic as the apprenticeship model has the potential to break social barriers in the insurance industry.

Epistemology, at its root, is simply knowing (van Manen, 2017), or according to Guba (1990), how do you know something? My belief in how I understand and come to know things influenced my research design. Crotty (1998) defined epistemology in social research as the theory of knowledge and how that theory exists within a theoretical perspective. Epistemology is an integral part of the research question, design, and how it is meant to be interpreted. As a constructivist, and less realist, my epistemological views are that I can only know reality through some level of interpretation. Interpretation and subjectivity are always present, so true reality, in some sense, is impossible to measure. This does not make the information obtained about experiences any less important. Von Glasersfeld (1995) indicated reality: "is made up of the network of things and relationships that we rely on in our living, and on which, we believe, others rely on, too" (p.7). Constructivist views are on the opposite end of the spectrum from Objectivism, rejecting one truth and empirical inquiry. The reality of knowing is subjective and influenced by our relationships, contexts, and experiences (von Glasersfeld, 1984). Reality is also created by groups (von Glasersfeld, 1984). Despite reality being a moving target, it is still possible to provide valuable insight through attempting to understand multiple views and analyzing rich descriptions of experience. Reality can be constructed between the researcher and the researched and shaped by individual experience (Creswell & Poth, 2018). Such epistemological leanings are congruent with qualitative research particularly with face-face interviews which allowed for deep and reflective exchanges.

Theoretical perspective. Theoretical Perspective, as defined by Crotty (1998), is the philosophical stance informing the chosen methodology and methods, thus providing context for

the chosen process and grounding the logic and criteria. It is our way of viewing the world and trying to understand it (Crotty, 1998). It is clear that in line with my ontological and epistemological views, my philosophical leanings are towards interpretivism and phenomenology. Interpretivism, as opposed to its popular counter perspective objectivism, is based on subjectivities and interpretation rather than facts and scientific testing. Crotty (1996) explains that interpretivism is focused on individuals meaning rather than trying to reach a broad consensus through deduction and data. Phenomenology is a subcategory of interpretivism. It is an inductive view in which the researcher allows the phenomenon to present itself. Bias is supposed to be withheld, but it is recognized that the meaning and interpretations of all parties are essential.

Qualitative discovery. Careful considerations of my research questions and philosophical beliefs, including epistemology, ontology, theoretical perspective, methodology, and aligning methods, led me to choose the qualitative design. Ericksen (2008) discusses the history of qualitative research and how it has evolved. Importantly, he raised the ideas of Willhelm Dilthey and the development of social science where the focus is on particular means and actions taken in real life (Ericksen, 2008). The qualitative design had an advantage on other types of research as it pertains to this particular study because my research question required me to hear the participant's voice and understand the context, something that could be best achieved through a focus on their real life means and actions. The broad options and less stringent rules allow for ample contemplation and reflection, invaluable in the analysis of the root cause of human behavior. In qualitative research, one seeks to understand, not prove (Ericksen, 2008), and the question of apprenticeship experience fit with understanding. What the apprenticeships experience and how they experience it is subjective, and there are no variables the research seeks

to prove. There is an understanding that proof is a moving target. This is true in qualitative and quantitative research, but qualitative research more openly accepts subjectivity and fluidity at its very core. Equating the study of human subjects from a scientific perspective has merits, but is not the only path towards discovery. Nkwi, Nyamongo, and Ryan (2001) stated that they asserted qualitative research is any research where the data is not nominal, or categorical. The human psyche is complex, and although breaking it down into measurable unit can have some merit, it is hard to argue that an immersive approach cannot be just as valuable depending on the study's intent. Erickson's (2008) accounts of early ethnographic studies in the workplace, such as in banks (Argyris, 1954a, 1954b) was of particular relevance as I chose to employ qualitative research in a narrow workplace setting.

The first step in choosing the most appropriate research design starts with an analysis of the problem statements and research question. This study sought to explore a new model of on-the-job learning in the insurance industry – the apprenticeship. Specifically, the central question asked what does it mean to be an apprentice in the insurance industry? All sub-questions related to this central question clarify and seek data that is related to the central phenomenon and lived participant experience. In-depth query into how the participants experienced being an apprentice and the meaning they attributed to their involvement provides important insight into the viability of the program as an alternative model for effective employee development in the insurance industry.

The study involves a small group of individuals making quantitative methods ineffective due to sample size. Additionally, there are no measurable variables being sought. The purpose of the research is not a cause and effect relationship, but to discover themes and patterns that will inform workforce development policymakers, educational institutions, and the insurance

industry. A look inside the mind of an apprentice can illuminate important internalized decisions and meanings which have important indications for how the program is functioning.

Quantitative surveys on employee learning experience are common practice at companies internally, but often fail to provide a deep understanding of the meaning and experience of individuals. The complexity involved and the need for context suggested a naturalistic inquiry approach and the use of in-person interviews. The voices of the participants through direct open-ended questioning allowed a unique and valuable perspective to inform future decision makers and provided a basis for additional research, hallmarks of qualitative methods (Creswell & Poth, 2018). Additionally, the program is a completely new model which lends itself to exploration. Exploratory research is commonly combined with qualitative methods because it seeks to highlight what is not yet known and has yet to reveal itself. In order to understand the essence of the program, I had to discover the inner reflections of the participants. Engagement with the participants themselves was critical. We come closer to the truth if we are present.

Panda & Gupta (2013) encouraged my path towards qualitative inquiry and phenomenology in a research paper on making academic research more relevant. The authors stress the importance of additional approaches that are practical and tied directly into problems so that they can be applied. Daft (1983) urged researchers to collaborate rather than theorize with little input from actual organizations. They cite Strasser and Bateman (1984) and Boehm (1980) in articulating that research process should begin with a real organization problem and the focus of inquiry should be directed towards helping practitioners address organizational problems with new insights or knowledge (Kieser & Leiner, 2009). Kalu & Bwalya (2017) also state the good qualitative research questions typically arise from the real-life observations of researchers. The collaborative approach falls in line with modern qualitative inquiry and away

from techniques where researchers alone identify research problems using a literature review (Panda & Gupta, 2013). I was interested in digging into the root cause of the research problem from current and prospective industry employees. These individuals and their meanings, as explored within the context of an on the job employee development program, are a key to understanding the problem of maintaining a viable supply of industry talent.

Methodology appropriate for constructivist perspective proposed by various scholars (Crotty, 1998; Koro-Ljungberg, Yendol-Hoppey, Smith & Hayes, 2009; Creswell & Poth, 2018) commonly includes qualitative frameworks such as ethnography, grounded theory, phenomenology, and heuristic inquiry. Methodological beliefs or approaches supporting constructivism include those that have more of a literary style and use inductive methods and emergent ideas (Creswell & Poth, 2018). A defining feature of methodological procedures in qualitative research is that they exist from the ground up based on what is inferred from the phenomenon studied.

Phenomenology. Phenomenology is a centuries-old philosophical orientation that evokes the study of structures of experience or consciousness (Smith, 2016). Phenomenology is a complicated subject as it exists as a philosophy, as a practice, and as a research method. For this research study, phenomenology was an underlying philosophical framework as well as a research methodology. There is much deliberation on the best phenomenological design or which philosophy is the most relevant as it has taken so many forms as demonstrated by the Encyclopedia of Phenomenology (Kluwer Academic Publishers, 1997, Dordrecht and Boston) which includes seven types of phenomenology. Having a basic understanding of what phenomenological means, including its early origins, was still important to reflect upon in contemplating which tradition my research design primarily adhered too. Max van Manen states

“The realization that phenomenology is the pursuit of insight into the phenomenology of lived experience should strike fear into the heart of anyone who hopes to practice it” (van Manen, 2017, p.779). This warning serves as a stark reminder of the complexity and organization that needed to accompany me throughout the dissertation process. I have strived to remain true to the method I have chosen as best to answer my research questions and stay centered in the analysis. Phenomenology seeks to uncover new meanings and illuminate what has not been so obvious from appearances, and my work with apprentices remained carefully and focused on this idea.

The constructivist worldview I relate to is often seen in phenomenological research, where individuals describe their experiences and research results in compilations of different perspectives of an experience (Moustakas, 1994). With an emphasis on an inductive process and thoughtful reflection of lived experience, I found phenomenology to be the best fit with my research topic and philosophical views. In phenomenology, the researcher’s focus is on the “regions where meaning originates” (van Manen, 2007, p.12) in order for an intimate first-person exchange occur, encouraging depth of meaning. Grounded theory is also commonly seen with constructivist paradigms yet inappropriate for this particular research study as the program is new, and the basis of the research is an initial exploration not development of theory. The research questions posted in this dissertation required the experiences of individuals but did not attempt to develop a theory. Also, the scientific leanings of the grounded theory methods (Charmaz, 2003) are counter to the subjectivism I embrace.

Various scholars have explored the concept of phenomenology in the past 100 years but the philosopher Edmund Husserl is credited as the founder of modern phenomenology with his work that started in the late 19th century (van Manen & van Manen, 2014). Husserl’s main assertion was that our existence in the world is a given, so the only way we are certain as

individuals are from our experience of the world (Husserl, 1970). From this, he believes we can base a foundation of knowledge on understanding the structure of consciousness (Husserl, 1970). Two major schools of philosophical phenomenology are typically cited – that of Husserl (referred to as “transcendental”) and that of his student Martin Heidegger (referred to as “hermeneutical”). Many iterations of phenomenological reflection and methods have developed out of each of these schools of thought (to name a few, Clark Moustakas, Maurice Merleau-Ponty, Amedeo Giorgi, and Jean-Luc Marion), but all remain the same at their very core. Phenomenology seeks to understand through how something “appears, is given, or presents in pre-reflective or lived experience” and in for the most part is always “descriptive and interpretive, linguistic and hermeneutic” (van Manen & van Manen, 2014, p. 610).

Transcendental phenomenology. Husserl believed that one could gather the essential meaning of a phenomenon through how it appears in consciousness (van Manen & van Manen, 2014). Applying this philosophy to the research of the phenomenon of a learning model in an apprenticeship program is to focus on how that apprenticeship appears or gives itself through the descriptions and meanings derived from the consciousness of the individual participants. The transcendental phenomenological method outlined by Moustakas, adapted from Husserl, focuses on the participants’ given descriptions to generate an essence of the lived experience. An important component of phenomenology from Husserl’s approach includes bracketing or *epoche* as an attempt to set aside preconceived notions, although it is acknowledged that personal bias can only be reduced not fully realized. Husserlian phenomenology is often criticized as being too positivist and philosophical for social science research (Vagle, 2015).

Hermeneutic phenomenology. Heidegger’s hermeneutic phenomenology leans more heavily on the researcher’s interpretations of what the lived experience means. Heidegger altered

Husserl's philosophy in that he rejected phenomenology from an epistemological stance (knowing) and instead embraced it as ontological (being). Heidegger rejected that we can ever know without a doubt, as the meanings derived are elusive (van Manen & van Manen, 2014). There is no true essence because the idea of consciousness is an abstraction (van Manen & van Manen, 2014) and so the focus of inquiry should be on something more absolute - how meaning comes to be (van Manen & van Manen, 2014). Heidegger endorsed the concept of knowledge as what it means to be and rejected bracketing because all researchers bring prior understanding (Dahlberg & Nystrom, 2008).

Husserl vs. Heidegger. The design of this study included basic tenets of both Husserl and Heidegger's philosophy with a tendency to favor Heidegger. Critical reflections on how an individual's consciousness perceived their interpretation of the phenomena were required to situate the research solidly within phenomenology (Reiners, 2012).

Simplifying the two philosophical perspectives greatly, Husserl's approach towards examining the apprenticeship phenomenon would be that of pure description and bracketing while Heidegger would reject bracketing and look for the meaning of the apprenticeship phenomenon. Husserlian phenomenology uses eidetic analysis, or essence seeking, which entails reduction into modes of discovery. It is epistemological in that it seeks to a reflective understanding of the world in order to gain clarity about a phenomenon. The phenomenon is experienced from internal perception, such as through memories or described situations (van Manen & van Manen, 2014). For Heidegger, complete impartiality is impossible, so the researcher becomes part of the phenomenon in the extraction of meaning from texts (Reiners, 2012). Heidegger felt that reflection in Husserl's sense was a problem because full meaning and essence cannot be grasped in light of the transcendental ego self (van Manen & van Manen,

2012). Husserl's epistemological and Heidegger's ontological phenomenology have been challenged by many scholars over time for example by Sartre, who felt both were too unbending (van Manen & van Manen, 2012) and Jean-Luc Marion who felt that some phenomenon is too saturated with meaning to produce an essence (van Manen & van Manen, 2012).

Still, all variations on phenomenology have in common a reflection on lived experience. Crowell (2002) argues that despite their contradictory philosophical stems, both Heidegger and Husserl are concerned with finding transcendental space meaning and have a common goal. Crowell (2002) also asserts that Heidegger's suppositions are just a transformation of Husserl's work, with the ideas of intentionality and meaning intact. Paul Ricoeur states that rather than a radical departure from Husserl, Heidegger's philosophy is a continuation of it (Barua, 2001). In his article, van Manen (2017) provided an overview of the different methodological approaches to phenomenology and supported this notion in stating that the lines are often blurry and subjective (van Manen, 2017). Van Manen (2017) asserts that whether it is referred to as descriptive, hermeneutical, interpretive, or another variation, they all espouse the same philosophical pursuit - the concern with what gives itself. Phenomenology as how things show or give themselves naturalistically (Marion, Horner & Berraud, 2002). Heidegger's interpretive approach is more ontological (being), and Husserl's search for essence leans epistemological (knowing) yet both still search for how something naturally manifests without preconception. Considering these facts, some overlap of the philosophical concept is not problematic as long as the accurate underlying tenets are held and consistent.

Husserl and Heidegger provided philosophy but not a prescriptive phenomenological method. In considering the phenomenological method, this study leaned towards contemporary scholars, with a particular interest in those who espoused modified versions of Heidegger's

interpretive philosophy. This study collected data that was understood to be an interactive play between researcher, participants, phenomena, and any other external influencers. The study objective was not a bracketed description of the apprenticeship experience as it appears, but illumination and wonder that looked to understand what it is like to be an apprentice. This involved some level of interpretation by the researcher and the participants. The context was considered relevant as the phenomenon tied back to individual participant meaning and lived experience. Heidegger's reading between the lines approach was desirable as it deepened the inquiry. The interpretive method was used appropriately, as it included transparency and reflection. The purely descriptive nature of Husserl and the notion of bracketing and reduction into essence was not appropriate for this study, which acknowledged the researcher's familiarity with the insurance industry. Rather than try to bracket out a priori experience and theory as Husserlian phenomenologists aspire (Vagle, 2015), this study incorporates that knowledge into creating a more informed design. Still, Husserl's ideas regarding letting the phenomenon speak for itself was congruent with the research objectives and always a core objective. Some tenets of each major philosopher were utilized and creatively assembled in order to get to the root of the research questions most effectively. This study followed Mark Vagle's post-intentional phenomenology, which takes a modernized phenomenological approach by weaving together the critical philosophical ideas of phenomenology founders with the selected phenomenological practices esteemed by top phenomenological scholars.

Post-intentional Phenomenology. Post-intentional phenomenology stays true to the phenomenological path but increases focus on intentionality – how we find ourselves connecting to the world in an ordinary manner. It recognizes this as a relationship which is constantly in flux. Contrary to what it appears on the surface, the hyphen between post and intentional is

explained not as a prefix that signals to move away from or beyond previous variations of phenomenology, but as a way to provide flexibility to phenomenological ideas (Vagle, 2015, p. 596).

Intentionality is a sense of knowing, and being that is innate. Vagle (2014) defines ‘intention’ as ‘the inseparable connectedness between subjects (...) and objects’ (p.27). This is what is to be explored and what can bring forth profound insight. Connections between ideas, subjects, people, practices, experiences, and places are where intensities and multiplicities are found (Vagle, 2015) call for an intensely reflective and open approach. Vagle’s framework and theories came out of Schon’s call for a phenomenology of practice in the area of teaching and teacher education (Vagle, 2010) and the writing of Max van Manen, who also called for a phenomenology of practice (van Manen, 2007). Vagle, as well as Schon and van Manen, saw a benefit in the application of a modified version of phenomenological research method in education as it allowed for analysis on not just how content or knowledge was being applied to practice, but how it was “being reflected on and in practice throughmoments”. This is a move even further away from scientific measurement and positivism and towards what phenomenologist prefer to study the things themselves, or the source, for an explanation (Vagle, 2010). Outside theory and explanations are sided notes that help to frame what already exists (2010). Vagle (2010) asserts that phenomenological research must be centered on a subject’s “intentional relationship” with the world using a post-structural concept of intentionality. Post-structuralism is an extension of structuralism. They have in common a rejection of empiricism and a focus on language and its structure and systems, specifically the “moments between words as a representation of our culture” per de Saussure (1966, p. 120). Language is seen as symbols of our social and cultural existence. However, structuralism is rigid in its adherence to

objectivism and language as having both the word and what that word represents. Post-structuralism rejects this rigidity and posits that meanings of words are endless derivations and is associated with deconstruction (Derrida, 1998). For example, one individual's reference to savior can have a religious connotation, another's might view a savior in the practical sense. For post-structuralist then, the meaning is always moving. Derrida (1998) rejects western philosophies in the sense that is based on a false ego-centric understanding of the world. Derrida (2000) posits there is no central meaning, that is an illusion.

Western philosophers are mistakenly searching for an origin when our focus should include the recognition that there is no center. All parts are continually moving, related, and to be seen as a whole. Others ground post-structuralism in Kant (Harcourt, 2007) and his essay titled "What is enlightenment?" (Kant, 1784). Kant's ideas similarly focus on the ambiguity of human thought. The importance is given to analyzing ambiguities and discovering how "we come to fill those gaps of knowledge formerly assumed no transformed into decisions guided by the self" (Harcourt, 2017, p. 1). All of this resonates perfectly with Vagle's post-intentional philosophy and the dissolution of subject-object as separate.

Vagle uses the pronouns "of", "in" and "through" to explain the different relationships between subject and object that Husserl, Heidegger and post-intentional philosophy propose (Vagle, 2014). Husserl's descriptive phenomenology is paired with 'of', as it addresses 'a particular intentional relationship (i.e., of-ness) between subject and object' (p.36) as relatively static. Heidegger's interpretive phenomenology is paired with the pronoun "in", as it studies 'in-ness' of intended meanings as 'intended meanings come into being' (p.39) through the interaction of subject to subject (Vagle, 2014). Vagle's (2014) post-intentional phenomenology is paired with the pronoun 'through' and 'through-ness' (p. 41). Through-ness is used to

characterize Vagle's post-intentional interpretation of intentionality in which intended meanings are always in flux, and always becoming. This is a post-structural commitment in that knowledge is seen as being partial and always changing (Vagle & Hofsess, 2016). Vagle (2015) places post-intentional phenomenology work where conceptions of phenomena move away from Husserl's static essences to "unstable, contextualized, and historicized deconstructions" (Vagle & Hofsess, 2016, p. 335). Vagle's "posting" of intentionality and move toward deconstruction is a natural evolution for phenomenology as it has been continuously moving away from Husserl and the dichotomous characterization it has had in the past as either transcendental or interpretive. Context, and a moving context with a history, is a part of consciousness and presence and meaning cannot be separated from such contexts. Post-intentional phenomenology furthers the jump away from ego and consciousness and into embodiment (Vagle & Hofsess, 2016), building on Merleau-Ponty's (1964/1968) concept of threads of intentionality which are running through all relations and constructs of life meaning, fluid and partial. Intentionality is central, however invariant structures - the "what" and "how" are seen as adding to post-intentional phenomenology. Post intentional phenomenology recognizes beings as 'cultured, gendered (Foucault), socially classed and so on' (Vagle & Hofsess, 2016, p. 336).

Vagle's interpretation of intentionality is that of an embodied subject who is both an actor and one being acted upon. A swirling elixir where interaction with the world is fluid and beginning and end are just one section of continuous branches, or entangled ramblings with the researching residing within (Vagle & Hofsess, 2016). Figure 5 represents the phenomenological research concept based on Vagle's ideas. Circles separate the participant, the researcher, and the tentative manifestations, but they are pushed together in a cone to signify meanings as fluid and interactive. The thoroughness of meaning that Vagle refers to (Vagle, 2014) encourages the

researcher to recognize and embrace the dissolution of subject-object as all aspects of the phenomenon being studied are recognized as inherently intertwined.

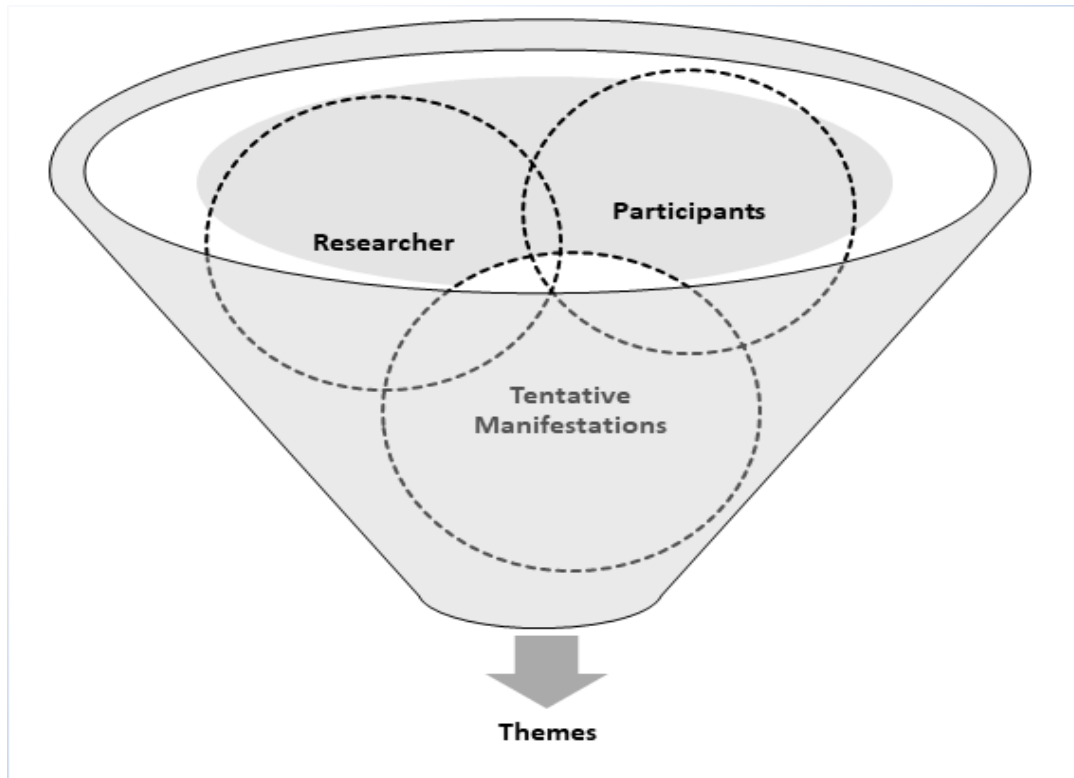


Figure 5. Post-intentional phenomenological research method visualized

Qualitative Method

The methods in this research study were directly correlated with the chosen methodology and flow down from the philosophical paradigms and research questions. Methods are more specific than an overall methodology in that they describe the actual tools and means used to gather and analyze data. Many methods can be used in research, and phenomenology encourages any methods that prove useful in bringing forth discoveries and meanings of lived experiences. The most common method used in qualitative research, and used in this study, was one-on-one interviews.

Context. The insurance company's apprenticeship model was set-up based on a two-year dual training model more commonly used in Europe than in the United States. This dual system refers to the coupling of experiential learning as a paid apprentice along with formal education that compliments the path of learning. The program involves a collaborative partnership between the U.S. government, the company, and the local community college. What made this program particularly unique was that it was the first of its kind in the U.S. insurance industry. The industry has many intern programs, informal apprentices, or variations of internships that recruit individuals directly from college, but nothing structured like the program in this study. The major difference of this program from more traditional learning models in the insurance industry is that it couples schooling with on the job learning and a guaranteed job at the end of the program. The program is longer than internships and included public college classroom education and formal certifications - unlike the process of hiring entry-level employees. Apprentices are rotated through three major areas that comprise the core insurance company functions - claims, underwriting, and finance. Tuition is paid by the Company and partially subsidized through the Department of Labor and the time that apprentices work at the company. What makes the apprenticeship program particularly interesting, is that it is preparing participants for corporate insurance jobs that typically require 4-year college degrees and experience.

The minimum requirement for acceptance into the program is a high-school degree or equivalent, opening the door to a non-traditional career path. Funding is provided for an Associate's degree in Business Administration at a local community college as well as the ability to earn as they learned on the job. The apprentices are officially recognized as by the Department of Labor as certified apprentices in general insurance upon graduation. This meant that the

program offers an opportunity for career advancement not easily available to many. Because of these features, the apprentice pool available to the Company was uncharacteristically diverse. Diversity and inclusion have been cited again and again in industry publications noting it as a strategic initiative (Peacock, A, 2018; Souter, G. 2018).

The Company sponsoring the program is a major insurer and prestigious international corporation. The learning model used is a unique undertaking not only for the U.S. but for the finance and insurance industry, an industry eagerly searching for creative solutions to a human capital problem. Discussions with apprenticeship program leaders at the Company showed them to be excited about the program's potential not only for their company but for the whole industry. They were eager and hopeful as they talked about the individual stories of apprentices who have been through the program and conveyed a sincere interest in learning all they could to make the program better as it developed and grew.

Participants selection. Participants that were selected were anonymous volunteers that had taken part in an insurance company apprenticeship program. Pseudonyms were used to protect the participant identity, and some of the specific details of the participant accounts (names of companies, educational institutions, number of children, etc.) were referred to as general categories between brackets. For example, the name of a restaurant is shown as <restaurant>. When there was a chance, the information could be used to identify them or the Company. Due to the new nature of the program and the small size of each cohort, the number of recruits was limited to six. Morse (1994) and Creswell (1998) suggest that an appropriate sample size for a phenomenological study is a range of 6 to 10 participants. Data collected from the six participants also met the required point of saturation, where themes and manifestations of the lived experience seemed to become repetitive and suggested a data collection stopping point.

A recruitment flyer was emailed out to all program apprentices by the Company on my behalf. Apprentices were asked to contact me directly should they wish to participate. All of the participants that volunteered were selected. The only requirement was that they had participated in The Company's apprenticeship program and were adults, age nineteen or older.

Data collection. The data collection method used in this phenomenological research study employed semi-structured interviews to explore the everyday lived experiences of insurance company apprentices in the United States. Interviews lasted 45 - 60 minutes. Probing questions were used to clarify statements provided for accurate interpretations or to seek richer responses. Although the interviews were approached with an open mind to see what manifestations might reveal themselves, the interview questions were created based on prior understanding of theories related to adult learning as well as variables that related specifically to the research questions in order to maintain an area of focus. Questions intentionally touched upon areas such as motivation, learning, and general meaning to invite answers related to the participant's experience of the phenomenon under study. Input from program sponsors was sought in reviewing the interview questions so that the questions could be validated for clarity and accuracy. Van Manen (1990) encourages the use of methods that will promote the identification of themes that can inform and serve as heuristic tools (p. 170). Vagle downplays the role of literature reviews as he explains we must capture manifestations of the phenomenon as it is lived (Vagle, 2014). However, by some crafting interview questions with the research questions in mind, I provide needed context and focus while remaining open to new and unexpected manifestations.

Additionally, my prior knowledge is inseparable from the research process, so I acknowledged this through continued reflection and oriented the questions phenomenologically.

Questions focused on obtaining the participant's encounter with the phenomenon, being an apprentice. Phrases were used to invite phenomenological reflection such "How do..." and "What is it like..." (Vagle, 2014, p. 131).

In addition to the interviews, participants were contacted by a phone call or emails for additional clarifications on statements made as needed. Observation was used as well as handwritten notes, both with regards to the participants themselves, but also the environment in which they worked. Researcher journals were kept throughout the study and used as a source of reflection, means of bridling data, and a data source. Finally, general information about the program was obtained with permission through representatives of the Company as well as publicly available sources such as the Company's website.

Bridling plan. Bridling is a term for the modified form of bracketing used in post-intentional phenomenological research. Bracketing, a means of phenomenological reduction used by scholars following a Husserlian philosophy (Husserl, 2000/1928), seeks to set aside one's beliefs and bracket them out of the data. Bracketing is meant to remove prior understandings in order to promote data that is without the influence of the researcher. Bridling, first set forth by Dahlberg et al. (2008), changes the notion of bracketing by encouraging reflection through all steps of the research process and using bridling as a data source. The researcher's understanding is integrated with the phenomenon but with awareness. Bridling is referred to as the researcher being present (Vagle, 2014) and as a means to improve validity in phenomenological research (Vagle, 2009). Validity according to Vagle (2009), is based on intentionality akin to Sartre's "bursting forth" towards the phenomenon not solely with participant's statements, but with an acceptance of all subjects and their relationships with each other and the phenomenon.

Dahlberg (2008) described bridling as:

1. Restraining pre-understanding: “personal beliefs, theories, and other assumptions that otherwise would mislead the understanding of the meaning and thus limit the research openness” (p. 129-130).
2. Avoiding overconfidence: “Researchers should practice a disciplined kind of interaction and communication with their phenomena and informants, and “bridle” the event of understanding so that they do not understand too quickly, too carelessly or slovenly” (p. 130).
3. Looking forward: “While “bracketing” is directed backward, putting all energy into fighting pre-understanding and keeping it in check “back there”, not letting it affect what is happening “here and now”, “bridling” has a more positive tone to it as it aims to direct the energy into the open and respectful attitude that allows the phenomena to present itself” (p. 130).

Bridling during this research followed Vagle’s (2014) recommendations to use intensive journaling starting before the research began and continuing throughout the project in the form of reflective journaling. Written statements from the researcher’s bridling journals were used to craft the text phenomenologically (Vagle, 2010). Attention to the research questions, the participant’s responses, and the researcher’s notions of the phenomenon were continually considered.

Data Analysis Approach

There are several approaches to data analysis that might be used depending on the particular brand of phenomenology chosen, some more prescriptive than others. Colaizzi, Giorgi, Van Kaam and van Manen formulated popular methods of data analysis, all based on either Husserl’s descriptive or Heidegger’s interpretive phenomenology. All describe the meaning of

experience through emergent themes. The researcher searches for common patterns elicited from specific experiences. Colaizzi's method instructs the researcher to validate the findings by returning to the study participants, while Giorgi's analysis negates the validation of the participants. Giorgi deems it inappropriate to ask participants or external judges for validation. Van Kaam's method promotes intersubjectivity to be confirmed through expert judges (Reiners, 2012). Max van Manen, most commonly linked to phenomenological research in pedagogy, denoted themes as a way of organizing our thinking and providing structure to deeper meaning (van Manen, 1990, p. 79). Van Manen (1990) highlights the importance of writing through data to isolate themes. He compares and contrasts thematic presence in poetry to phenomenology as a way to explain thematic orientation in phenomenological research. He writes, "For the artist, as well as for the phenomenologist, the source of all work is the experiential lifeworld of human beings. ...one of the differences...is that literature or poetry (although based on life) leaves the themes implicit, whereas phenomenology attempt to systematically develop a certain narrative that explicates themes while remaining true to the universal quality or essence of a certain type of experience." (van Manen, 1990, pp. 96, 97).

Post-intentional phenomenology, as proposed by Mark Vagle, is heavily influenced by scholars Max van Manen (1997), K. Dahlberg (2006). Vagle, like van Manen, avoided prescribing a strict mandate on data analysis. This is in line with his preferred mode of discovery, nearly any means which is the best for seeking new meaning and insight with regards to the research questions. Creativity is encouraged, allowing for freedoms not typical of all qualitative research. His analysis recommendations trade inflexible steps for openness to foster in-depth critical thinking. Still, the main tenants proposed by Vagle that have been followed at the core of this data analysis include the following (Vagle, 2016):

1. Whole-part-whole process
2. A focus on intentionality and not subjective experience
3. A balance among verbatim excerpts, paraphrasing, and your descriptions/interpretations
4. An understanding that you are crafting a text - not merely coding, categorizing, making assertions, and reporting.” (p. 98)

Also, Vagle stated that one of the most important steps in post-intentional phenomenology is post-reflexion (Vagle, 2014, p. 131). Consistent with Vagle’s suggestions, I created a post-reflexion plan, wrote out a post-reflexion statement, actively journaled post-reflexively by sending myself emails after each major research milestone, and considered post-reflexion throughout this analysis. Post-reflexion meant I was consistently meditating over what I wrote in the initial post-reflexion statement about my assumptions, beliefs, potential biases, and expectations.

The various approaches to phenomenological analysis are deeply philosophical and highly subject to interpretation. Reading the various approaches to phenomenology can confuse the research process, as many methods seem to contradict each other. As a researcher, I chose a primary philosophical underpinning that was most relevant to contemplating the research question being posed and was best suited to my philosophical tenets. This was critical as the researcher in qualitative design is the lens from which the whole research effort will be colored. From this, the rest of the research design unfolded, including data collection and analysis methods. Consistent methods are critical in composing research that is trustworthy and credible. This dissertation used a data analysis approach comprised of Mark Vagle’s (2014) steps for discovering tentative manifestations, van Manen’s isolation of essential themes (2001), Delueze

and Guattari's lines of flight (1987), and Dahlberg, Dahlberg and Nystrom's (2008) concept of bridling.

Data Analysis Process

The analysis of the interviews began with the initial transcriptions, as I listened carefully to the participants speak and made notes regarding their tones, sounds such as laughing, or non-verbal cues such as eye-rolling or animation. Writing out the interviews for each participant as whole narratives verbatim gave me time to reflect on each interview and individual as a whole, as well considering the aggregated data of all participants. Phase one of the analysis consisted of multiple lines by line reads of the interview transcripts in conjunction with journaling.

Excerpts of potential significance were highlighted, and notes were made in throughout by hand. The data sets were further contemplated in three steps, as shown in Appendix A1. The steps used are consistent with Vagle's (2016) recommendations to researchers in seeking unique and enlightening tentative manifestations. The steps used also consider Vagle's suggestions to be open to using Delueze and Guatarri's lines of flight metaphor (1987; cited in Vagle, 2016). The metaphor lines of the flight were interpreted to represent the various places ideas and meaning can lead or take off to. Searching for lines of the flight was a way to re-imagine the statements made by participants and open up possibilities.

While writing out the full interviews, I utilized reflective journaling as recommended and as a means to "own our presuppositions" (Vagle, 2014, p. 99) and use them alongside the data analysis.

Once the interviews were fully transcribed, and a first reflection of the data was noted and contemplated, I began a more formal whole-part-whole analysis starting with each participant. I created a data sheet with multiple columns for each participant that summarized

my analysis of the interview of a whole first, then included line by analysis, and finally a column for contemplating the participant's meanings (as shown in Appendix A2). In each step, I paid attention to Vagle's call for intentionality and not the participant's subjective experience. In the 2nd column of Table Three, my focus was on the who, what, and why of the experience — searching for that interconnectedness between the participant and the apprenticeship program phenomenon. I kept an eye open for curious statements, or patterns that could be points of illumination. The final column represented a reformation of the whole for each participant.

Once each participant's data had been through this process, I moved the analysis a step further and looked for shared experiences, or interesting patterns when the data was viewed through a cross-case analysis of the shared lived experience. Vagle states that in these subsequent readings and follow-ups, one is looking for what he calls "tentative manifestation" or similar to what Van Manen might have called "themes" or essence, and Dahlberg "patterns of meaning" (Vagle, 2014, p. 99). The whole data process was guided by maintaining an open and curious mind while seeking what the text was revealing. Wertz describes the data analysis process like mediation, a slow careful and deliberate description of the phenomena with particular attention to small details which may have larger implications (Wertz, 2005, p. 172). Through internal and open dialogue, the data was finely crafted into a narrative, not just of the participants, but of the researcher and the phenomenon itself with special attention to interconnections and meaningful revelations. Vagle recommends engaging with Deleuze and Guattari's (1987) philosophical ideas about lines of flight - the point where an idea or a statement seems to go against prior understanding, or to fly off in unexpected ways or unexpected territory (Deleuze & Guattari, 1987, cited in Vagle, 2015) no longer constrained by

mere linguistics. This, he states, is where tentative manifestations can be discovered (Vagle, 2015). Tentative manifestations, what van Manen (1990) referred to as themes that have “phenomenological power” (p.90) were contemplated, identified, and crafted into text. The text was handwritten, journaled, typed, and re-written as that space between the phenomenon and the individual was continually sought.

Vagle (1997, p.21) cites Moran and Mooney (2002, 382-3) in looking to Sartre’s theoretical words on knowledge to adequately explain the notion of an individual’s knowledge of a tree as an in-betweenness. The narrative about the tree is not just a description of how tall it was or how many branches it had. It denotes moving past pure representation and into other forms of consciousness and knowing (Moran and Mooney, 2002). The true manifestation exists in how it is experienced by the individual. For example, if the tree was a place that the individual used to play as a child, what that tree means may be quite profound. I can recall such a tree in my yard when I was a child. It was great sycamore, over 100 years old, that was completely hollow on the inside. I would hide in its great cavernous trunk in order to avoid my younger siblings or my mother. The dark cover, ornate organic walls, and earthy smell provided me with comfort and solace. One might gather from my narrative that life for a child in a large family was often chaotic and stressful. That places of calm and refuge were longed for, and that is what the tree meant to me. My manifestations regarding this tree are deeper than its description and surely have changed over time. At the same time, my brother, who also plays in the tree, likely had a completely unique manifestation. Common themes perhaps existed in our connections to this tree, yet highly individualized. Memories of that tree certainly bring back feelings of serenity that I still connect with nature and being in the forest as a whole. That is the

significance of the phenomenon, and this anecdote is what the data analysis of this study kept in mind.

Phase two of the data analysis considered found tentative manifestations, then looked towards Van Manen's (1997) recommendations for isolating and discovering thematic aspects and statements in order to communicate the compelling themes which were shared among participant's experience. Patterns which were meaningful and significant to the research question were sought both within each participant's lived-experience but also viewed across the shared lived experience of all participants. Van Manen (1997) emphasizes that the research must "work the text"(p. 167) and not just let the data speak for itself. The researcher must write, re-write, interpret, use anecdotes, and narrate to allow the data to illuminate what is significant. Also, the analysis of data must always remain oriented to the main research question, which in this study was - what does it mean to be an apprentice in the insurance industry (Vagle, 1997)? It is important to note that Van Manen (1997) believed themes served to provide a fuller description of a phenomenon (p. 92). Thematic statements, phrases, or singular words highlighted were a representation of the lived experience and could never exist as the whole story (Vagle, 1997). I discovered themes and provided a rich description, but each true encounter was highly individual. A representation of the full Stage 2 data analysis can be found in the Appendices.

Credibility, Trustworthiness, Rigor

Tracy (2010) wrote a seminal article that provided a basic big-tent criteria checklist to help structure and analyze whether qualitative research was within the realm of best practices. I used this cornerstone article as a check on method design and quality as the research unfolded. Components of this big-tent criterion for sound qualitative research include (a) worthy topic, (b) rich rigor, (c) sincerity, (d) credibility, (e) resonance, (f) significant contribution, (g) ethics, and

(h) meaningful coherence. The structure and formality in the underlying framework provided by Tracy may be basic but these guidelines were used to help inform policymakers and government institutions more familiar with quantitative methods (2010). Additionally, the tenets proposed by Tracy (2010) were vital in addressing subjectivity and confirming credibility (Peshkin, 1988). Importantly, Tracey (2010) notes that this is a flexible and useful tool, that due to the very unexpected and vibrant nature of qualitative inquiry is by no means a rigid set of criteria.

The topic of this research certainly meets Tracy's (2010) standard of worthiness and significance. Data from the insurance industry clearly demonstrate a problem related to work-force education initiatives the need for new solutions to that can alleviate the skilled talent gap in the U.S. Apprenticeships are a huge initiative being backed by the U.S. government and need support backed up by academic research based in the U.S., and that includes both qualitative and quantitative methods. Research in this area is not just worthy and significant, but critical when viewed from a larger social perspective. Rich rigor was achieved in this phenomenological study in that six 45-50 minute in-person semi-structured interviews. Interview questions were open-ended and follow-up probing questions verified understandings and promoted deeper responses. Initial interview questions were reviewed in advance by an expert panel who provided insight into the relevance and clarity of the questions, such as those running the program. Credibility as qualitative criteria for excellent research was evident in the very detailed interview transcripts and the amount of thick rich description obtained from the apprentices. Data was obtained through seeking careful descriptions of ordinary day to day experience from the participants themselves (Schwandt, 2007). Triangulation occurred through field notes, bridling journals, observation, literature review, and verification that meanings interpreted were consistent with participants experience.

Resonance (Tracy, 2010) is found in this study as generalizations about challenges the apprentices faced, meanings, and success stories were explicitly linked to the experience of an apprenticeship program. The problems and ways of learning explored can potentially be applied to other industries or similar white-collar occupation programs at different institutions. Readers will be able to relate to the stories told by the participants and make sense of how the findings are important to their lives or the lives of people they know. Coherence was apparent as this study included a clear explanation of the theoretical framework and a clear problem statement: research design, questions, data analysis, and data collection aligned with a phenomenological approach. Research questions were clearly explained, and themes were linked directly to the research questions posed.

Sincerity and ethics in this dissertation are evident in a variety of ways. As a researcher, I included a reflective statement (“post-reflexion”) that addressed my positionality, potential biases, and presuppositions. There was a clear and sincere attempt to use Dahlberg, Dahlberg & Nystrom’s bridling methods (2008) and consider the context of my interpretations throughout the whole research process. The ethical process was followed as required by the protocols stipulated university’s institutional review board (IRB) and agreements with the “Company” and importantly, the study participants. The ethical process was demonstrated through the use of approved informed consent forms and the protection of participants through a careful process to preserve identity and protect the privacy of all stakeholders as agreed.

In evaluating the credibility of my research with regards to staying true to my chosen method, I reference Van Manen’s “But is it Phenomenology?” Van Manen asks basic questions or tests, that can be used for academic scholars when reviewing pieces for publication that purport to be phenomenology. My research passed the first test by Van Manen that asks if the

objectives and questions are phenomenological. Questions by phenomenological scholars cited by Van Manen have a commonality in that they ask a question such as: What is a phenomenon like? What is it like to experience this phenomenon or event? The objective of the research is to explore the lived experience of a phenomenon – what does it mean to be an apprentice in the insurance industry? Specifically, what is the unique meaning that shows itself in this lived experience of being an apprentice? Importantly, I have not conducted a mere study of experience, but the “primal, lived pre-reflective, and pre-predicative meaning of the experience” (van Manen, 2017, p. 812). Keeping this in mind, my main research question underwent many iterations. I started with a question that was too vague, and also questions that were more suited as sub-questions. Finding that delicate balance of keeping the question and objectives in line with each other and ensuring they were suited for phenomenology was an exhaustive process.

“What does it mean to be an apprentice?” is the core question I arrived at with seeking to explore the meaning of this lived experience. I am interested in participant’s perceptions stemming from their awareness and consciousness of program participation (Husserl, 2014) but acknowledge some level of interpretation and theorizing will be present on the part of the researcher and the subject. Bias was not bracketed out but was acknowledged transparently with comments throughout the text on how presuppositions or positionality might be a part of the research process. This study adheres to the idea that subjectivity is always present and complete neutrality impossible in data analysis. Heidegger’s interpretive philosophy is referenced in the desire to interpret how the participants themselves make meaning of their experience, but also take the analysis a step further in accepting that those meanings are partial, fluid, and co-constructed. Focus for my research question is on describing the phenomenon of an insurance industry apprenticeship, and searching for unique meaning.

Self as Researcher

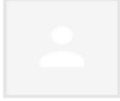
Controversies with early qualitative ethnography seemed to move that particular field of inquiry into more focused study areas contextually but also resulted in the emergence of autobiographical accounts of fieldwork (Ericksen, 2008). The idea that facts can come with different interpretations of meaning is a vital issue to recognize in qualitative studies, and self-reflection is recommended as a way to deconstruct this (Ortlipp, 2008). For this reason, I have utilized a journal inclusive of critical self-reflection throughout the dissertation process.

Reflexivity as a mainstay in qualitative research has been included as a section in this dissertation. Bourke (2014) notes the researcher is an instrument and from idea conception to final dissertation is continually influencing experience through their voice. Moreover, as stated by Bourke (2014), positionality is where subjectivism and objectivism meet. With the instrument of research in qualitative design being the researcher, it is especially important to continually note my changing views of the world and how the continuum of theoretical perspectives provides an underlying context to how my research has unfolded.

Vagle's proposed (2014) notion of bridling (Dahlberg, 2006) accompanied this self-reflection or post-reflexion. This was worked into the crafting of the text, continually considered in the quest for deeper meaning offered by the phenomenon. Selections from my bridling journals have been included along with analysis of text pulled from the participants. Vagle (2014) opined that the most important tenet of his post-intentional phenomenological approach is the act of post-reflexion. In addition to writing an initial post-reflexion statement, I emailed post-reflexion journals to myself as a way to capture these reflections continually and encourage self-dialogue. The figure below is a sample of one of my post-reflexion journals:

Journal Entry 2/13/18 - Vagle

Inbox



Melissa Agresta <maa0034@auburn.edu>

Tue, Feb 13,
2018, 4:29 PM

to Melissa, me

My research has moved along in different avenues, having confirmed six volunteers from the group of apprentices who have all experienced the phenomenon I have decided to study. I have booked my flights and spoken with all the volunteers by email, and one by phone. The individual I spoke with was very excited and eager to share his story, and it resonated with what I have been reading from Vagle in his book "Crafting Phenomenological Research". The phenomenon is not the apprentice, those supervising the apprenticeship program, or the apprenticeship itself – it is the "intentionality" that exists between these participants and their experience as an apprentice. What is that meaning that is held, the perceptions, which exist in the space between them and the "being" of an apprentice. In the short conversation we had about my interests in what was being experienced, this participant already seemed to be "bursting forth" towards the phenomenon and I was encouraged about what that might mean for my data collection. Post-intentional phenomenology has resonated with my research objectives in various ways. I have never liked the Husserl/Heidegger dichotomy or the idea of a strict adherence to one or the other. It seemed to go against the radical nature of qualitative research and especially phenomenology which seeks to let things show themselves. If the process used is too structured, then this concept can be inhibited, and that was the same issue Vagle cited. Post-intentional phenomenology uses the major tenets that serve as a common thread through all the core phenomenological frameworks but weaves in additional ideas that make sense considering the goal of uncovering something of wonder. Vagle's post-intentional phenomenology allows the researcher flexibility to be creative if that creativity will better provide a deep and rich analysis of the phenomenon, while still remaining true to phenomenological thought. In this way, it is not counter to other phenomenological methods but rather an outgrowth, a natural progression

Figure 5. *Example of Bridling Journal Entry*

Initial post-reflexion statement. While engaged in any sort of research, a researcher should take time to reflect on their own biases, how they came to be the person that they are, what influences the way they view the particular phenomenon. It is critical to analyze how that positions them with regards to the subject matter area they are working on. We have all traveled different paths in life, and no work is without some level of subjectivity. Reflection on the existence of that subjectivity and its origins can provide a deeper insight into the work produced. Vagle (2016) asserts that a post-reflexion statement is similar to a subjectivity statement, yet goes further in that the assumptions, fear, surprises, connections, perspectives revealed in a post-

reflexion statement will continually show up through the crafting of the dissertation text as it is always present.

The area of work that I plan to focus on is adult workforce education and how it can be used to better position employees for advancement in careers and economic advancement. I am curious about the links between industry and adult education. How potential reformation in these areas might assist in mitigating problems such as a talent shortage, a lack of employee preparedness for globalization, and diversity in the workplace. I am particularly interested in experiential learning processes and corporate investment in training programs backed by academic research.

Relevant to this area of study, is my upbringing, my family background, and the opportunities afforded to me in my career. These are things that frame my perceptions. I am a first-generation college student but had the privilege of having my undergraduate degree paid for. I have not been exposed personally to the growing student loan debt issues in the United States, but I have great sympathy for such students. I recognize the burden harder on some when choosing a career. I have heard repeated stories of graduates not being able to get a job out of college that will pay them because they lack experience. Because I am white, from a middle-class family, and grew up in Northern Virginia, a region of economic prosperity, I was also afforded additional advantages over my peers in other parts of the country. I have empathy for students who were not afforded the same opportunities as me and needed to make sure that my analysis of findings is not biased towards the positive, but rather the whole phenomenon. Exploration of findings that are critical of the phenomenon is just as important to in exploring the individual experiences and how they might inform future stakeholders.

I worked as a fine art insurance broker for a large corporation for nine (9) years. It is through this positionality I bring some experience of the culture of a public corporation, the insurance industry, and the types of investments they made on educating their employees. The company I worked for had a competitive environment where education was not promoted, and useful tuition reimbursement was not widely available. I felt that this led to low morale as people struggled to climb the corporate ladder, especially those who were not the “chosen ones,” or could not afford to take out student debt or leave work for two years to obtain in MBA (myself included). Here I find parallels with the research area I am interested in.

I experienced first- the hand that culture that did not support lifelong learning, and that favored those starting with an economic advantage. Rather than promote those who were ethnically diverse, I saw co-workers with accents derided in the lunchroom because no one could understand them. Rather than invest in long-term returns such as in employee education and ways to keep employees engaged, the focus was typically on cost-cutting measures in order to increase stock prices. Because of this background, I am not shocked to see individuals feel devalued in a corporate insurance setting. I almost left after two years with my first insurance broker because I felt unchallenged. The work was repetitive and uninspiring. However, it did not have to be. I believe there are creative ways to tap into individuals interests and talents. I believe that this insurance industry offers an unbelievably diverse career path that can appeal widely - from the creative and to the analytical. This is in line with what my assumptions are. It is an industry that provided me with a long and stable career - so I am invested in its future success and improvement when listening to the statements of the participants, I consider my beliefs and how to evaluate interpretations in light of those beliefs.

I have held a position in risk management & insurance in two vastly different organizations. I worked at a public institution of higher education - a place where suddenly education is encouraged, perhaps even expected. In higher education, I saw adult learners of all ages and types, from retirees to single moms. This positionality strengthens my resolve to find ways for such non-traditional learners to be incorporated into a company's recruitment strategies and groomed once they are in the company for advancement if that is what they desire.

Working for a large General Contractor, I saw a labor shortage as major concern. Good employees were hard to find, and a job in the industry, like insurance, offered diverse opportunities for advancement and substantial earnings. I saw a need on the side of the companies as well as individuals looking not just for work, but an opportunity for an improved quality of life. Insurance companies need specific skill sets - like how to underwrite, and many adult learners need a way to obtain that hands-on experience in a way they can afford it.

As professionals in the risk and insurance industry, I am acutely aware of the global systemic risk we are facing as a country. From this positionality, I have an interest in mitigating those risks stemming from unemployment or underemployment (those who are not collecting welfare but cannot find jobs that match their skill sets). In reflecting on all of these perceptions and assumptions I bring, I must be careful not to apply my idea of what is right and fair to that of the participants understanding. I am a fixer, and a problem solver by nature, but this was not allowed to overshadow the pure collection of findings.

Chapter IV: Results

This research study focused on the investigation of human capital risk within the United States (U.S) insurance industry. Human capital risk is the possibility of not having adequate access to appropriately skilled workers to fill jobs. Terms like human capital risk and talent pipeline became increasingly popular in recent years as the U.S. workforce and economy prepares for a large generation of retiring baby-boomers.

For the insurance industry, the problem is complex. Companies need employees who have a particular set of skills in order to be successful employees. The types of jobs that need to be filled are white-collar occupations at large national and international insurance corporations. These skills can be very technical such as underwriting, financial analysis, and claims administration. In tandem with specific technical skills, there are intangible needs, such as soft skills like leadership, teamwork, business acumen. These particular characteristics are not often acquired through a traditional four-year university or two-community colleges. Also, the traditional pathway to jobs has led many students in debt.

Applicants to entry-level insurance jobs are often overlooked because they do not have the minimum education or the required experience - creating social barriers. Finally, the insurance industry has a reputation issue in that not many young people start out seeking a career in insurance. The logical conclusion one might draw from this problem is that a mixed on-the-job and educational training method might be best suited as a professional development and recruitment tool for this industry. Invest in people and develop employees with a specific skill set for the insurance industry as a long-term strategic objective. However, where should this exist? At traditional universities? Community colleges? Moreover, what should that structure and partnership look like to produce effective outcomes? The program being researched combined paid on the job training with job-related classroom education at a two-year community college.

The company paid for tuition at the community college resulting in an Associate's degree in Business and a formal job at the end of the two-year program. Apprentices were expected to complete their contract by staying on as an employee for a minimum of one-year post program completion.

Purpose of the Study

The purpose of this qualitative phenomenological study is to explore a new employee development model through the lived experience and perceptions of the participants. The phenomenon of interest is a dual-training insurance apprenticeship program popular in the traditions of countries such as Germany and Switzerland.

Quantitative surveys on employee learning experiences are commonly used by companies but fail to provide deep understanding of the meaning and experience of individual apprentices. New programs need exploratory research from which other methods of inquiry can then build from. Participants in the study were volunteers who had completed or who were currently enrolled in the apprenticeship program at an insurance company, the Company. Direct open-ended questioning of participants provided a unique and valuable perspective that will inform future decision makers and provide a basis for additional research. The following research questions were used in this study:

Research Questions

1. What does it mean to be an apprentice in the U.S. insurance industry?
2. How is motivation experienced as an insurance industry apprentice?
3. How is engagement in the learning experience as an insurance industry apprentice?

Chapter 4 is a detailed presentation of research findings and data analysis. Data is presented through the narrative as well as charts illustrating the frameworks used for data

analysis as well as conceptual illustrations of how data was analysis was approached phenomenologically. Consistent with Bogdan & Biklen (1982) qualitative data analysis description, this Chapter reveals how the data was “worked with..., organized, broken down, synthesized, searched for patterns” and reduced down to the significant discoveries deemed worthy of adding to current research.

Analysis of data was written in narrative form and methodologically sifted through considering Vagle’s (2014) whole-part-whole analysis, van Manen’s writing on isolating thematic statements (1990), and Dahlberg et al. ’s (2008) movement away from the strict application of Husserlian bracketing and reduction. Vagle cited the importance of Dahlberg et al.’s (2008) contribution to phenomenology and to what I think he, and I, felt was a more realistic approach. Employing bridling and removing the importance of having a distinct difference between whether an analysis is descriptive or interpretive (2008) is embraced in this study.

Organization of the Chapter

This chapter begins with an overall introduction of the participants as a group, including a table (see table 1) showing their basic demographics. The participant summary is followed by a brief individual summary of each participant’s experience, with a focus on the most important things they wished to tell me about, along with some context to ground their experience in. Verbatim quotes are used to back-up meanings I gathered from them and to help understand and become acquainted with who each participant was and preliminary insight into what meaning the phenomenon held for them. Text from bridling journals is employed throughout the chapter in an attempt to continuously be attentive and present with regards to how my own experience

might be influencing the varied, multiple, partial, and fluid (Vagle, 2014) exchange of information.

Following the introduction of participants, is the core data presentation, including analysis in the form of themes which emerged from tentative manifestations, the sort of core essences of each participant's experience. A table showing the connected manifestations and themes as a systemic network of multiplicity and dynamic elements is used to represent the data as an embodied experience across many participants including the researcher, with a common thread being the apprenticeships phenomenon itself. Themes are described and grounded through interconnected tentative manifestations and verbatim quotes. Themes were further analyzed for deeper meaning or insights using multiple adult learning theories, such as Andragogy (Knowles, 1980) and Transformational Learning (Mezirow, 1997). Theory integration into qualitative data analysis is encouraged by Jackson & Mazzei (2012) as a means to open-up additional avenues of insight.

Summary of Participants

The participants in this study were anonymous volunteers; the only qualification was that the individual was at least 19 and had participated in the Company's insurance apprenticeship program. Participants were selected through purposeful sampling, a means of sampling common in qualitative research. Purposeful sampling is intentional in choosing participants based upon their ability to offer rich insight into the phenomenon of interest (Patton, 2002). After soliciting volunteers through approved recruiting emails, six individuals responded that they were interested in being a part of the research.

The participants were contacted by phone and email, and interview slots were scheduled. Interviews had to be conducted over two separate visits due to the travel time required to get to

the Company’s location, as well as the length of the interviews. Over the phone, a brief description of the research topic was provided to participants, as well as a summary of the interview protocol. It was made clear that the research had been approved, but was not otherwise monitored, supervised, or conducted by the Company. Results would be shared at the end of the project, but all data would be anonymous and in the form of a doctoral dissertation. University approved IRB protocol was used and signed consent forms were obtained.

The six individuals that volunteered for the project were diverse. The group consisted of three females and three men. Specific ages were not requested due to confidentiality concerns, but from the data gathered in the interviews, it was clear that there was an even split between generation x (three), and millennials (three). Individuals were given the option of choosing a name for their pseudonym. However, all but one (“Thor”) declined and allowed a name to be chosen for them. All participants lived near the location of the program. I used fictitious names for prior employers, schools, and locations in order to protect the identity of participants. Table 4. shows a breakdown of participants, including demographic information that lends narratives additional context.

Table 2

Apprenticeship Program Volunteer Participant Characteristics

Participant	Gender	Generation	Insurance Experience	College Degree
Janet	Female	Generation X	None	No
Mia	Female	Generation X	None	Bachelor’s
Mike	Male	Generation X	None	No
Chris	Male	Millennial	Less than five years	Bachelor’s
Sarah	Female	Millennial	None	No
Thor	Male	Millennial	None	No

Participant Introductions

Janet. Janet was six months away from completing the two-year apprenticeship program when interviewed. She and I had a lot in common, so I reflected in my bridling journals on how our commonalities might put me in a position of insider status. We were both around the same age, had a lot of work experience, were raising children, and generally had many responsibilities. My perception was that these commonalities would make her feel more comfortable speaking with me. I also considered how this could potentially influence her discussions with me in other ways. For example, our similar stages in life might lead her to compare herself towards me or even feeling the need to justify her career position compared to mine. These notions were kept in mind as I analyzed her responses to interview questions, and I tried very hard to keep the focus on her life experience rather than talking about mine, which could influence her responses.

The first thing Janet brought up when I asked the standard opening interview question tell me about yourself was her past work experience and education. She emphasized the context of how she ended up on the program was due to economic situations out of her control. Although an introduction question is always suggested in an interview protocol as a way to warm up the participant, I believe it also served to provide context and insight into the tone that would follow. Janet's response to tell me about yourself:

Okay, um. Well, I already have a bachelor's degree. And it's in Communications...and double major in Psychology and Communications. Also, I have years and years of sales experience. Um...I've sold everything from industrial products to uh...the the last job I was in was in real estate. And...the market, when it crashed—when the economy crashed, it really affected...uh...you know ...I was probably in the front lines. I was pretty much right in the front lines, so...the company I was working for went into bankruptcy and, you know, you never know how much income you're going to have. I started in residential then I moved, uh, to property management. But that's still, ya know...when you have

*much rental space and not enough people to rent it? *laughs* And the bank wants their money, ya know...what do you do? So...um...I've tried to, uh..., I heard of the Company, and I did some research, and I tried to get into the Company...um...you know...by applying.*

As I contemplated her response in my post-reflexion journal, I perceived that she was trying to justify being in the program to me, perhaps despite her experience and age. This could have been a reaction towards me being a peer, but whether or not that was the case, she felt it important to explain why someone her age was in an apprenticeship program. She explained that despite all her past education and work experience, she had found herself in a desperate situation because “the bank wants their money,” and she had to do something to improve her situation. Additional points Janet repeatedly brought up included flexibility and family. Her motivation was intrinsic, and her focus was on having time for family life. She had worked in many careers throughout her life, primarily in sales, and was looking for something stable.

She noted the importance of having a support system at home. Her spouse and kids were consulted before she decided to join the program as it was recognized that there would be a sacrifice on everyone's part. The stable career topic also led to a discussion on the different age groups of the apprentices. Janet seemed to be defensive about the “millennial” apprentices and repeatedly compared her work ethics to her younger peers. There is indeed some subjectivity and generalization involved here, but this was Janet's experience as an apprentice in the insurance industry. Being an apprentice to her, meant having to compete with younger apprentices, and justifying why she would make a better employee.

As someone who had admittedly not had any experience at a corporation of this size, Janet highlighted a few areas where she felt like meaningful skills were learned. She talked about relationships a lot - both within the apprentice peer group, but also with mentors that worked at

the company. These individuals spent time with Janet on their own accord. They made a difference in her perceptions of the company and the industry, and she spoke of them with excitement and gratitude.

Janet's interview revealed an amalgamation of optimism, sacrifice, change, and achievement but with a sense of having something to prove. As a researcher, I had to continually bridle my presupposed notions of the insurance industry and my personal experiences because they were different from hers. She came across as someone who took pride in her work and felt that no one was going to give you an award just for showing up. She brought up her age and gender a lot, so this was significant to her experience. She referred to a manager she liked as a strong woman and mentioned that she wanted her children to see her as a strong woman. Some of the things she said did cause me to pause because my expectations were that I would hear just about the positive experiences. I was unprepared for the level of candor with regards to her feelings of being an outsider as an older woman. Were her negative perceptions subjective, or valid manifestations? I had to remember it is not my place to judge, but it is an interaction, a flow between both her, I and the program.

Above all that was said, her visible excitement when talking about her future career opportunities was the most telling indicator of her experience. Being an apprentice meant that she had many options to choose from now, and she was confident in that. She had accomplished something that gave her a feeling that she could do what she wanted in life, so much so that she even mentioned the possibility of pursuing her Master's degree shortly. Highlights of her experience seemed to be times when she received encouragement and feedback, whether that was from company employees, managers, or structured reviews.

Mia. Mia was a recent graduate of the apprenticeship program and a full-time company employee. The interview with Mia was the most positive of all the interviews, and she truly enjoyed talking about her experience. It was evident from her facial expressions and her continuous smiles and positivity that she was content and engaged as an employee. In thinking back to my journals where I considered my preconceived notions of what it would be like to be an insurance company apprentice, Mia's experience most resembled what I thought I would find. I assumed that every person I interviewed would speak highly about the program and show gratitude for the opportunity. This was not a reality for each experience, but for Mia, it was.

Mia was an older adult apprentice with children and a husband. Much like my conversation with Janet, I felt that Mia and I had instant rapport because of our similar age group and other variables. Unlike Janet, Mia's youngest child had recently left home, and so she and her spouse were empty nesters. Mia identified herself as a mom who had put off education in order to focus on her children. Mia's response to tell me about yourself:

When you say about myself? (Sigh). I am a mom of three. I had my kids very young. So I put off my education to raise my children and then as the kids got older, I've always gone back. When I've gone back to work, I've always been interested in learning and furthering my education. So, whatever the job was when there was a course to make my skills better, I have always done that.

Mia had been in the workforce for many decades and in a variety of industries such as a PC technician and a mortgage underwriter. She mentioned having to start from the bottom and work her way up on multiple occasions, and used this to explain her positive attitude towards starting over again. Mia's family was a large part of her experience. They were her support system, they were part of her motivation, and they were a major reason she sought a secure and flexible career path.

Mia was very proud of her accomplishments during the program, including maintaining perfect grades and receiving positive feedback which motivated her. Mia became animated when she talked about the mentors she had found, and the different opportunities she felt waited for her in the future. The most significant moment I recall from Mia's interview was near the end when I asked her if there was anything else she wanted me to know about the program. Mia's eyes unexpectedly filled with emotional tears as she talked about her apprenticeship cohort as her family. The apprenticeship experience for Mia, held meaning in the bonds that were formed and the sense of community. She frequently spoke of how they motivated each other, relied on each other, and developed mutual understandings. These relationships increased her engagement with the program and intensified the experience.

the people that I went through the program with, I feel like we developed like really good friendships. We became like a little family. You know and its...I'm missing them every day....it's nice I can say I have 19 close other family members, you know because we know each other so well. So that's why to me it's, that's why I said its rewarding. Because I made good friends, that I consider like family. For being with them for two years. It was challenging and enlightening. And I got to learn something new. And for me to learn is all I always wanted. And I don't think I'll ever retire from that.

Mike. Mike was an older millennial and a married father of young children with over a decade of work experience in the finance industry. He did not have any direct insurance experience and mentioned that his lack of customer service skills seemed to prevent him from making the career change he so badly desired. Also, he never completed his undergraduate degree and stated that one of the most attractive parts of the apprenticeship program was the paid education that would allow him to complete an Associate's degree. Mike's introduction:

I have a wife and two kids. I went to school originally at a university for Political Science. I never finished, but got very close. Left there in my fourth year. I worked for a

non-profit for a little bit, for roughly a year. And then I had some friends who were working at the Board of Trade, so I began working at the Board of Trade, and I became a clerk and then a trader for ten plus years. Trading is usually a short-term thing. It's very stressful. And financially I wasn't making tons of money, which was the whole goal. I was just looking for something else, some kind of career change, most likely. If I wanted to stay in that world of trading, I'd have to work downtown, which I didn't want to do anymore. I didn't want to do the commute.

Mike's reasons for joining the program were linked to a better quality of life, reducing stress, and a career change. My discussions with Mike revealed that he found himself yearning for recognition and the ability to show his value. He mentioned that he was early in the program and had not had the chance to rotate through all the departments yet. He heard from other apprentices that the experience is very different department to department and manager to manager.

Thor. Thor was the only participant who elected to choose his pseudonym for the study, and his choice of a name appeared to be consistent with his casual attitude about the apprenticeship program. He was the youngest participant interviewed at 21 years of age. Thor was already enrolled in a few community college courses at the time he joined the apprenticeship program and was also working at a pizza restaurant. Thor's experience as an apprentice came across almost as something that chose him, rather than a choice that he had made. He explained that the main motivation for him pursuing the program was financial and that he felt the opportunity for free education was an obvious choice. It was a way to go to school for free and still, make money. Thor's response to tell me about yourself:

I was going to (community college) and working at a pizza place, and I uh ...there was one lady who was a customer who used to always come in and she liked me and worked for an insurance company so she would tell me to look into insurance. So I did, and uh saw this program and just figured I'd apply for it, and I ended up getting it.

For Thor, being an apprentice was not a huge career change, nor did it alter his current quality of life in any drastic manner, so he had no reservations. He did not have a family to support and was fairly laid back about sorting out what he would end up doing for a career in life. There was no major employment crisis or urgent career problem he was trying to solve.

Umm a lot of it was I didn't really know what I wanted to do anyway. So, why should I pay for school, if I don't even end up doing what I major in. So I might as well do it for free, and get some good work experience. Because if I find out I don't like it, it's not going to be, I'm not set in it for life or anything.

The idea of an apprenticeship in a non-trade industry was not familiar to him before he heard about the program. He explained that most of his friends thought he was doing an internship, a concept they were more familiar with. His family felt positive about his enrollment in the program.

I mean, a lot of my friends like don't really know what the apprenticeship is. And everyone thinks it's the same as an internship. But it's obviously not. Which I mean is ok, it's kind of a lot to explain. Umm and then my family, I mean they like it a lot. I get to go to school for free and have a job and everything... I'll usually use like electricians or plumbers as kind of a base example. You know it's like the same thing, like learning on the job and then you earn a full-time job at the end. And we've learned that in places like Europe the apprenticeship is popular even in white collar jobs.

For Thor, starting the program was associated with nervousness, but not necessarily negative. He coupled it with the term excitement. Being one of the younger members of the program's first cohort meant a unique experience. Thor had never been on a formal business interview before applying for the program, and so the hiring process means immersion in a completely new work environment and culture.

Sarah. Sarah was in her second year of the program and listed at least eight previous jobs held in her lifetime. Her most recent position was in logistics, another industry publicly which

has publicly acknowledged labor shortage issues (Sparkin, 2018). Sarah explained that she had considered an available apprenticeship in supply chain management, but chose the insurance apprenticeship instead. Sarah's biggest motivators were money and job stability. For Sarah, the fact that she had held and lost many previous jobs to company closures provided important context for her decision to pursue the insurance apprenticeship. Sarah's opening statement in the interview focused on her prior job instability:

Um, I was born in <City> and lived around here most of my life. My family right now are in <City>. I'm the oldest of three. I started off working at <retail store 1>. That's closed now. Then <retail store 2>, that's closed now. I worked at <retail store 3>, and then I got into warehousing. Worked with heavy equipment, I worked with a clothing distributor, pharmaceutical distribution. I worked in a warehouse – actually just right over there (points out window). Not even a mile away so I saw this building go up while I was working there. Umm, and then I worked in real estate as a broker for a while.

In addition to previous job instability, her current job involved physical labor. She was interested in a long-term career that provided stability and flexibility - A job that meant quality of life improvement. The apprenticeship seemed to offer her a springboard for long-term goals. Overall, Sarah found the experience of being an apprentice in the insurance industry a valuable one. She stated that she was extremely confident that she had made the right choice.

Chris. Chris was a young father and husband who had recently moved to the immediate area where the apprenticeship program was based in order to be closer to family. He was soft-spoken, bright, and described very carefully about his experience. Unlike the other participants, Chris has a few years' experiences in the insurance industry at a smaller company as well as an internship in a different industry. He held a bachelor's degree, but his background was in the liberal arts, and his focus was obtaining what he perceived as a real job. Chris' response to my first interview questions tell me about yourself:

I grew up in a sort of small farming town – <name of town>. About an hour southwest from <town 2>. So I grew up there till I was 18, then I went to the < university>. So, I moved to <town 2>, lived there. I met my wife there. I've worked at an insurance company - a smaller insurance company down in <town 1>. I was in the underwriting support unit, and then I moved over to the premium audit department after about a year and a half. Worked there for about a year and a half...and then that's when I got the apprenticeship job and moved up here. My wife's family is from a suburb around here, so we had family up here we actually lived with them for a while when I first started. Then moved out here, been living here ever since. We wanted to be closer to her family before we actually settled down and started to have kids. So grandparents can be involved and everything like that.

Chris had to find a new job because of geography and change due to family circumstances. He described his passion for writing and his path into insurance as a pragmatic decision.

I knew I liked writing, writing like stories and stuff? But you don't really need a college degree for that. So I tried to figure it out...I took like news writing, but I didn't really want to be a reporter. But I did my internship in <town 1>. I kinda liked radio, but there were not a lot of radio jobs, especially in Springfield, but really anywhere that are full time with benefits. So, I was looking for a quote-unquote "real job," and I was just applying to anything really, and that's when I got in with my employer at an insurance company. That's how I got into insurance.

He saw value in obtaining additional experience and education that was career specific. Chris explained that he had no luck in his job search and was feeling very frustrated when he came across the apprenticeship program. He felt the difficulty with getting any callbacks was due to having less than five years' experience.

...you know a lot of the entry-level jobs required five years' experience. So yeah I guess my resume just got thrown in stacks and recruiters were just throwing darts at that point.

That's what I assume was happening. So not only was it a good opportunity to part of the first apprenticeship program, but it was also a foot in the door at the Company.

Chris' experience was a story told by many college graduates. So-called entry-level jobs often required on the job experience up front, causing a catch-22, especially for those who had undergraduate degrees in non-related fields. Chris' experience is a well-documented hardship for the younger millennials in various industries. But what does the insurance industry want? For a bright and talented graduate like Chris, the only way he could find a foot in the door at a large insurance carrier was through the apprenticeship program.

Themes of Significance – Research Question 1

Research Question 1: What does it mean to be an apprentice in the U.S. insurance industry?

Theme #1. The long and winding road. Tentative manifestations: Financial compromise, Family/social time, Significant change, Start over, Skills-mismatch, Upward mobility, Fear/Unknown, Isolated. Theme #1 “the long and winding road” represented how apprentices were cognizant of immediate sacrifices made in exchange for long-term professional goals. This notion colored their everyday lived experience and provided insight into the studies primary research question, “What does it mean to be an apprentice in the U.S. insurance industry?” To be an apprentice involved sacrifice, which influenced how the decision-making process was experienced and led individuals to consider career planning strategically. Every-day lived experiences as an apprentice were always ingrained with each's particular sacrifices. The forms and intensity of sacrifice varied, but this notion was present in every participant interview and while existing in different contexts. Participants were aware that they had given up something of value for something they perceived to hold greater value over time. They contemplated sacrifices during their decision-making process, experienced the effects of sacrifice

during the program, and reflected upon it after joining or finishing. Each shared the experience of having to give something in order to change one's direction in life. Because of the sacrifices required, decisions were made strategically and with much outside input.

This theme was perhaps the most intense in those with families, and those who were career changers, including Janet, Mia, Mike, and Chris. They held stronger attachments to their current way of life, and more people were affected by their decision. Tentative manifestations that resonated with the emergence of this theme included sacrifices in the form of time, financial compromise, starting over, fear, and the unknown. Janet conveyed the presence of sacrifice when she spoke to me about her family and how it was difficult to juggle kids, homework, and school.

My husband, my husband, has always been supportive. However, as I said, this is a commitment you're going to have to help me. I said you are going to have to help me and pick up the ball. And you know, help each other. It's been very encouraging - and I think if you are someone who is married and has kids you're going to need someone who is going to be there for you cuz, we can't do it all. There's a lot of frozen pizzas that get made.

While she was in the apprenticeship program, she added more to her list of responsibilities and gave up precious time with her loved ones. This was significant in that it was to a greater extent she had experienced with prior forms of employment or education. The unique combination of holding a job while being in school at the same time was a transition. This meant she had to have extra support, and she would miss out on some of the activities she was used to. Things like always having enough time to prepare hot meals for her family were going away, but she recognized that this was only a short-term situation. In the long-term, she stated she would end up with more flexibility. Janet also mentioned giving up another job offer so she could pursue this apprenticeship program. As an apprentice she was, in a way, starting over. Trading her current stability for future job security and everything else she hoped the future brought.

This also meant starting over for other apprentices like Mia, who had already spent decades in the workforce. Mia had to give up familiarity for something completely new, and unknown, which meant being fearful as well as excited. She talked to me about how getting back into the school part of the program was one of her biggest challenges. She had not been in a classroom in a long time, and as an older adult, this seemed to be one of her sources of fear. Much technology was new to her. This fear, however, did not affect her performance. If anything, she seemed extra motivated to prove that she could do well even though she had been out of school for a long time. Part of Mia's sacrifice included giving up her former way of life; significant change manifested as doubt:

...there were days you just wanted to say, why am I doing this? You know with the homework being overwhelming, you get home you've had a bad day at work, and you know you've got to write a term paper. And so you gotta be up, and you're up until 2 o'clock in the morning to hand in that term paper the next day. It's just one day you gotta get past this day and get it done. And so to me, the last day of our finals, was like ahh! This is it; this is it this is done, I got my end result, and...I could feel good about myself.

Mia acknowledged a large part of her decision-making process involved considering sacrifice and change, not just by her but also her family, as they would all be affected. She would be making less money and have less time for prior commitments while in the program.

I said so you know that'll mean that they'll be times when I'm not going to be able to do stuff. I said this is going back to school; I've been out of school for a while, going back in you've got to remember to study you've got to write papers, I said so you have to give me two years. And it was a cut in pay too. So, you know those are things you have to talk about and decide.the end picture will be good, but I need two years. And he goes, its fine. So you know we talked about all of that and then umm I talked to my kids. They were very happy for me. They told me to go ahead and do it. And then my husband said I will do whatever I can to help you out. And you know it was really good because as we were doing it, he would come home and start making dinner as I was at the computer.

Ok, I know you gotta write a paper, I'll start dinner, you know. Things like that - so the whole family kinda helped. You know, what does it mean for us? You'll be closer to the house, umm, you'll be working non-stop with school and everything, so it means there's not always going to be dinner set out on the table. Who is going to pick up that stuff? You know what if something happens with one of the kids who's gonna.... so you know we talked about all of that.

To be an apprentice for Mia was something that affects not just the individual. It was a shared sacrifice. Still, Mia and her family members all recognized the program as a way to improve their life in the long run. Considering that sacrifice and obtaining the support of her family was part of how she experienced, deciding to become an insurance industry apprentice.

Mike's experience revealed a sacrifice that came across as conflicted and paradoxical at times. He was very passionate about the program and supported the concept but found himself with less control than he desired with regards to the type of work tasks he was given. Although he praised the program for the benefits he received, he felt frustrated. He found himself feeling hesitant about entering the program because of the unknowns. He understood the program to be a means to an end, yet it was difficult for him not to feel demoralized. He stated, *"...for career-changers like myself; it's really iffy. Just when you're older, you know what you can do. I feel like I'm one step above getting people coffee. That's hard."*

Mike's comments indicated that he felt like he was being underutilized. He mentioned repeatedly that he had skills he felt could contribute but was held back by the apprenticeship structure. Specifically, he mentioned his financial background and experience with technology.

Mike also talked about financial compromise and how hard it was to start over having already been in the workforce decades. He came from an environment where he worked independently and had spent much time building up his compensation. He was not happy with his prior situation, but it was comfortably familiar.

The cons are the pay is a lot lower. I'm making a third of what I was making before. And it's hard to go back and start at the very beginning of something, where I was far from being at the beginning of my old job. And it's just something new. I'm not afraid of something new, but it's just hard. You'd rather do something you just know, something you're familiar with.

For Mike, being an apprentice meant swallowing ego and dealing with some emotions that were not always positive in order to push through the program. Mike recognized the value, and saw the benefits, but felt like he was just out of reach of doing the tasks that he would rather be performing.

Chris, like Mike, talked about the sacrifice that was less about personal changes with regards to family, and more to do with starting over the unknown, and finances.

I was a little concerned because I took a pay cut to come up here and learn and it is more expensive living, so yeah I was kinda worried about that - but my experience definitely helped. I was one of, if not the only one, with insurance experience that they hired so uh, that was another thing that kind of concerned me coming in. I didn't know if it was really the right move or if I was taking too many steps back. But I think it definitely helped me and helped me stand out to the managers of the program. Umm, I think it paid off.

Chris had finished the 2-year program and so was able to reflect upon his fear of “taking too many steps backward” and how his decision had already paid off. Although Chris did not have a job at the time, he was looking, so joining this program meant giving up the potential for obtaining a job which he perceived as a more logical stepping stone. This sentiment is further expressed when he spoke about his discussions with the program recruiter.

Uhh, I was pretty hesitant. Even when I got the offer, I spoke with the recruiter but he.... I couldn't really get a good answer about what the program really was because it was new. Nobody really knew how it was going to go or what was going to go on. So I spoke

to him, and he said I had to kind of weigh my options. It is a pay cut, but he said it was a better step forward - sort of a two-year investment in my future.

The investment was a shared experience lived by the apprentice in the program. All of the participants sacrificed immediate comforts such as familiarity, money, flexibility, stability, and time for the long game. The intensity of each experience and the focus of the sacrifice varied depending on the context. Career changers had to live with a decision to start something new and unfamiliar. Those with families were aware of the time commitment and change that would become a part of their life, and their family's life for a few years. This theme was present throughout the participant's time in the program but was accepted as a part of a greater overall strategy.

Theme #2. Self-discovery: A change is going to come. Tentative manifestations: Choices, Growth, Future confidence, Reflection, Empowerment. The second theme that emerged from the data collection and analysis in this study was "self-discovery: a change is going to come." Of all the themes in the study, theme #2 was the theme I was most excited to find and was connected to the main research question "What does it mean to be an insurance company apprentice?". It did not completely align with my expectations of what it was like to be an apprentice in insurance. In my bridling journals, I had described an expectation that most participants would find themselves grateful and engaged in learning. Instead, this theme was something more complex than learning at face value. Participants discussed reflection, empowerment, and betterment with regards to one's current situation. This was a positive finding that illuminated one answer to the main research question, "What does it mean to be an apprentice in the insurance industry?" It means finding yourself in states of reflection and experiencing positive changes that promise a better future. Participants talked about growth in different areas, and pride being associated with the "Company" and the program in general. The

pride I heard in their voices appeared as a connection between being apprentice at the “Company” and social mobility.

Thor was perhaps the most aloof of all the participants interviewed, yet even for him, this theme was readily apparent. The most meaningful thing that the apprenticeship was to Thor was a “time to self-reflect.” He mentioned more than once that the program allowed him to learn more about who he was, and what gave him satisfaction in a work environment. Thor decided that a desk job was not what he was cut out for, and if he were to remain in the insurance industry, it would have to be a position where he was getting out of the office and meeting people. That he stated, was who he was.

Chris talked about how the program showed him that he could be a leader and directly influenced his confidence. Chris states:

I mean it's changed my life because I have moved. I think I've become more of a leader out of necessity kind of whereas I was kind of a put my head down and do the work kind of person. But now people would come to me, which boosted my confidence, and I felt confident enough to give people advice where I would keep it in my head before. It's given me a lot of confidence - the program has.

Chris also mentioned how he believed that being an apprentice in the program had created better opportunities for him. Whether or not he stayed at the “Company,” he was more qualified than when he started, and the future was wide open. For him, being in a program backed by the U.S. Department of Labor at a prominent insurance company was a golden key. Chris talked about his future:

I definitely feel having the apprenticeship program on my resume is a big boost to anywhere. So going anywhere from here I don't know if...its so much a help at the “Company” as it is with other companies. So I definitely have more confidence with having the apprenticeship – and then I got the designation and two more years of

experience, so I have five years now, so I feel a lot more confident now in my professional career background than I did two years ago. Two years ago, I was blanket applying, and I wouldn't get calls back, and the "Company" was just one of a handful that called back. But now I am more selective with jobs, I can choose more what I want to do – and I'm getting calls back and feedback instead of the standard no call back.

The program empowered him through providing the opportunity for growth and allowing his leadership abilities to shine through.

Participants like Janet, Mia, Sarah, and Thor conveyed the same feelings of confidence and growth as Chris and Mike. When Mia was asked for three words that represented the program for her, one of those words was "enlightenment." Mia contemplates in her interview:

You know you build, it's a stepping stone. It's very...I feel very honored today that I was accepted into the program, because to me, like my husband and I discussed I can't believe more and more people are not doing this. My goal is to stay here for a while. The problem is I haven't come across something, I mean everything is so interesting I'm like, I can do that! I just haven't found anything that says that's where I want to be yet. And that's what I am hoping this year will help me see. And so I keep stepping out, and trying different things, and volunteering. Because I need them, exposure is what I need.

Mia also told me a story about how, when she saw this building going up; she immediately knew that she wanted to work there. She told me "When the building went up, I told my husband that is where I am going to work next." In my visit to the building, I too noticed the imposing structure it was, and how impressive the architectural design seemed in its suburban surroundings. Janet also shared Mia's enthusiasm for the type of opportunity the program was as she described it as "pretty "shee shee" and not low level. Others talked about how the "Company" had a good name, and it would be beneficial for them to have that association. Sarah talked about how she would no longer have "bust her hump" working. I considered - what do these statements represent? My interpretation of this intensity, this connection revealed a chance

for these participants to improve the type of work they were doing - achieve a more elite position — the chance to get into the world of corporate America and climb the social ladder. In a way, it represented the American Dream.

For Janet, that confidence and empowerment revealed itself as she talked about her future job prospects and considering additional education.

I feel very confident that I could go wherever. And it can translate to any other job because the “Company” is a big organization. And a lot of people look for corporate experience. And like now, I’m like well maybe I should get my Masters! Now I know I can juggle it and the Masters would kind of be on my own time. And now you can do everything online, that is the one good thing..that has changed since we were....and it’s not like horrible and weird.

Janet and Mia expressed the hope that they would be able to build long-term careers at the “Company.” Their future focus was the opportunity to have a stable job and a sense of security. Significantly, the younger apprentices did not share the same loyalty as the older participants. They shared confidence in the future and an improved life situation, but they were focused on outward opportunities. Whether the opportunities were at the “Company” or not did make a difference, this was another surprising finding, as my presuppositions were that most of the apprentice program participants would be planning to stay with the “Company” out of loyalty.

Sarah talked about a change in her perceptions and future choices when she stated that the program “definitely hammered home that this is what I need to do and want to do and can do if I put my mind to it.” She also talked about her completion of the program as a “huge deal.” Sarah was working at a warehouse doing hard labor at the time she joined the program. She stated that her whole life, she had dealt with job instability and could not say with confidence

where she would be in a few years. That she stated, had changed. She seemed very excited and empowered:

Umm, I am definitely confident that, especially staying in the apprenticeship is a huge deal. I think that would carry to any commercial company, especially any company or broker that's familiar with The Company. It's going to be a huge deal.

Also residing within this theme was a noted change in perceptions and beliefs about corporate culture and the insurance industry. Janet talked about how she had never pictured herself working for a corporation before. She shared with me:

I didn't know there were so many different jobs in an insurance company! To tell you the truth. Ya know? You think the door to door salesman, and I'm like no! (laughs). Like, I didn't know there were companies that reinsure other insurers.... So that's opened my eyes. That this is a pretty shee shee, this is not a kind of low-level job.....I found it exciting when I started learning different aspects.

Sarah found a similar change in her perceptions about the insurance industry when I asked her, stating:

...uhh, before I would say here, is my check, now give me insurance. Now I understand it a lot better than I used to – I see all the different things. I don't think it's a scam (laughs). You know people always say insurance is a scam.... (laughs)....and I'm like you say that right until you hit that car. I definitely see how it influences things, in a way that I didn't before. Especially when it comes to just plain liability. That's a thing that people just plain don't see. I was reading parts of my insurance book to my mom, and she was like, oh it does that? It does that?

Chris talked about similar changes in his beliefs about the insurance industry:

I've only thought of insurance as people who work in claims for the auto industry. It never even dawned on me that there was more. That, to me, seemed like something I didn't want to do. And the other part was the door-to-door type salesman, "Hey, I got

life insurance.” Those were the only two jobs I knew of in insurance and those were two jobs I didn’t want to do, so other than that I’m fine.

Theme #3. Us and them. Tentative Manifestations: Outsider, Lesser employee, Support, Community, Paying dues, Humility. The third theme, “us and them” ties into research question one: “what does it mean to be an insurance industry apprentice?”. For the participants, it means that you identify as non-employee. All participants shared an everyday perception that they were not company employees. They were different from the employees. While this was factually true, reading between the lines, it revealed an important awareness that they were not part of the community, and as a form of isolation. How it manifested sometimes came across as a positive place to be, while other times the manifestation was negative.

Reinforcing the theme of “Us and them” was the repeated reference by participants to their cohorts as “family.” Sometimes this manifested as a positive thing because of the close bonds formed by the apprentice cohorts. Mia’s eye brimmed with tears when she talked about how close she was with her cohort members. She had gained a lot from this isolated community, and the ways that she found they could lean on each other. This was a finding I did not expect, and certainly not one which would manifest so emotionally. That they had connected so strongly was a fulfilling experience for them, but also a reinforcement of how they were a partitioned off the group, different from the company employees in general.

Chris reflected me how he felt like calling his apprentice colleagues was not enough. He also spoke on how this connection seemed to be missing with the “regular employees”:

The other apprentices ...that’s definitely a unique to this program, where you are technically coworkers but you spend every weekday together either here or at school that’s definitely like a bonding experience. I feel closer with others in my cohort than with most other coworkers. Especially, it feels weird to even call them co-workers because you spend so much time with them your doing group projects, work projects,

you do sub rotations with them. There's not much time apart. So I have gotten very close – I hang out with some outside of work, we text you know things like that. I've definitely gotten closer and become friends with my cohort than a regular worker. And with other employers here I've gotten close friends with one of them. Other than that it just sort of feels we are sectioned off. We are apprentices; they are regular employees.

Thor felt especially strong about this notion and stated that he felt like the regular employees “looked down” on the apprentices. When I asked him to clarify what made him think this, he replied

“Uhhm, I guess just like kinda the way they would talk to each other versus how they would talk to us in the apprenticeship program? Maybe just not as friendly to us. Yeah...they treated us like lesser employees I would say”.

He said that *“If I didn't like the people I worked with, I don't think I would have made it through the program.”* Thor also mentioned apprentice colleagues that *“making friends with more people around helped me become more comfortable.”*

Mike mentioned how he thought about whether or someone was important in the company, stating, *“I try to treat everyone like they're important. I don't want to step on anyone's toes or have a bad impression”.* This signified an impression that as an apprentice, they needed to be careful in how they acted around employees, suggesting he perceived himself as being on uneven ground and had to humble himself.

Sarah complained that *“they treat us as a group. We're not, I am not, Sarah, it's “the apprentices” it's always grouped together, there's no differentiating.”* She also echoed Mike's comments in saying that the regular employees *“a lot of people don't like us” and “don't particularly care for us.”* This was her understanding, and whether or not it had truth to it, it still influenced her everyday lived experience. This was contrasted to what her perception was of her apprentice colleagues:

...as far as the other apprentices go...everybodys...well, 95% of them get along. I mean in my cohort, I really like almost everybody. I love them all, but I see them 40 hours a week more than I see my own husband so I – fortunately, we all get along pretty well. Umm the old cohort, they are all great. They are happy to answer questions or tell me secrets and uhh the new cohort; one of them is actually a friend of mine. My best friends sister. I told...suggested to my friend that her sister and brother - they join the apprenticeship because they were starting college and the one...her sister did. I'm friendly with all of them because I know her so I go hang out with them and they constantly ask me questions. So, it's pretty good for most of us. We all really support each other, and like each other, it's all really friendly. And most of us are around the same age – we are all within ten years of each other.

Theme #4. Talking about my generation. Tentative manifestations: Age awareness, Work ethic, Assumptions, Loyalty, Competition. Theme #4 was a core essence found where apprentices shared awareness about generational differences that colored their lived experience in the program. This age awareness was related to the central research question (CRQ) “what does it mean to be an insurance industry apprentice?”, Or said differently, “How does one find themselves as an apprentice?”. They found themselves in a diverse group where not everyone shared similar values or ideas about career progression. This was particularly intense in those who were Generation X, or older millennials with a lot of prior work experience. Thor, the youngest of the group, did not share this awareness or perhaps did not find it relevant enough to mention. The concept of loyalty was not part of what it meant to be an apprentice for the millennials.

This notion of age awareness influenced how the apprentices viewed themselves and how they saw themselves within the context of the program. I found them making assumptions about what their age meant, and what the company believed about them due to their age. They also

compared themselves to younger or less experienced apprentices, and it made them more competitive like they had a point to prove.

Sarah was a millennial, but she had been job hopping for many years at the time of the program. She made a few remarks about how she did not understand why older individuals stayed at one company for so long. Reflecting in my bridling journal after my interview with Sarah, I realized that I had grown up with the understanding that hopping around too often was frowned upon. You stay in the jobs bring you satisfaction and a future, but move on if you find better opportunities. Sarah felt differently and stated:

...that's another thing a lot of people here are like Oh! I've worked here for 20 years. That's a long time! Nobody works anywhere for 20 years - that insanity. And a lot of people said they left and came back. That's crazy to me too. My generation doesn't do that. I've been told that you work for somewhere for two years, and then you leave. Or you are just – you're screwing yourself in the long term. So that's crazy to me.

I reflected again on my perspective and how it compared to Sarah's. Each position I have held over my career, I had always had a sense of loyalty to my employer. Her statement indicated that loyalty was not something she felt she owed, and her frame of mind was that no one was going to help you, you had to look out for yourself:

I'm under no illusion if it wasn't more profitable to just fire my department and get rid of me that they wouldn't just do that. Despite having invested in the apprenticeship program. Umm, so in that regard, I don't think I owe them that loyalty. I'm not safe. And I'm not under any illusions that I'm safe.

This could be a reflection of her generational context as indicated; it could be influenced by her prior experience - Sarah had held many previous jobs where former employers went out of business. Most likely, her experience and knowing of being an apprentice were influenced by both of these factors.

However, this same theme was found in another one of the millennials - Chris. Chris stated that he was open to changing companies and felt like he worked for the benefits and opportunity he was given. He stated that he felt like they were “paying their dues”. This was something that was not consistent with his understanding of work environments when he added “I have never subscribed to it (paying dues). I feel like it’s what people say who have worked longer than you and just don’t want you to get ahead so fast...right now I don’t feel any loyalty from them”.

Janet and Mia, the oldest Generation X participants, referenced their age quite often, and this was typically in the form of sharing with me that they felt they had something of value to offer, despite, and to a greater extent than the younger participants.

Mia was always positive in talking about the program. She stated how honored she was and that she would love to stay at the “Company.” For Janet, a big challenge associated with being an older worker was re-learning how to be a student while enrolled in the program. It is intense to consider immersing yourself in a new pattern that involves an actual change in the ways you plan to use your mind. Schoolwork and new learning environments meant critical thinking and problem solving both academically and as an employee. Mia says:

Ehh, my hardest thing is I don’t know how to study because in high school I never really had to do it. So that was my hardest place of adjustment, it was ok, you going to have to study a little bit. So that was a hard adjustment, but once I got back into it, it was very, it wasn’t bad.

As an older worker, that sense of proving one’s self, showing accomplishment later in life is experienced differently than the younger - who still feel like they have a whole lifetime ahead to explore, especially for Mia, who had put off her education in order to raise children. Mia mentioned how friends in her peer group expressed disbelief that she was entering the program.

I wanted to prove to people that I could still do it. So my motivation was, to the people who said that I was crazy, and I couldn't, I probably wouldn't make it, I wanted to show them that I could. You know cuz, to me, tell me, no, and I'm going to prove you wrong.

Mia was cognizant of her age and molded her experience, but she did not let it affect her in a negative sense. Mia was the quintessential lifelong learner. She talked about telling her children:

Don't think that just because you got your degree, you are going to stop learning. I said because there's always something else that may pique your interest. And there is nothing wrong with jumping in and trying to learn about it. Because it may take you to a different career.

When Janet talked to me about her experience starting in the program, she emphasized that she was the oldest in her cohort. She laughed as she explained, “*Yeah, and I'm the oldest one. Out of my group. I don't feel old but...ya know ...(laughs), but I have to compete. I feel like I have uh...better work ethics than some of the millennials. Ya know...*” It was clear that from Janet's statements being an apprentice as a member of Generation X, and a career changer, was to come to terms with working with adult individuals of different ages who were all starting at the same level. She made assumptions about work ethics of millennials, or perhaps these were based on truth. Whatever the answer, she reflected about her age and felt that older apprentices perhaps had more to offer than they were given credit for. I heard this again when she talked to me about the hiring process:

So...are they...really picking the best person for the position, or do they think that, you know, I don't know how they are picking because when I talk to - and I talk a lot, I observe a lot, maybe that's from my psychology background – but it seems like with a lot of the millennials? They're not planning on staying here. So if you are trying to get people who are going to have a career here.... cuz the millennials are like after this

program is over, I want to go to college. I want to go to work downtown. I want to do this; I want to travel.

Janet also talked about what she came in, assuming employees felt about older workers:

I think I they look at somebody in my age group coming into the market, just relying on their experience, but I can say hey, I can learn anything....(laughs). And I did really well with it. I went back to school. That's another thing I think people kind of peg people in my age with - that we can't learn. That we can't be flexible and learn. Plus I think I take things more seriously than someone who is 18 or 19. Cuz this is not just - a thing to do. This is my life, my career, my well-being, my family's well-being.

Mike talked to me about how aware he was of being older and more experienced than young millennials. He states:

I'm older, so I feel like I know types of people better than the others. You're either someone who likes the challenges, or you're not, and we have both in our apprentice group. I like to seek out the challenges. I don't mind doing hard work even if I'm not going to be recognized for it. Some people want to leave five or ten minutes early, and there's no value in that. It can only get you in trouble, and what are you going to do for those ten minutes? Literally nothing. You just go home and sit. You gain nothing, and someone is gonna see that one day and remember.

What Mike was saying was that he had this work ethic, and he was hoping to be valued for it. His experience of the program was that not every participant had that ethic, and especially the younger inexperienced ones. Like Janet, he felt that he had more to offer, and I sensed in him a desire for that to be recognized. Mike said he felt like he had an advantage over younger participants:

Half of them are roughly that age, 20-21, and they don't get it as much. There's this one kid, a really nice kid, but he kind of wants to not work. He wants to get away with as much as he can. They don't understand. No work ethic.

Not being in the program, I could not generalize that what Mike was saying about the millennials was true, but it was mentioned on a few occasions. Additionally, my interview with the youngest participant, Thor, indicated that he felt indifferent about the program. For him, there was no large sacrifice, so his entry into the program was more of a “why not” than a desperate quest to change his life and secure his future. His context was different because he did not have a family to support and had not been through multiple jobs yet in his career. He was still finding out who he was and what the world was like. Interestingly, he even described to me how he was more into the social aspect of the program and would bide his time listening to podcasts.

Theme #5. Don’t let me be misunderstood. Tentative manifestations: Internship, Way to pay, Happy, Supportive, Great Idea. Apprenticeships are not common in the United States, and all six participants interviewed shared similar lived experiences being a part of the apprenticeship program when it came to family and friends. Each participant described how they had to explain the program to confused outsiders, but once they had provided enough clarification, the reaction was positive.

Thor only applied to the program because a woman that regularly visited the pizza place he worked at suggested it. When he looked into it, he saw it as a “win-win” - a way to go to school and make money at the same time. As for his family and friends, he said:

I mean, a lot of my friends like don't really know..what the apprenticeship is. And everyone thinks it's the same as an internship. But it is obviously not. Which I mean is ok, it is kind of a lot to explain. Umm and then my family, I mean they like it a lot. I get to go to school for free and have a job and everything... I'll usually use like electricians or plumbers as kind of a base example. You know it's like the same thing, like learning on the job and then you earn a full-time job at the end. And we've learned that in places like Europe the apprenticeship is popular even in white collar jobs. So that was the idea of the apprenticeship program to bring it to the US.

In the U.S., apprenticeships were more prevalent in the trades industries, and so Thor related the insurance program to this notion of an apprentice, but within the insurance industry. What it meant to be an apprentice in this industry was to be a trailblazer in a sense, as it was unfamiliar and unlike anything most people had experienced. The reaction Thor received was positive.

Sarah had googled apprentices. She told me “I read a lot of personal finance stuff – because I want to be good with money, and I read about it – one of the blogs that I read the person said, you don’t have to go to college you can just get an apprenticeship. So I started googling ones around here.”. She saw it as a practical way to go to school and get experience. Her family also reacted positively to her joining the program, and Sarah described:

Uhhm my mom said if you had gone to school ten years ago like I told you, you'd be a nurse by now. I was like that's not helpful thank you. But she's proud of me and excited and my husbands the same way. He's very much you do whatever you want, and I'm sure you'll be very successful at it.

She too talked about some difficulty explaining to people that she was not an intern.

A lot of people think I'm like an intern. My friends and family get it because I've explained it to them, but I had a second job for a while – we went through quite a few managers in the year that I worked there. And they are like; you're an intern, right? Yeh, I'm an intern. That's what I do. They don't really get it. When I explain it, they all think its really cool. They just don't know what it really is because as far as apprenticeship goes ... oh, you're a plumber? You're an electrician? I explain the ..that I work as a full-time employee, but they pay for me to go to school two days a week, they pay me, while I'm at school – they give me time to study. Then they get the different rotations from the different departments. I think then they kind of get it, but I think apprentice is still just a long word to remember. Intern is right there, so I think that's why people just call it that.

People seemed to have a difficult time understanding the difference between an intern

and an apprentice, and the added intensity and potential benefits that come with an apprenticeship. Mike and Janet both referenced the program as an internship program without realizing it. Mike stated that his family was happy and excited for him. He said, *“They were very excited because they knew the name of the company. They might not have known what they did, but their building is a big thing around here. They know insurance is a good job.”* For Mike, his family readily accepted the idea of him being an apprenticeship, and the fact that it was backed by a company name and was in the insurance industry added to that acceptance.

Chris talked about the difficulty he had to explain the program to his family and friends, who were also excited for him:

They were excited. It was uh, it was tough to explain, just because it’s the first of its kind umm and so again, there wasn’t a lot of information from like the “Company” anywhere. It was tough to explain, and I kind of had to fill in the gaps if there were questions I couldn’t answer. Umm uh, just sort of told them it was backed by the Department of Labor and it was going to school to get an A.S. degree and then uh, also working but you get paid full -time, and it comes with benefits and things like that. And then after the two years, I’ll get a job, I’m guaranteed a job at the company.

For Chris, being an apprentice meant benefits such as his Associate’s degree and again, the practicality of getting paid while getting education and experience. He felt like it was a sensible choice, and his family and friends were on board. There was no stigma attached to him or any of the other participants or their families. Chris did experience curiosity. Curiosity about what an apprenticeship was, how it was different from an internship, and how it fits into an industry like corporate insurance.

Themes of Significance - Research Question 2

Research question 2: How is motivation experienced as an insurance industry apprentice?

Theme #6. Motivation: Here I Am. Tentative Manifestations: Skill attainment, Personal goals/mobility, Feedback, Stuck/No autonomy, Mentors/advocates, Formal Recognition, Financial incentives. Motivation is an unavoidable aspect of any adult learning or development process. Phenomenologically, whether it exists or not, the focus is on how it is experienced and manifested. What is it to be in motivation, or to be unmotivated as an apprentice? Where is this situated? Some motivation is intrinsic or based on personal satisfaction and natural curiosity (Niemic & Ryan, 2009). This type of motivation is derived from internal drivers. External motivation comes from wanting to gain some formal reward (Niemic & Ryan, 2009), such as cash, a degree, a credential, or even from the possibility of a negative ramification.

Theme #5 arose as participants shared the experience of motivation in the program, although motivation manifested in different ways and from different places. The theme is summed up as “purpose over paper” because the majority of apprentices painted a picture where motivation was inconsistent. They looked for primary sources of motivation to come from different places than what the program structure provided. Intrinsic, or internal, forms of motivation were universally important to all the participants. They had stronger feelings and were more passionate about intrinsic motivators than with external motivators. Accordingly, most participants conveyed disappointment with aspects of the program that were linked to internal motivation. This was an interpretation illuminated through participants words, but also, by the way, they talked about their experience and their body language. Intrinsic motivation or demotivation factors manifested in the link between the program and personal goals, skill attainment, skills mismatch, mobility, feedback from the community, inclusion, and relationships with mentors and advocates.

Thor, for example, stated that his only form of internal motivation was hanging out with peers. His body language and tone of voice lacked any enthusiasm or excitement - positive, or negative. Mentors were not important for him, as he said others sought mentors, but that was not something he was interested in. However, he repeatedly complained about feeling stuck, bored, and not having a voice. This spoke to his longing for a sense of purpose and value.

He mentioned the word repeatedly stuck in that after he completed the two-year program, he had to spend a year as an employee in a department that he had no choice in. He wanted the ability to post out to other jobs that were in line with his interests. Thor said:

A lot of us were upset that we wouldn't be able to post out to other jobs at . Cuz like they just gave us a job, didn't ask us what we wanted to do really. So I feel stuck because I don't really enjoy my job. I don't really find the work interesting, and it's just. I didn't get any input. They just told us what we were going to do.

He went on to talk about how he felt underutilized and bored because the work was too clerical, and some of the managers did not have any options for him to change that. He felt demoralized because of a lack of autonomy and tasks that were not tailored to his talents and were “too easy.” Thor’s statement indicated a feeling that his skillset was not being fully used.

He did find motivation within his fellow apprentice peer group, but this did not extend into the company community as a whole. He told me about how initially there was an employee when he started the program that served as sort of an ambassador, an advocate for the apprentices. He talked highly about this individual saying they were “really great,” and they were her primary focus. However, this individual no longer worked for the company. Thor conveyed that this employee showed genuine care for the apprenticeship program and when this person left, it was “...a huge hit to all of us”. We were all pretty upset about it”. Thor felt that this meant the company did not care about them, and their voices did not matter.

Thor long for some sort of feedback mechanism where he could be heard, which for him corresponded to being valued. I interpreted all of these things as connecting to his response when I asked him if he felt loyalty to the company, and his response was “None.” It was not that he did not want to continue employment at the company, but he felt the program structure made this a remote possibility. His perceived lack of inclusion was reflected in his statements and demeanor. Thor’s primary experience with motivation was extrinsic. He wanted to complete the program in order to obtain formal recognition such as his certificate, his degree, resume builders, and to be able to pay back the tuition he owed the company.

Umm, I guess, the motivation was, I mean you always have the – you have to pay the tuition back hanging over your head if you leave, and just being able to come to work every day and get along with people, helped. I can tell people I have done rotations in marketing, premium audit, all these different areas of insurance and umm... and then on top of that I have my degree from the <community college>, and just saying you are in a first of its kind apprenticeship, certified by the Department of Labor.

As the theme states, an achievement on paper was a motivator, but he longed for a greater purpose and the chance to be heard. He did not state that he was motivated by being paid more money from the company, but by avoiding having to pay the company back for the portion of tuition he owed post-graduation. However, he also felt that he could get paid more after completing the program than what the company was paying him. So the company was not motivating him financially to stay, except for paying back what he owed. In thinking back on my initial post-reflexion statement, I recognized some of the experiences Thor described something I had similarly experienced when I was his age in a similar clerical type insurance job.

Unlike Thor, Mia’s experience with motivation as an apprentice was optimistic and positive. Overall, she was excited to speak with me and talk about the program. I could sense in her mannerisms and expressions an engagement with the company and her job, now as an

employee. Mia seemed to burst forth with intrinsic motivation in the form of personal goals, pride, skill attainment, upward mobility, and relationships in the community. Her community included her peers, but also mentors within the company.

Mia saw the apprenticeship as a unique opportunity to gain experience and a foot in the door at a great company. She was personally motivated by the opportunity to gain this corporate experience, the exposure to various parts of an insurance company's inner workings, and to prove to herself and others that she could do it. She described it as an opportunity for self-improvement, and a chance to focus on herself after spending her years as primarily, a mom. Mia said:

I wanted to prove to people that I could still do it. So my motivation was, to the people who said that I was crazy, and I couldn't, I probably wouldn't make it, I wanted to show them that I could. You know cuz, to me, tell me, no, and I'm going to prove you wrong.

This strong sense of personal motivation was linked both to her not fulfilling past goals, but also to showing her peers and her family that she had what it took. Some of this stemmed from her being an older career changer as she did mention various times that she needed to face the challenge of relearning things, and get up to speed with technology.

Whereas some of the other apprentices mentioned frustration with starting over or being at the bottom, Mia was more comfortable with it. Mia mentioned that she was adaptable to program, perhaps because of her prior work experience and maturity. Mia explained:

I think I went into it with more, my eyes wide open. Because from what I knew what an apprentice is, is somebody who is starting out. And to start at the bottom and work their way up. Kind of learning the system. Something that I have done at a couple of my other jobs. Cuz I have always started like, my last job I started as a receptionist and I worked my way up, to be able to process it. So to me, it was an easy process, I understood ok this is an apprentice, this is what you do, what they expect you to do - you learn. So yes you

may have to do things you don't want to do, but it's part of the learning process because when you put it all together, you see the whole picture. You know, and that was the one thing about the program that enticed me to do it. Is...that you have to touch ten different departments. So you could see, ok here is the claims department, this is what they do in the claims department. Medical bill review you can step back, you can see what they do, it's like Oh! So when they call this is what happens. And now I'm on the underwriting side how does the policy get written, the rating, all of those things, how does it all tie together? And they also had sub-rotations for different departments. You know so you can see what the marketing side does, what this side does, and when you look at it, they wanted to show you just because you are working in insurance that you don't have to be in just claims or underwriting. Those aren't the only jobs at an insurance company...you know, and to me that's so interesting.

As for mentors within the company, Mia could not say enough good things. She took the initiative and reached out to various people, and she stated that everyone was always willing to help. This encouraged her and provided her with two-way communication and feedback she found motivating. She was the opportunity as a networking goldmine, and she was not naive in the value this held. She also opined that this was something she had to take the initiative to do, but she understood that no one was going to do everything for you. This proactivity was more prevalent in the Generation x group than the younger participants interviewed. Mia talked about mentors and communication when she told me:

...you always had someone you could talk to. Even for underwriting, it's always been someone showing you something and then hands-on of you working, and the quality reviews your work. So you were working, and someone would review it, and they would give you feedback, which is to be very important.

Part of her memorable experience as an apprentice was when the company employees sat down and connected with her on a personal level. She stated that the more of them she met, the more she found meaning in those relationships because “you know, maybe they went down that

track, and you want to know how they did it. Moreover, they are always very...everybody's been very nice". To have those connections lessened the isolation of apprentices from the company employees and created more inclusion.

This tentative manifestation of community and that had also shown up in the “Us and them” theme, was present in theme #5 purpose over the paper. For Mia, though, the isolation of being in her cohort was not a big factor because she sought out employees outside that circle. However, her peer group and other cohorts benefitted from a community of mutual learning. The first cohorts shared knowledge with the newer cohorts, building upon each other experiences, and sharing, which brought Mia satisfaction.

being comfortable with your peers and your work environment, and say oh do you think that you can help me with this? And them willing to do that? Makes you feel comfortable, and you think, they don't think I'm an idiot. Ya know? And then when you feel comfortable...you can help someone else. I say oh I've had that problem I can help you. You know, you build your confidence you can help other people, you help them build their confidence so that they can help someone else.

Mia mentioned other forms of extrinsic motivation, such as the pride of her getting straight A's, and obtaining her insurance industry certification. This formal recognition was a definite part of her experience, although the deeper internal motivators were where the passion was conveyed. I had to reflect after my interview with Mia on how positive it was. Perhaps, it was too close to what I wanted to hear. Did I read her correctly? Was she leaving negative things out, or perhaps hesitant to share? I considered these possibilities, but I know my interpretation was justified in that I could see these things in her whole presence.

Interviews with Mike, Chris, and Sarah revealed similar patterns of feeling devalued or underutilized because of factors that failed to support their internal motivators. They were all motivated personally and desired to improve their stations in life, but we are not certain that the

“Company’s” program was going to be the end all be all for those aspirations. Sarah was very clear in her external motivators. She clearly stated to me:

Uh, my motivation is I want to make a lot of money. I mean that’s what it comes down to, to be honest, I wish it were more altruistic, to be honest, but it’s not. Yeah, I’ve just been around long enough to know I want to make enough money to be comfortable and not break my back. Whereas I know a lot of the young people have that, I don’t know what I want to do in the future - and I am like, I’m done I’m way past that. I want to get through the program, I want to do it well, I want to get my associates degree so I can start my Bachelors the spring following graduation.

She referenced the younger apprentices, as Sarah was a middle-range millennial and had held quite a few jobs. She was going to face the day-to-day which she said admittedly, was not easy, and get through the program no matter what. Linked to the first theme of self-discovery and change, this manifestation of formal recognition and skills attainment as a means to improve her life was also how she experienced motivation.

Sarah’s interview included many repetitions of the word “feedback” and how she would have liked more communication with the company leadership. Like stated by Thor, Mike, and Chris, she experienced a lack of autonomy that was demotivating. An inability to make decisions in her future was to experience demotivation, and feel less valued. She told me *“I wished there was more discussion. About where we wanted to go....I wish there were tracks.”* Sarah wanted choice in her destiny, and as an apprentice, she did not feel fully supported and heard in that regard. This also tied into the particular tasks she was assigned to, as she stated her actual work tasks made her worry about being pigeon-holed into something she did not want to do. As a few others mentioned, she felt that the tasks were less than what her experience offered, and not challenging enough. For Sarah, they seemed to be *“low-level basic tasks”* but, *“It kind of is what it is.”* This statement signified resignation.

Sarah did not engage with company employees often and did not seek out mentors. She stated, *“I know it’s horrible, but I just want to do my work and go home.”* She also mentioned that it was not her personality, but she did wish that they offered that in a more structured way as opposed to *“saying ok go do it now.”* As far as advocates go, this was another area where her motivation seemed to suffer. She brought up the early program advocate who no longer worked for the company and said:

...it made me mad. This person was our go-to. You know, I don’t like to be ignored. I don’t need constant attention, but that’s where I go back to the feedback. Even if this person was heading off somewhere, they would always stop by and say hey guys! and then take off.

A common shared lived experience with all the apprentices with regards to internal motivation was again, their fellow cohorts. Sarah stated, *“We all really support each other, and like each other, it’s all really friendly.”* And above all of the conflicting motivations Sarah lived through as an apprentice, she remained focused on her primary intrinsic motivators to keep going. She had a larger goal for herself in life and a family whom she wanted to make proud.

Chris has worked for three years at a small insurance company and also brought up the notion of autonomy and how this was a primary way he experienced demotivation. Although his former company was smaller, he was able to make more decisions independently. In the apprenticeship program, he felt unheard and without much say. As an example, he brought up the program advocate leaving the company as well. He stated that after this person left, *“morale nose-dived”* as they no longer felt they had anyone advocating for them or telling higher-ups when they performed well.

Chris was externally motivated by the credentials he would earn, and the opportunity for advancement having the company name on his resume would provide for his future. Again, this

idea that the paper credentials were seen as being primary motivations as opposed to the more internal, or intrinsic notions like being valued. Chris stated that for him, the tasks were too low level, so “I was like the main motivation, not the company I guess.” He also touched upon recognition and how important this was for him. He told the story:

My first manager... I started out in the claims side of things, and my first manager how they did it, there were rotations throughout claims, but your first manager was kind of your main manager like you went to them for like reviews and stuff like that. My manager happened to be, just by like chance, kind of the best manager out of all of them. She was very like uh, recognized hard work and encouraged us to work hard by just saying wow good job and stuff like that. And I think recognition by the higher-ups in the program to like, after the first year, gave us some of the kudos points within our thing for all the people that got straight A's that year. So, that was pretty motivating. I think there was like 5 of us that got straight As the first year.

Chris was eager to work hard and show his value, and recognition and positive feedback were important to him in the times that it manifested. However, communication could also be a demotivating experience he found:

I wish there was more people to talk to, but I just don't know who to reach out to. The few times that we have, because we've all had issues with different people, the response wasn't really positive. I heard of one really good manager in another department [...] who is really good and trying to help solve problems, but it's not the same with us.

This notion of being valued and heard was passionately present in my discussions with Mike.

Mike expressed how he felt like he was a high achiever, but did not receive feedback or recognition on his performance.

I was just used to a different corporate culture, so before it was really easy to be recognized for what you can do vs. what you can't do. People didn't care that you'd only been there a certain time. They'd give you more responsibility if you could handle it. Here it's not like that, and it took me a while to get used to that. It wasn't just me. A lot

of the other apprentices wanted a lot more responsibility, and they just wouldn't really give it to us. It was really tough to kind of sit on your hands and wait for that to happen

In addition, the word “stuck” came up as he felt that he had no choice in where he would end up, although he still had hope that he would eventually be able to get into his area of choice. Mike was more interested in fulfilling his long-term personal goals and finding a lifelong career. He had a family that was counting on him, making his motivations very personal. He stated:

It was a big thing for me to switch. I knew once I started, I'd have to see it through. Another thing is worst-case scenario after the two years, I know my resume will have Claims, Finance and Underwriting, and I think that would look really good, plus the name of the “Company.” I could go anywhere and get a really good paying job. So even if the “Company” couldn't pay me well or doesn't want to, I figure that I could do that. And I also think that at the end of the day I hope the company will see my value. One of my managers will see my value and will want to keep me and pay me well. I'm not wanting tons of money. I just want decent money. [...]

Janet talked a lot about her inner motivation, as well as achievements like grades. She said, “*I have a lot of inner motivation. In the things I do. And I need to finish. It's the only option. And, I don't want my kids to see me quit.*”. Those personal goals were a huge part of her experience and what kept her going. Janet too talked about the importance of recognition, and I could see she was proud of any recognition she received:

...I felt you know, kind of like I had to separate myself...but I'm like there is nothing I can do that's really going to be fabulous. But I still worked hard, and they give you these spotlight points, so I had a lot of different groups giving me spotlight points. Not just my manager, not just my team members, you know but throughout the organizations.

I interpreted her statement, and she affirmed this back to me, that there was a desire for her to feel her hard work was valued. She did not want to feel like an invisible group member.

Mentors in the company helped her motivational experiences, and she was proactive in seeking them out:

I have two different types of mentors.one...I can talk about everything to; you know how can I fix this? THEN I have a business mentor....whatever I want to accomplish, whatever I want to set my sights on he would say, well ok let's look at these skill sets that you need to gain. ...I have found they're very helpful. They want to help you.

Themes of Significance: Research Question 3. How is engagement in learning experienced as an insurance industry apprentice?

Theme #7. Skill development: Let's Dance. Tentative Manifestations: Teamwork, Culture, "Aha" moments, Communication. Apprenticeship program is often cited as important because of their ability to provide experiential, hands-on learning. It seems to be such a simple formula - employers need workers with specific talents, and employees require jobs where they can gain those talents. Accordingly, tentative manifestations elucidated in this study were often grounded in how the adult apprentices learned. The manifestations that developed the seventh theme on learning and development tied in with the second sub-research question "How is engagement in learning take shape in the apprenticeship program?" The thread that tied all the manifestations together was experiential learning and the uniqueness of a dual-training structure. Soft-skills were a large presence in the research findings, with more technical "hard" skills being mentioned less often.

Teamwork was a significant part of the apprenticeship experience for all participants. This was a finding that was surprising in that my presumptions about apprentices include a vision of intense, one-on-one learning. Janet talked about how her work with teams took some adjustment, and that in being an apprentice, she had acquired a better sense of how to operate within a team context. Janet conveyed:

Well, selling involved relationship building but having to work in a team is completely new. ...it makes you very humble, it makes you very dependent in a way you don't want to be, but a lot of good ideas come from teamwork, and I understand....I have been exposed to it before...so I already knew it. But it really reinforces it here, in a big company like this.

Janet also spoke about how the program was an opportunity to network, and forge connections with others in a corporate environment which was new to her. She stated this personal engagement and relationship building was where she found the richest experiences. Networking through emails, phone calls, and setting up meetings with others meant honing her communication abilities. She talked about how in her reviews or what she termed overviews, *"...if I saw something interesting on those overviews, I would contact the manager myself."*

She was excited as she explained to me how in the underwriting rotation there was a person providing hands-on training, *"somebody that actually trains us. And then they have sheets we can look at. Step by step if you forget. That's really helpful."* She also found engagement in learning in times of diversity, where she had special projects or was exposed to different departments. Janet stated, *"I went and worked on other special projects...in a different department... and that was interesting...I learned, I learned - I know how to do Adobe like there ain't no tomorrow!"* So, not only did Janet mention soft skill immersion in the program, such as communication in a corporate setting and team-building, but she also talked about her increased technical skills such as using Adobe. This was significant for Janet as she stated:

I was not in a position to where I worked with a lot of technology, you know? In school....its been years. Everything's changed - when I went to school you actually had to go to the library. There was no you know, researching on google. You had to remember everything.

Sarah was millennial, and so the technology did not come up in our conversation except

for learning how to use company-specific systems. She talked about learning from other people, teaching other people, and from the variety derived from the sub-rotation structure of the program. She believed that just being able to say you have worked in an office environment was valuable for her. I interpreted this as the same as saying someone who has experience in a corporate business setting is more likely to have those intangible business skills, a form of soft skills. This would increase her chances at future office jobs. When we talked about the classroom education part of the program, she said:

I thought the experience was more valuable. Because I can pay for school....but really the experience was more valuable. Working in an office environment because I didn't really have that. I worked as a receptionist for a while but...its not really the same thing. Its, it's pretty different.

This reference to an office environment was an experience learning a new work culture. It was different from past opportunities, and this was highly valuable to her. She talked in depth about learning how to communicate more effectively within the company's specific culture, and referenced experiential learning:

I think getting in there and learning these tasks and learning how to communicate with, like especially in claims we had to answer phones from claimants, and I hate phones. But everyone else thought it was fine. But it was, you learned how to talk to, the claims professionals, the claims handlers, get them on the phone with people where they want their check and they wanted it yesterday. So you have to learn to talk to them....and I would just learn things like everyone in Indianapolis works from home. And everyone from Santa Fe is not in the office because the office is closed. Stuff like that and you see the same names over and over again and see the same people that would help you. You learn a lot of different things that you wouldn't otherwise.

She also spoke about learning and teamwork when she said:

Well, I think I got more variety in claim....as we got that department caught u, I started to do other tasks. I would learn other things from other people. To help them with their stuff. So it was nice when I was in claims I learned the vendor management stuff, and I got to know them and talked to them a lot. I got to know some people that way. And then....there's definitely a teamwork thing even though I'm in another department now; I still get skype messages from my counterparts in claims mgmt. I've been going down there and showing them how to do stuff because no one knew how to do it. I mean I don't know, I just think it's interesting that I have to go down there and do it.

When the learning process becomes individuals and hands-on, it made an impression. She also recalled moments of learning about new things. This combination of social interaction and being exposed to new knowledge engaged her. She also brought light to how she found herself recognizing the connections between the classroom and real-life application:

Well, it is interesting to see....because we take insurance class, so it is interesting to see the stuff we see in insurance class and business law and see it pop up in what we're doing. I see the contract, and I see how they got their base rate and adjustments and all that. Or in claims, I see the different way they do reserves and stuff. So I see a lot of the cross....pollination I guess. Stuff I otherwise wouldn't know...and it helps in class too. I don't have to memorize it. I already do this every day. I think between claims and underwriting there is a disconnect – which make sense because it is two opposite ends of the business. Umm, so there's not a lot of – for example, 3rd party administrators? We dealt with them a lot in claims. But in underwriting, they were like, whats a TPA? I'm like.... I know what a TPA is. And I told her, and she's like oh! So there is some stuff that carries across even unintentionally. Umm, you start to see how the different legs prop up all the different department and how it all connects and stuff.

I found this quote particularly interesting as she brought up a few significant points that were part of what it meant to learn in the apprenticeship program. She found herself using her classroom-based knowledge and applying it in real life. This was reinforcing what she knew and promoted engagement. In addition, the structure of the program allowed her to see the “big

picture” and apply this knowledge holistically as she saw how different departments are connected.

Mia also spoke to me about the application of classroom knowledge while working on the job at the company, and the connections between sub-rotations. This was significant to her learning as well, and she talked about it excitedly as her eyes lit up when she explained to me:

Now everybody else had different rotations sobut like when we were doing business law, I was working on the legal end of the claims department. So....when I started seeing the words, it all started clicking. And then we had insurance classes. Which was really nice, you learn the basics of insurance which segways into underwriting and claims.....it started falling into place. So now....when I'm looking at stuff in underwriting...Oh yeah! I remember that. And they'll ask me – what does this mean? And I can tell the people around me; you know this is what that means. And they say, how do you know this? And I said because we learned this in school. So the first year it was like...everything was swimming in our heads. The second year, it all started clicking. Oh, do you remember when we had the class on this? Do you remember when we talked about this? (excitedly).

Mia also talked about the importance of autonomy in her learning process. She learned best by doing an actual task. She said:

I learn by showing me and letting me be. So, and a lot of its that's the way its been, they show you, they have somebody walk you through it, and then they let you go ahead and do it. And for me that's, you know, that's the best. That's how I learn. And umm a lot of it that's how they've done it. I just tell them just show me once, that's all I need, and they are like really? And I'm like yup just show me once and then I'm good. If I have questions, I'm gonna come back. You know, and then they always give you like a hand out too that you can reference. So not only do they show you, they give you reference material.

With regards to company culture and communications in general, all the apprentices brought up how rotations meant they had to get used to different managerial styles. They learned

about different styles of management and demeanor in a professional setting. Mike mentioned that compared to his previous job, everyone was more transparent and willing to talk. For him, that meant it was a less competitive environment which he enjoyed. He also talked to me about company relationships and brought up a particular situation he had with one of his managers. He stated:

I've gotten a lot of feedback, but it was really strange to me because when I first encountered problems I would just reach out to the people directly [...] then my manager said "You need to include me on these emails," so then I was including her on all my emails, and she said "you don't have to include me on all your emails" and so its like, I don't know what you want then.

In talking about this scenario, he wasn't representing it as a negative experience but more of a learning experience on how to communicate and understand a corporate culture even at the individual level. Others brought this up, such as Mia who talked about how different managers ended up being different sources of inspiration or information from her.

Conclusion

The purpose of this qualitative phenomenological study is to explore a new employee development model in the insurance industry through the lived experience and perceptions of the participants. Exploration of this unique program through direct, in-depth narratives provide a deep understanding of participants meaning, motivation, and engaged learning. Interviews with apprentices have implications for future research in the area of workforce education, adult learning, and on-the-job training programs.

Interviews found that being an apprentice held many different meanings, but the experiences had commonalities, which kept reappearing. All of the apprentices experienced sacrifice in order to join the program. For them, to be an apprentice was to give up something of

value, for something they saw of greater value in the long term. The lack of immediate gratification was harder on some than others. However, everyone found themselves in a state of reflection and of wonder in what could be. They were confident that positive change would be, and for some had been the result. Themes of isolation were found in the interviews as participants made repeated statements about “us” and the cohort being “family.” Also, there were multiple statements made about their experience concerning the younger, or the older participants.

Participant motivation and engagement was influenced more by how they felt valued than financial incentives. When participants who were more intrinsically motivated formed relationships such as mentorships, the results were extraordinarily positive.

Soft skill development was the learning experiences apprentices mentioned most often and talked about most excitedly. Technical skill learning was only significant for a few of the apprentices. There was a feeling by most interviewed that they lacked adequate responsibility and challenge with regards to every-day tasks. This indicated the existence of job-skills mismatch.

Finally, each participant talked about the program being unlike any they had ever experienced before. The uniqueness of dual-training was not lost on them, and they were proud to be a part of the program. Friends and family did not stigmatize the apprenticeship and were very supportive. Difficulty was noted in outsiders grasping the concept of a dual-training apprenticeship and differentiating this from an internship.

Findings from the tentative manifestations and themes synthesized in Chapter 4 reached data saturation in that no new topics or findings of significant arose as the interviews proceeded. Participants were open and transparent and appeared comfortable discussing their experiences.

Throughout the interview process, observation and clarifications were used as needed to ensure the meanings gathered were as accurate as possible. The themes outlined in this chapter and the individual shared experiences provided rich insight on what it means to be an apprentice, including how motivation and engaged learning was experienced. The following Chapter discusses what the findings mean with regards to the research questions, their significance to stakeholders, and implications for practice and further research.

Chapter V: Conclusion

The purpose of this qualitative phenomenological study was to explore what it means to be an apprentice in a new insurance industry employee development model in the U.S. This chapter includes an interpretation of the major findings from the data collected from interview participants and presented as seven major themes. Findings are discussed in depth and related to participant narratives, relevant literature, and theories of andragogy, self-determination theory, and motivation. Finally, recommendations are presented, including recommendations for action and further research. This chapter describes the meaningful findings and future implications resulting from the exploration of the research questions:

Research Questions

1. What does it mean to be an apprentice in the U.S. insurance industry?
2. How is motivation experienced as an insurance industry apprentice?
4. How is engagement in learning experienced as an insurance industry apprentice?

The overarching themes that emerged from the research findings were related to sacrifice, self-discovery and change, silos, generations, purpose, collaboration, and curiosity. The experience of motivation was a powerful force primarily driven by states of being that apprentices linked with being valued, such as autonomy, skills-mismatch, and inclusion. Engaged learning was experienced most intensely when there was a connection, with the connection being through another individual or linked between classroom-based education and application. Themes were crafted from tentative manifestations, which were contextual and individualized. All themes present a comprehensive voice of a shared lived experience that illuminates an important new work-force education initiative from within. Themes were titled after songs, representing the weaving in and out of essences and patterns found within the data

itself which came together to create a whole. Theme #1 was called “The long and winding road”, as it pertained to the apprenticeship experience as a process which entailed various forms of change and sacrifice as a means to reach the end. Theme #2 was titled “Self-discovery, I can see for miles”. This title was chosen as it represents how each participant learned more about themselves, and as a result, could see a future with more clarity than before. Theme #3 was titled “Us and them” as it described how the idea of being different and separate permeated the apprenticeship experience. Theme #4, “Talking about my generation” summarized the manifestation of generational differences and perceptions among participants. Theme #5 “Don’t let me be understood” described the notion that apprentices had to explain what an apprentice was to outsiders, and generally were in a form of work-education others found unfamiliar and unique. For theme #6, the title chosen was “Motivation: here I am”. This theme explored internal and external motivation factors, and how the manifestations expressed by participants were linked to personal characteristics. The final theme, “Skill development: Let’s dance” was titled as such to reflect the concept of collaboration which arose as a primary means to engaged learning and skill development. Each theme is discussed in detail in the following sections.

Limitations

Potential limitations of this study include a small number of apprentices interviewed. Although the number of participants interviewed was consistent with qualitative phenomenological methods, including data saturation, there is still the possibility that meanings were overlooked. Participants were volunteers and self-selected, so there is also the possibility that the group was naturally homogenous for some reason, such as displeasure with the program or on the other hand, were individuals who felt compelled to contribute. Finally, the study focused on one particular apprenticeship program and at one insurance company location.

Results from this study may not equate to similar results being found at other companies.

However, the intention of the study is exploratory. The study provides an important starting point for further research as programs of this type are gaining traction within the insurance industry and other business segments across the U.S.

Interpretations of Findings - Theme #1: The long and winding road

Discussion. Participating in the apprenticeship program meant being in it for “the long game.” This theme is about willing sacrifice and disruption in exchange for something of greater value. Most participants viewed themselves in a temporary holding pattern waiting for the end goal. All participants viewed the program as great enough of an opportunity to start over. I interpreted the notion of sacrifice as experienced more intensely in the older participants, were career-changers, or had families. These participants presented with more tentative manifestations, which contributed to this theme. This is significant because one of the main goals of the apprenticeship program is to recruit and retain diverse talent.

It was important that this program had attracted older employees who were career-changers along with millennials. Participants interviewed were not a homogenous group. This is not the case with other methods of on-the-job training or experiential learning used for recruiting in the U.S insurance industry. Internships and entry-level training positions are geared towards young workers either enrolled in a 4-year university, or in the process of obtaining their Bachelor’s degree. There is no other insurance job in the industry looking to hire inexperienced older adults except sales jobs based on commission. A quick search on google shows numerous entry-level job openings in insurance with titles like “entry level underwriter trainee” and “entry level claims adjuster.” However, the preferred qualification is described as:

- “5-10 years inland marine insurance underwriting experience.”

- “College degree or equivalent job-related experience.”
- “ Bachelor’s degree is required - all majors encouraged to apply, strong interpersonal skills with the ability to collaborate.”
- “Four-year degree desired, preferably in economics, business, finance, or risk management.”
- “...currently pursuing “Bachelor’s degree, six-plus months of claims adjusting experience...Two years of customer service experience.”

This search demonstrated some of the hurdles and social barriers that the industry is putting up which seemingly contradict the need expressed for recruiting a more diverse and broad pool of talent. This diverse group of apprentices made tough choices in deciding to commit to the program with regards to family, flexibility, pay-cuts, time constraints, fear, and an overall disruption to their current lives. Identifying how they made their decisions and what factors were the most significant is valuable information for targeted recruitment and retention. Also, how those variables were experienced differently can lead to insight into reaching a larger pool of talent.

Theory. Adult Education theory ties into the sacrifices adult learners make for the opportunity to learn in the discussion of social barriers. Mia expressed some stress initially in joining the program because it had been so long since she had been in school. Mike stated he was unsure if the program was meant for career changers. Merriam and Caffarella (1999) note one barrier to adult education as an internal one, where older learners think they are “too old to learn” (p.99). Cross’ (1981) characterized three major categories of barriers to adult education: situational, institutional, and dispositional. Situational indicates barriers participants spoke about

regarding having families, sacrificing time, and needing flexibility (Malhotra, Shapero, Sizoo & Munro, 2007).

Institutional has to do with requirements such as meeting test scores, grade requirements, or other practices and procedures the institution might impose. Dispositional refers to attitudes, motivations, and possible preconceptions. Potential apprentices must do a cost-benefit analysis of long-term benefits, and that includes situational and institutional barriers specifically.

Current literature. Schwert & Bender (2003) showed that the supply of apprentices in Germany was influenced by an increase in the minimum wage when the industry had a high demand for labor. In industries where apprentices have mobility, they concluded that sponsors must offer a competitive wage to avoid losing participants. A qualitative and quantitative cost-benefit analysis was a large part of the decision process of apprentices interviewed, which was similarly found in a study by Muehlmann (2016). Thus, the benefit provided must continually be analyzed against apprentice sacrifices. Lerman (2016) argued that apprenticeships require a less initial investment and thus attract lower-income individuals and are less risky. This promotes apprenticeship as a means of improving social equality. The findings in this study supported Lerman's assertion, even without confirming participant income categories. All of the individuals were willing to risk current comforts for a long-term strategy.

Interpretation of Findings - Theme #2: Self-discovery: I can see for miles

Discussion. The phenomenon of a dual-training apprenticeship for participants manifested as a process of self-discovery and changed perceptions. As with all tentative manifestations, meanings varied based on context and the individual. Reflections by participants were empowering as they described how, because of the program, they could confidently imagine where their future career paths might lead. The future as wide-open and felt that they

had a choice and a variety of directions to pursue. Perceptions of the insurance industry were altered positively, and although none of the participants had considered insurance before the program, all of them now saw the potential for a future in insurance.

Participants like Janet and Mike came across as mobilized as they mentioned pursuing additional education after the program ended. Thor had discovered he was not a desk job type and would be looking for jobs where he could get out of the office more like a claims adjuster, or perhaps not even insurance at all. Janet said that her accomplishments in the program showed that she could juggle many things like school, work, and a family despite being an older employee and a woman. Mia used the term “enlightenment” to describe what being an apprentice meant to her. Chris discovered that he had leadership qualities he was unaware of.

The significance of these findings is that what it meant to be an apprentice was transformation. Transformation of cognition occurred in that individuals gained confidence and a broader sense of where they might fit in the world. They saw themselves changing from dead-end jobs, or unstable futures to a place where future opportunities seemed bright. These self-reflective futuristic manifestations support the dual-training apprenticeship program as a viable alternative path to a career and for professional and social mobility. This is especially important in considering the program has low barriers to entry, is just two years long, and requires minimal financial investment compared to traditional career paths. Also, the program universally improved the participant's perception and understanding of the insurance industry.

Theory. The apprentice as a learner in theme #2 is connected to adult learning theory through andragogy (Knowles, 1970/1980) and transformational learning (Mesirow, 2000). Self-discovery and reflection are indicated in Knowles’ characteristics of adult learners. Adult learners are associated with self-evaluation, a mechanism for self-discovery. Knowles’ contends

that adults come ready to learn and thus were able to evaluate where they were and where they want to be with regards to learning goals (Knowles, 1970). Participants noted a path forward and were future looking with regards to how the program would serve them as a stepping stone. Findings in this study also relate to Mezirow's transformational learning theories. Mezirow's perspective of transformational learning is less socially critical than Freire (2000) in that it is more pragmatic. According to Mezirow, transformational learning occurs when we change our frames of reference from what we thought we knew and reframed according to new experiences and disruptions in thought. Frames of references include but are not limited to be habits of thought, perspectives, or mindsets. The change in frame of reference then guides reflection and beliefs so that actions taken are "more true or justified" (p.8). All participant's indicated changes in perspectives and mindsets, ranging from internal confidence about personal abilities to their preconceived conceptions of the insurance industry. It is also possible to link Mezirow's (2000) transformative learning ideas with participant's changed notion of apprenticeship compared to the narrative formerly provided by culture in the U.S. (Mezirow, 2000, p.19). Whether or not these apprentices will go out and become "active agents of cultural change" (Mezirow, 2000, p.30) is yet to be seen. Undoubtedly, it changed the way they see themselves and how they are situated in the world around them.

Current literature. Literature related to the findings in this theme as related to individual participant meaning was sparse. Many promotional documents and advertisements describe apprenticeships as a way towards social mobility and change. However, none described first-hand the experience of apprentices and self-discovery. One study in the U.K. (Ryan & Lorinc, 2018) contradicted the findings here in stating that apprentices interviewed initially, and six months later, actually conveyed less confidence in their choice of being an apprentice.

Interpretation of Findings - Theme #3: Us and Them

Discussion. The shared lived everyday experience of being an apprentice in the insurance industry meant a separation of “us” – the apprentices, and “them” – company employees. For most participants, this manifested in feelings of being an outsider, less than an employee, and isolated. Apprentices like Mike and Chris talked about having egos bruised and feelings of humility due to the experience of being a newcomer to the company, yet having years of work experience. This is an important finding as that perceived separation can lead to low morale and must factor into how the apprentice program is structured and tailored.

Interestingly, the siloed experience of the apprentices also manifested positively in the way that it created an especially tight bond among apprentice cohorts. This was a salient point brought up repeatedly in my interviews. Apprentice peers were more than that – they were family. This strong peer community resulted in the sharing of knowledge across cohorts and strong relationship building. A few participants mentioned the ice-breakers hosted by the company during the on-boarding process as another important factor in fostering these peer relationships.

Theory. Knowles’s (1970-1980) provides some insight into this finding in one of his five principles of Andragogy regarding the role that a learner’s past experiences play. Knowles observed that adult learners bring with them a wealth of information, and this information serves as a “rich resource” for other adult learners. In addition, their experience becomes a source of self-identity. These ideas emerged in my interviews with participants as they talked about supporting each other, teaching each other, and going to each other when they did not know an answer. Different apprentices referenced themselves as what cohort they were in often, so, for example, Mia would state that she is in the first cohort would go teach things she learned to the

later cohorts. They each came from different backgrounds ranging from finance to retail, so they were a diverse wealth of information for each other and could build on those strengths.

Current Literature. Chan (2016) published an article on first-year apprentices experience in ten trades based in New Zealand. Chan found that a major factor related to apprentice's completion rates was a sense of belonging. Filliettaz (2010) published a case study based on an apprenticeship in Switzerland that demonstrated a breakdown in the relationship between apprentice and trainer led to discontinuation of the apprenticeship. The reason cited for the breakdown was an over-focus on work productivity. Lave & Wenger (1991) and Wenger (1998) speak about the importance of a community of practices to help build connections and belonging for learners. The findings in my discussion with insurance apprentices in the U.S. also illustrate the importance of community, both within the apprentice peer group itself, and the company.

Interpretation of Findings - Theme #4: Talking about my generation

Discussion. Participants experienced an awareness of age related to the phenomenon of being an apprentice and through this lens, manifested assumptions, competitiveness, insecurities, work ethic, and loyalties. The dual-training apprenticeship program is unique in that it attracted a diverse group of apprentices due to the fact it was not an internship, or a tradition student path. It was a third avenue that welcomes all ages, all levels of education, and all levels of experience. This was the desired outcome, and it is important to analyze findings stemming from how participants experienced variables such as age so that this diversity can be maintained. Older employees felt the program was perhaps a better match for younger adults straight out of college, yet the younger apprentices were less sure about their career paths. The older and more

experienced apprentices came across as more dedicated and more likely to stay with the company, and the industry, if given the right opportunity.

Theory. The theoretical framework used for this study focused on adult learning theories, but not on the different preferences and possible issues or benefits of having a learning program that unified age groups such as millennials and Generation X. However, there is much theory out there to be explored surrounding this topic, which is beyond the scope of this study, and relevant literature on the topic of age and apprenticeship follows.

Current literature. A search of the literature on apprenticeships found a similar finding in Arthur-Mensah's (2015) dissertation that looked at high-school apprenticeships in the manufacturing industry. Arthur-Mensah cautioned that younger apprentices were unclear in their career interests and thus potentially riskier investments. This study expands upon that finding in hearing this notion of loyalty and career plans from adult apprentices in the insurance industry of varying ages. Stage of life considerations are an important factor to consider in apprentice program design.

Interpretation of Findings - Theme #5: Don't let me be misunderstood

Discussion. The theme "don't let me be misunderstood" emerged as apprentices talked about what being an apprentice meant for them with regards to their experience within a social context such as family and friends. The finding here was that the idea of an apprenticeship in the U.S. insurance industry was less of a stigma than a curiosity. Outsiders simply did not have a frame of reference to anything like this program, so they assumed it was an internship. In the U.S., learning on the job in white-collar occupations takes place primarily through internships. However, once apprentices described what the program was, they were met with excitement and support. Apprentices were not ashamed of being apprentices; they were proud. This is an

important finding because, in other contexts and assumptions are widely written about, apprenticeships have an issue in taking hold in countries like the U.S. due to stigma. Findings in this study show that this is not necessarily the case.

Theory. Findings that emerged regarding the theme of stigma were outside the scope of the basic theoretical framework referenced in this study. This theme had more to do with what it means to be an apprentice, and how it was experienced, from a social context. However, relevant literature found on apprenticeships did mention a theory regarding social stigma which has been used in prior studies to evaluate the viability of apprenticeships.

Current Literature. A longitudinal narrative study of apprentices in the United Kingdom (Ryan & Lőrinc's, 2018) analyzed youth attitudes towards apprenticeships. Ryan & Lőrinc's study was informed by Goffman's theory of stigma. Contrary to the findings of this study, apprentices in the U.K. experienced negative stigma from outsiders and found themselves defending their choice. Apprenticeship was viewed as an easy path. In the U.K., much like in the U.S., apprentices are not common and seen as an alternative to the traditional 4-year college path. Social stigma has also been cited in numerous news articles and journals as a barrier to apprenticeships in the U.S. (Kurtzleben, 2013; Schuetze, 2017; Fortwengel & Jackson, 2016; Thelen, 2004). Findings from this study contradict the social stigma. The dual-training program in this study combats the narrative that an apprenticeship is an alternative path to college. Many apprentices in the program had Bachelor's and even Master's degrees, while others had only completed high school. The new American apprenticeship model combines college with work,

and you get paid while doing it. Instead of a linear path, the process becomes intertwined and thus more efficient, and more affordable.

Interpretation of Findings - Theme #6: Motivation: Here I Am

Discussion. The theme “here I am” related to research question #2, which asks how apprentices experience motivation, or what it is to be motivated as an apprentice. Motivation came in ebbs and flow, including at times, demotivation. The main takeaway from the findings was that motivation was strongest when it came from internal drivers rather than financial incentives and credentials. The external motivators kept apprentices in the program, but the intrinsic motivators created engagement.

The most meaningful experiences of being in motivation came from mentors and advocates within the company. Those relationships were highly coveted and were the most likely to provide apprentices with what they were looking for – to feel valued, and to have a purpose. Every participant wanted feedback and recognition. Interestingly, the two female Generation X apprentices were more willing to reach out and find mentors. Because of this, a lack of inclusion and feedback was less of an issue for them. Experience with direct managers fluctuated and was inconsistent as apprentices rotated through departments. Consideration of management styles, time constraints, and dedication to the apprenticeship program is important to program outcomes. The majority of apprentices experienced some frustration with feeling “stuck” and a lack of autonomy. Multiple participants made statements that indicated they felt like they were not being used to their full potential, indicating lower satisfaction due to skills mismatch. They felt like they had no voice, which was a demotivating experience. The younger the apprentices, the higher the level of frustration manifested. The major issues cited were boredom with tasks, lack of reciprocal feedback, and not being able to apply to any position the company had open during

their first year of employment. This came across as a desire for more immediate gratification. While some of the apprentices were visibly frustrated, for others like Sarah, it came across as resignation. For the older apprentices like Mia and Sarah, they did not have much of an issue. They saw it as paying their dues and a relatively short time frame before they could reap the rewards.

All apprentices were well-equipped to find jobs and seemed to have a high potential for mobility after completing the program. They were eager to prove their value. Unless there is a change in the program in the specific areas cited, some apprentices are likely to obtain jobs elsewhere in the industry.

Theory. There are endless theory and literature related to motivation and engagement in the workplace. The theories on motivation and engagement clearly back up the findings in this study clearly. Knowles' (1984) seminal findings on adult learners align with the participant narratives in how motivation manifested most intensely in intrinsic ways. Knowles asserted that adult learner is primarily motivated internally by recognition, feedback, self-confidence, and quality of life opportunities. In addition, they prefer tasks that are problem-oriented and relevant to their daily tasks. The tasks that participants found disengaging were those that were described as clerical and repetitive.

Deci & Ryan's (1985) self-determination theory also asserts the manifestations and theme of how it was to be motivated as an apprentice. Deci & Ryan's theory state that to be engaged learners needs to have some level of autonomy and feel relatedness or connections to their environment. This was an issue with many of the participants in how motivation was negatively affected by a perceived lack of reciprocal feedback and choice.

Job fit theory backs up the findings within this theme that manifested as participants being less satisfied when they felt like their personal characteristics, skillsets, and education were more advanced than the job tasks they were assigned (Edwards, 1991; Freeman, 1976; Kim & Choi, 2018; Kristof-Brown, Zimmerman, Johnson, 2005; Witte & Kalleberg, 1995).

Current Literature. Literature found on the topic of motivation and apprenticeships was consistent with the areas the insurance apprentices desired improvement. Focused reciprocal feedback has been linked to embodied learning (Billet & Choy, 2013), which is, in turn, deeper engagement. Conway & Foskey's (2015) research that interviewed trade apprentices in Australia identified positive psychosocial relationships, support, invested mentors, positive feedback, and encouragement as contributing to a "sense of thriving." Woods (2012) also cited the importance of meaningful mentorship and competency-based evaluations. The results of Kim and Choi's (2018) quantitative study showed job mismatch was linked negatively with satisfaction and performance. Literature was lacking with regards to the evaluation of specific task types as it related to apprenticeship, and this was especially true in consideration of apprenticeships in a white-collar occupation.

Interpretation of Findings - Theme #7: Skill development: Let's dance

Discussion. The theme "let's dance" related to research question #3. Apprentices experienced engaged learning when significant connections were made and danced in collaboration. It is important to note that weaving learning parts together with a diversity of styles, presentations, communication, and application increased engagement. Classroom education was recalled most excitedly as apprentices described how they had "a-ha" moments at work when they recognized concepts they learned in class. This spoke to the benefits of the dual-

training apprenticeship model, and how a non-linear progression of education and experience shows promise.

Collaboration also resulted in soft skill development, as participants interviewed spoke highly about the opportunity to work in teams and the close relationships they formed as a result. Skills like networking and business communications were also honed as some of the apprentices used the opportunity to reach out to company employees and form mentorships. Most of the apprentices were unfamiliar with the culture of working in a large corporate environment and made a statement regarding the experience being “eye-opening” and contributed to an innate sense of how to integrate within such a culture.

Rotations within the program kept material new and provided apprentices with a holistic view of the company that typical new entry-level employees are not exposed to. Participants talked about how this experience mattered to them because they could see how an insurance company worked from a high-level, which made the smaller pieces seem more important. A few mentioned how they were able to share the knowledge they had gained from one department in discussions with employees in a different department. This was another important finding in that this unique program model showed great potential for engaging potential and current employees through a deeper conceptual understanding.

As for tasks, all apprentices agreed that they learned best when there was an individual showing them a task and then letting them perform the task. Reference sheets were effective for reinforcement as apprentices liked to try and take control of their own learning but be able to ask questions if needed. For the older apprentices, they talked about benefitting from learning new technology such as Adobe, or company specific programs. Technical or “hard skill” development was less engaging for some apprentices, and more specifically the younger participants. These

apprentices talked to me about boredom and clerical tasks. They felt like that had more to offer and were not being challenged enough. For the program to keep apprentices satisfied and engaged, consideration should be given to the strengths and interests of different participants. Importantly, all the apprentices came away with skills that were transferable.

Theory. Findings in this theme related to how apprentices experienced engaged learning was firmly grounded by adult learning theory. Apprentices expressed appreciation for the opportunity to try new tasks and then ask for help if they needed, which fits with Knowles' first principle of andragogy (1970/1980) – the adult learner is self-directed and likes to control their own learning. The negative experiences manifested by some of the apprentices also support Knowles' notion of the learner desiring autonomy as disengagement was expressed when apprentices felt like they had no say in the tasks that were given to them. For the apprentices who wanted more challenge, a mechanism to allow collaboration on selected learning tasks would prove effective. Knowles also asserts that learners prefer tasks that are problem-oriented, and apprentices did not mention this as a part of the learning experience when asked about the ways in which they learned. The way learning was experienced did support Knowles' orientation to learning principle in that classroom education complemented workplace learning and allowed apprentices to see the relevance to real life tasks.

Deci & Ryan's (1985) self-determination theory is also important within this context of engaged learning. The role of social environment and influence on internal motivators such as competence, autonomy, and relatedness are linked to engagement. For some apprentices, autonomy and relatedness were missing in task assignments at work. Relatedness existed in the link between classroom-based education and application, but that connection was weak with regards to relationships with individuals responsible for training such as direct managers.

Dewey's (1910/1997) experiential learning theory is relevant to engaged learning here in that Dewey believed simply performing a task was not enough. Learning involves not just learning by doing, but also reflection. This process is continuous and must be supported by the learning environment. Findings of the research show an opportunity for Dewey's ideas on experiential learning to be integrated for deeper engagement with regards to work tasks.

Current Literature. Literature related to this theme of skill development requiring collaboration and connection is consistent with the study's findings. The theme "let's dance" found that intentionally planned collaboration was needed to foster the preferred learning experiential and hands-on learning modes. Chan (2016a) contributes to the literature on this topic in her findings that show a focus on metacognition is important for imitative learning. Imitative learning was cited as used by apprentices watching others perform tasks before they attempted the same tasks. Chan's research connects to the findings in this study in that apprentices did not mention any hint of metacognition or structured reflections in relation to the performance of tasks. Consideration of Chan's research may be a helpful consideration for program design going forward. Vaughn (2017) found apprenticeships as an effective means to develop soft skill development. Findings in this study were consistent with Vaughn's research. The apprentices interviewed spoke positively about the development of soft skills like teamwork, learning about the corporate culture, appropriate communications, and networking.

Conclusion

This qualitative phenomenological study asked the following research questions: What does it mean to be an apprentice in the insurance industry? How is motivation experienced as an apprentice in the insurance industry? and How is engagement in learning experienced as an insurance industry apprentice? The meaning of what being an apprentice was approached

through a qualitative method that allowed themes to emerge as they existed. Deep and rich narratives were obtained through one-on-one interviews with apprenticeship participants. What it meant to be an insurance industry apprentice was to find one's self in a unique and new learning program that was unfamiliar yet accepted by outsiders. It meant forging a new pathway in a workforce education initiative that was not the "either/or" concept of the college or apprenticeship path. Mary Alice McCarthy, director of the Center on Education and Skills at New America, stated innovations such as this program could be viewed as an "another form of college." This dual-training program in a white-collar industry is a different form of college as opposed to an alternative to college (Redden, 2017).

Apprentices were individuals who had sacrificed in exchange for a long-term goal aimed to improve their professional and social mobility. They viewed themselves as cohorts and not employees. They were different from regular employees, and this could manifest in positive and negative ways. Apprentices were a diverse group, and specifically, the notion of generational differences led to tentative manifestations such as competition, the notion of work ethic, loyalty, and assumptions. The older employees were the most attuned to the program and seemed most likely to stay.

Motivation as an apprentice was primarily intrinsic, and participants interviewed repeatedly expressed their desire to do their personal best while in the program. What moved them to complete the program was family, self-actualization, recognition, and the attainment of skills and credentials that would provide future job security. Engagement was enforced when positive relationships were present such as through good managers, advocates, or mentors.

Soft skills were developed as a result of immersion in the corporate insurance culture. Participants perceptions of the industry changed, and they gained a holistic understanding of how

insurance worked. None of the participants has considered a job in insurance before this apprenticeship with the exception of one individual, and even though some had planned to leave the company, they planned to stay in the insurance industry. This was an important finding for considering this model as a means for talent recruitment and development for the industry as a whole. Technical skills were gained disproportionately by older learners, as indicated by the interviews.

Most of the apprentices expressed dissatisfaction with three aspects of the program – a lack of reciprocal feedback, autonomy, and assigned tasks. They wanted more of a say in what job track they were most interested in, and tasks that were more in align with their abilities. They also wanted to be recognized for exceptional performance. These things were important for them to feel valued, and like they had a purpose.

Recommendations

Recommendations for action. This program is a brand-new model, and as it was just starting out, it is expected that along with all of the positive findings, there would be areas that would emerge as needing improvement. The major recommendations for action have to do with listening to the participants' voices with respect to the three areas where they experienced the most frustration: reciprocal feedback, autonomy, and assigned tasks. In addition, paying attention to the diversity among participants, including what motivates them should result in some level of tailoring to improve engagement.

Feedback was present, but not consistent according to participant accounts. Create formal periodic feedback mechanisms, including a reward system for those who are achieving at the highest levels. The participants who took the program the most seriously wanted to stand apart for their efforts. Allow the participants to take part in making some of the decisions with regards

to their own learning, thereby giving them some autonomy. This would also allow them to provide feedback on the types of tasks they might find more challenging and rewarding. In addition, skills mismatch issues were discovered as a source of demotivation. Consider implementing training tasks that consider reflective practices and problem-solving. Part of this might include special training for direct managers or select mentors. Task issues may be resolved by a larger geographic program spread with more intense smaller groups attuned to company resources and participant's skillsets.

Focus on tailored motivators, with special attention to intrinsic motivation and what works best for different age groups, or levels of experience. Career changers and the underemployed show great potential as the most loyal and dedicated future employees, but their sacrifices were also the greatest. Analyzing their sources of sacrifice such as family, starting over, money concerns and fear of going back to school can provide a starting point for providing additional incentives for recruitment.

Invest in more of what works, which was shown to be emotionally involved advocates, managers, or mentors. A formal mentorship program could be a great asset to the program. Participants loved the connection between classroom and work application, so any way to increase this connection through the timing of rotations would be beneficial.

Brainstorm ways to close silos created by age and apprentice cohorts and improve inclusivity. A positive takeaway was the intense relationships apprentices formed, and experience of team-work. Finding ways to integrate the cohorts into the employee populations more effectively would lead to improved engagement and sense of thriving.

Importantly, the apprenticeship program did not have a negative stigma associated with it by the apprentices or their wider social groups. This program is unique in that it is not an

alternative to college; it is a new modality of college. Instead of learning in a linear fashion where education and debt proceed work and earning, individuals can gain experience and education in a collaborative manner. The culture in the U.S. is for everyone to have a Bachelor's degree as a baseline. This model of apprenticeship does not do away with that; it leaves that option open. An individual can choose whether they want to continue their education while working, or if they prefer to stay on a different course. Alternatively, if they already have advanced degrees, they can use the program as a foot in the door of the insurance industry.

Recommendations for further research. During the course of this study, various areas of interest for further research became apparent. As an exploratory study, the purposes of the research was to illuminate such areas that would benefit from further analysis rather than develop theory and analyze empirically. Review of literature and the findings in this study emphasize the need for apprenticeship research is dire, particularly with regards to research based on programs in the United States. The majority of apprenticeship research focused on the manufacturing and construction trades and did not seek out the direct experience of apprentices. In addition, more studies are needed on the application of European style a dual-training model in the U.S.

Specific areas identified include examining the meaning of age in diverse adult learning programs such as dual-training apprenticeship programs, comparing traditional apprenticeship and programs to those in white-collar occupation industries. Longitudinal research on white-collar occupational apprenticeship programs or any of the U.S. Department of Labor-sponsored apprenticeships would be interesting data to analyze. The notion of stigma contradicted what previous literature found, so investigations into apprenticeship model perceptions in the U.S. and whether negative stigma even exists for white collar occupations. Task types were found to be an issue in this white-collar occupation apprenticeship program so research based on tasks and

engagement would be useful. Considering that the new dual-training model encourages a diverse group of talent, sources of stress for apprentices in such diverse programs should be evaluated further. Research is needed on collaboration between community colleges, the private sector, and the government. Classroom education and applied learning variables in a dual-training model showed to be a promising area for improved transformative learning.

In addition to the areas of training, research suggested, alternative research methods and designs would be useful in providing a more comprehensive analysis of apprenticeship in the U.S. Quantitative or mixed methods studies using surveys of apprentices and their stakeholders, and subsequent statistical analysis would provide additional research-driven data that can contribute to this area of study.

Conclusion

Has the United States gone too far in one direction promoting the immediacy and dire need for bachelor's degrees in our modern economy? Apprenticeships described in the 16th century that combined work, education and ethics (Gordon, 2014) start to sound like a lot like modern higher education ideas of holistic student development as espoused in the seminal paper "Learning Reconsidered" (National Association of Student Personnel Administrators & American College Personnel Association, 2004). This study shows from the personal experiences of multiple varied apprentices that the traditional 4-year path to college is not a one-size fits all approach. Alternative approaches to education and recruitment can draw in more diverse talent like older adults, women and minorities through lowering the barrier to entry while preserving the potential for long term economic advancement. A non-linear path to higher education may be non-traditional, but it can be more efficient and promote greater social mobility. Workers are trained with more immediacy, and education is gained and tailored along

the way. Individuals can choose to stop education at the community college level or use credits to attain higher education once they have been established in a career and can afford it. This study hinted at an increased likeliness to pursue additional education.

Apprenticeships in white-collar industries in the U.S. are a new and novel undertaking. As an efficient and affordable workforce education model, the insurance industry apprenticeship program explored is logical and holds great promise to expand the industries base of workers. Low barriers to entry and the potential for high long-term returns means a future where the insurance industry can gain the diverse and skilled talent it needs.

The apprenticeship model explored in this research was a small and new venture. An insurance apprenticeship program will be most effective as an industry-wide effort. Apprentices once trained, will have highly transferable skills in an industry that will offer job mobility. If the program can be refined to respond to participant's lived experience and successfully expand its reach both geographically and industry-wide, the impact may be substantial. Efforts to expand the work-force education alternatives towards more middle-class jobs in the U.S. can improve opportunities for citizens from all backgrounds to achieve the American dream. College debt is rising (Popescu, 2018; Harker, 2018), and people in the U.S. are more educated than ever, yet income disparities are increasing (National Bureau of Economic Research, 2019). Meanwhile, the average earnings per job in 2018 for insurance carriers and related activities per the EMSI, Inc. is \$97,581 annually (R. Sentz, Emsi, Inc., personal communication, May 17, 2019). Creative and brave pathways to exploring education and work experience should be evaluated and aligned with all stakeholder goals. The reasons for exploring a modern form of apprenticeship are plentiful and critically important. Great employees are out there; yet not

always in the form of a traditional mold or perfectly prepared to fit job descriptions. Investment in talent development that reduces social barriers is the obvious path forward.

References

- Acemoglu, D. (2018). The theory of human capital investments [Lecture Notes]. Retrieved from http://homes.chass.utoronto.ca/~siow/2801/acemoglu_labor_notes.pdf.
- Acharyya, M. & Secchi, D. (2015). Why chose an insurance career? A pilot study of university student preferences regarding the insurance profession. *The Geneva Papers*, 40, 108-130. <https://doi.org/10.1057/gpp.2013.33>.
- Akoojee, S. (Ed.) (2013). *Apprenticeship in a globalized world: Premises, promises, and pitfalls* (Vol. 27). Lit Verlag Munster.
- Argyis, C. (1954a). Human relations in a bank. *Harvard Business Review*, 32(5), 63-72.
- Argyis, C. (1954b). The fusion of an individual with the organization. *American Sociological Review*, 19(3), 267-272.
- Arthur-Mensah, N. (2015). *Developing the future workforce through apprenticeships: A case study of an industry education partnership*. (Doctoral Dissertation). Retrieved from Electronic Thesis and Dissertations - Paper 2089. <http://dx.doi.org/10.18297/etd2089>.
- Associated General contractors of America. (2018). *Eighty percent of contractors report difficulty finding qualified craft workers to hire as association calls for measures to rebuild workforce*. Arlington, VA: Author. Retrieved from <https://www.agc.org/news/2019/08/29/eighty-percent-contractors-report-difficulty-finding-qualified-craft-workers/hire-0>.
- Balasubramanian, R., Libarikian, A. & McElhaney, D. (2018). *Insurance 2030 - The impact of AI on the future of insurance*. New York, NY: McKinsey & Company.
- Barua, A. (2007). Husserl, Heidegger, and the transcendental dimension of phenomenology. *Indo-Pacific Journal of Phenomenology*, 7(1), 1-10. doi: 10.1080/20797222.2007.11433942.

- Bauernschuster, S., Falck, O., & Heblich, S. (2009). Training and innovation. *Journal of Human Capital*, 3(4), 323-353.
- Behnke, E.A., Carr, D., Evans, J.C., Huertas-Jourda, J., Kockelmans, J.J., McKenna, W.... & Zaner, R.M. (2013). *Encyclopedia of Phenomenology*, (Vol. 18). Berlin: Springer Science & Business Media.
- Belsie, L. (2019). *The causes of rising income inequality*. Cambridge, MA: National Bureau of Economic Research. Retrieved from <https://www.nber.org/digest/dec08/w13982.html>
- Billet, S. (2013). Mimetic learning. In A. Littlejohn & A. Margaryan. *Technology-enhanced professional learning: Process, practices, and tools*. Dordrecht, Netherlands: Springer.
- Billet, S. & Choy, S. (2013). Learning through work: Emerging perspectives and new challenges. *Journal of Workplace Learning*, 25(4), 264-276.
- Billett, S. (2014). Mimesis: Learning Through Everyday Activities and Interactions at Work. *Human Resource Development Review*, 13(4), 462–482.
<https://doi.org/10.1177/1534484314548275>
- Blokhuis, F.T.L. & Nijhof (2006). *Evidence-based design of workplace learning*. (Doctoral Dissertation). University of Twente.
- Boehm, V.R. (1980). Research in the real world - A conceptual model. *Personnel Psychology*, 33(3). <https://doi.org/10.1111/j.1744-6570.1080.tb00479.x>.
- Bourke, B. (2014). Positionality: Reflecting on the research process. *The Qualitative Report*, 33(19), 1-9. Retrieved from <https://nsuworks.nova.edu/tqr/vol19/iss33/3>.
- Brookfield, S. (2003). Putting the critique back into critical pedagogy: A commentary on the path of dissent. *Journal of Transformative Education*, 1(2), 141-149.

- Bryant, A. & Charmaz, K. (Eds.) (2007). *The SAGE handbook of grounded theory*. Los Angeles: CA: SAGE Publications.
- Bryman, A. (2012). *Social Research Methods, 4th Ed.* Oxford: Oxford University Press.
- Buckley, R.P. (1992). *Husserl, Heidegger, and the crisis of philosophical responsibility*. Norwel, MA: Springer Science & Business Media.
- Bureau of Labor Statistics. (2019) *Labor Force Statistics from the Current Population Survey*. Washington, DC: U.S. Department of Labor. Retrieved from:
<https://www.bls.gov/cps/cpsaat11.htm>
- Cable, D.M. & Judge, T.A. (1996). Person-organization fit, job choice decisions, and organizational entry. *Organizational Behavior and Human Decision Processes*, 67(3), 294-311.
- Cappelli, P. (2014). *Skills gaps, skill shortages, and skill mismatches*. Washington, DC: National Bureau of Economic Research.
- Chan, S. (2016a). Belonging to a workplace: First-year apprentices' perspectives on factors determining engagement and continuation through apprenticeship. *International Journal for Educational and Vocational Guidance*, 16(1), 9-27. doi: 10.1007/s10775-014-9282-2.
- Chan, S. (2016b). The reciprocity of of 'imitative learning' through apprenticeship. *Vocations and Learning*, 10, 325-342. doi 10.1007/s12186-017-9175-x.
- Charmaz, K. (2006). *Constructing grounded theory: A practical guide through qualitative analysis*. London, UK: SAGE Publications.
- Cohen, A.M. & Kisker, C.B. (2010). *The Shaping of American Higher Education*. San Francisco, CA: Jossey-Bass.

- Cole, C.R. & McCullough, K.A. (2012). The insurance industry's talent gap and where to go from here. *Risk Management and Insurance Review*, 15(1), 107-116. doi: 10.1111/j.1540-6296.2011.01212.x.
- Conway, M.L. & Foskey, R. (2015). Apprentices thriving at work: Looking through an appreciative lens. *Journal of Vocational Education and Training*, 67(3), 332-348. doi: 10.1080/13636820.2015.1054863.
- Cory, S., Kerr, D., & Todd, J. (2007). Student perceptions of the insurance profession. *Risk Management and Insurance Review*, 10, 121-136. doi: 10.1111/j.1540-6296.2007.00110.x.
- Coy, M.W. (1989). *Apprenticeship: From theory to method and back again*. Albany, NY: SUNY Press.
- Crabtree, S. (2013). Worldwide, 13% of employees are engaged at work: Low workplace engagement offers opportunities to improve business outcomes. *World*, 2013(10). Retrieved from <https://news.gallup.com/poll/165269/worldwide-employees-engaged-work.aspx>.
- Craig, R., & Bewick, T. (2017) *Making apprenticeships work*. New York, NY: University Ventures.
- Creswell, J.W. (1998). *Research design: Qualitative and quantitative approaches*. Thousand Oaks, CA: Sage.
- Creswell, J. W. & Poth, C. (2017). *Qualitative inquiry and research design: Choosing among five traditions*. Thousand Oaks, CA: Sage.
- Cross, K.P. (1981). *Adult as learners: Increasing participation and facilitating learning* (1st ed.), San Francisco, CA: Jossey-Bass.

- Crotty, M. (1998). *The foundations of social research: Meaning and perspective in the research process*. Thousand Oaks, CA: SAGE.
- Crowell, S.G. (2005). Heidegger and Husserl: The matter and method of philosophy, In H. Dreyfuss & M. Wrathall (Eds). *A Companion to Heidegger*. Oxford: Blackwell.
- Daft, R.L. (1983). Learning the craft of organizational research. *Academy of Management Review*, 8(4). <https://doi.org/10.5465/amr.1983.4284649>.
- Dahlberg, K. (2006). The essence of essences – The search for meaning structures in phenomenological analysis of lifeworld phenomena. *International Journal of Qualitative Studies on Health and Well-Being*, 1, 11–9.
- Dahlberg, K., Dahlberg, H., & Nystrom, M. (2008). *Reflective lifeworld research*, (2nd Ed.). Lund, Sweden: Studentlitteratur.
- de Saussure, F. (1966). *Course in General Linguistics*. New York, NY: McGraw-Hill.
- Deci, E.L. & Ryan, R.M. (1985). *Intrinsic motivation and self-determination in human behavior*. New York, NY: Plenum.
- Deci, R.M. & Ryan, E.L. (2000). Self-determination theory and the facilitation of intrinsic motivation, social development, and well-being. *American Psychologist*, 55(1), 68.
- Deleuze, G., Guattari, F. (1988). *A thousand plateaus: Capitalism and schizophrenia*. Minneapolis, MN: Bloomsburg Publishing.
- Deloitte. (2019), *2019 Insurance Industry Outlook*. Washington, DC: Author. Retrieved from <https://www2.deloitte.com/global/en/pages/financial-services/articles/gx-insurance-industry-outlook.html>
- Deloitte and The Manufacturing Institute (2018). *2018 Deloitte and The Manufacturing Institute skills gap and future of work study*. Washington, DC: Author. Retrieved from

http://www.themanufacturinginstitute.org/~media/E323C4D8F75A470E8C96D7A07F0A14FB/DI_2018_Deloitte_MFI_skills_gap_FoW_study.pdf

- Denzin, N.K. & Lincoln, Y.S. (Eds.). (2000). *Handbook of qualitative research*, (2nd ed.). Thousand Oaks, CA: Sage.
- Derrida, J. (1998). *Of Grammatology*. Baltimore, MD: The Johns Hopkins University Press.
- Derrida, J. (2000). Structure, sign, and play in the discourse of the human sciences. In C. Kaplan & W. Anderson. (Eds.) *Criticism: Major Statements*. New York, NY: Bedford-St. Martin's.
- De Vos, A. S., Strydom, H., Fouche, C. B., & Delpont, C. S. L. (2011). *Research at grass roots: For the social sciences and human service professions*, (4th ed.). Pretoria, South Africa: Van Schaik.
- Dewey, J. (1910). *How we think*. New York, NY: Health and Company.
- Dewey, J. (1938). As an Experience. *Education*.
- Doolittle, P.E. & Camp, W.G. (1999). Constructivism: The career and technical education perspective. *Journal of Vocational and Technical Education*, 16(1), 23-46.
- Dychtwald, K., Erickson, T.J., & Morison, R. (2006). *Workforce Crisis: How to beat the coming shortage of skills and talent*. Cambridge, MA: Harvard Business Press.
- Erickson, F. (2011). A history of qualitative inquiry in social and educational research. *The SAGE Handbook of Qualitative Research*, 4, 43-59.
- Filliettaz, L. (2010). Dropping out of apprenticeship programs: Evidence from the Swiss vocational education system and methodological perspectives for research. *International Journal of Training and Research*, 8, 141-153. doi:10.5172/ijtr.8.2.141

- Fortwengel, J. & Jackson, G. (2016). Legitimizing the apprenticeship practice in a distant environment: Institutional entrepreneurship through inter-organizational networks. *Journal of World Business, 51*(6), 895-909.
- Fougere, D. & Schwerdt, W. & Bender, S. (2002). Are apprentices productive? *Applied Economics Quarterly, 48*.
- Freire, P. (2000). *Pedagogy of freedom: Ethics, democracy, and civic courage*. New York, NY: Rowman & Littlefield Publishers.
- Frenette, A. (2015). From apprenticeship to internship: The social and legal antecedents of the intern economy. *tripleC: Communication, Capitalism & Critique 13*(2), 351-360.
- Fuller, A. & Unwin, L. (2012). *Contemporary Apprenticeship*. London: Taylor and Francis.
- Giffi, C., Dollar, B., Drew, M., McNelly, J., Carrick, G., & Gangula, B. (2015). *The skills gap in U.S. manufacturing 2015 and beyond*. Washington, DC: Deloitte Development LLC.
- Glaser, B., & Strauss, A. L. (1967). *The discovery of grounded theory*. New York, NY: Aldine De Gruyter.
- Goldin, C., & Katz, L. (2008). *The race between education and technology*. Cambridge, MA: Harvard University Press.
- Gordon, Howard. (2014). *The history and growth of career and technical education in america*. Long Grove, IL: Waveland Press Inc.
- Guba, E.G. (1990). *The paradigm dialog*. San Francisco, CA: SAGE.
- Guba, E.G., & Lincoln, Y.S. (2005). Paradigmatic controversies, contradictions, and emerging confluences. In N.K. Denzin & Y.S. Lincoln (Eds.), *The SAGE handbook of qualitative research* (pp. 1910215). Thousand Oaks, CA: SAGE.

- Gupta, N., & Sharma, V. (2016). Exploring employee engagement—A way to better business performance. *Global Business Review*, 17(3), 45S-63S.
- Gurjal, D., Dhale, D., & Borgaon, H. (2016). E-Learning tools and Techniques. *KAAV International Journal of Science, Engineering, and Technology*, 3(1).
- Harcourt, B. (2007). An answer to the question “What is post-structuralism?”. *University of Chicago, Public Law Working Paper*, (156).
- Harker, P.T., (2018). *Student Debt Affects Us All*. Speech 151, Federal Reserve Bank of Philadelphia. Retrieved from <https://ideas.repec.org/p/fip/fedpsp/151.html>
- Heidegger, M. (1962). *Being and time*. New York, NY: SUNY Press.
- Houle, C.O. (1996). *The design of education*. (2nd Ed). San Francisco, CA: Joss-Bassey.
- Howell, K.E. (2013). *An introduction to the philosophy of methodology*. London: SAGE.
- Howze, P., (2015). *American apprenticeship as a transformative learning experience: A phenomenology* (Doctoral Dissertation). Retrieved from ProQuest. (Order No. 10110682)
- Hoxtell, A. (2019). Reasons of students and apprentices to choose a training company in the dual system. *Journal of Vocational Education & Training*, 71(1), 46-64, doi: 10.1080/13636820.2018.1464499.
- Humphries, J. (2003). English apprenticeship: A neglected factor in the first industrial revolution In P. A. David & M. Thomas (Ed.), *The economic future in historical perspective*, Oxford University Press.
- Hurley, S., & Chater, N. (2005). Importance of imitation. In S. Hurley & N. Chater (Eds.), *Perspectives on imitation: from neuroscience to social science, vol. 1: mechanisms of imitation and imitation in animals*. Cambridge, MA: MIT Press.

- Husserl, E. (1970). *The crisis of the European sciences and transcendental phenomenology*. Evanston, TX: Northwestern University Press.
- Husserl E. (1990). *Ideas pertaining to a pure phenomenology and to a phenomenological philosophy: Second book studies in the phenomenology of constitution*, (Vol. 3). London: Springer Science & Business Media.
- Insurance industry at a glance. (n.d.). Retrieved June 10, 2019 from Insurance Information Institute website: <https://www.iii.org/publications/insurance-handbook/introduction/insurance-industry-at-a-glance>
- Insurance Journal, (2018). *Insurance Industry Hiring Stabilizes; Key Jobs Remain Difficult to Fill: Study*. San Diego: CA: Author. Retrieved from <https://www.insurancejournal.com/news/national/2018/02/20/481131.htm>
- Jackson, A.Y., & Mazzei, L.A. (2012). *Thinking with Theory in Qualitative Research: Viewing Data Across Multiple Perspectives*. New York, NY: Routledge.
- Jacoby, D. (1991). The transformation of industrial apprenticeship in the United States. *The Journal of Economic History*, 51(4), 887-910.
- Johnson, D. (2017). Insurance industry rethinking recruitment strategies. *Insurance Journal*. Retrieved from <http://www.insurancejournal.com/news/national/2017/01/27/440212.htm>
- Joplin, L. (1981). On defining experiential education. *Journal of Experiential Learning*, 4(1), 17-20.
- Kalu, F.A., & Bwalya, J.C. (2017). What makes qualitative research good research? An exploratory analysis of critical elements. *International Journal of Social Science Research*, 5(2), 43-56.

- Kant, I. (1996). An answer to the question: What is enlightenment? (1784). *Practical Philosophy*, 16-22.
- Karl, B.J. & Wells, B. (2016). Improving Perceptions of the Insurance Industry: The Influence of Insurance Professionals. *Risk Management and Insurance Review*, 19. 147-166. doi: 10.1111/rmir.12058.
- Kechagias, K. (Ed.). (2011). *Teaching and assessing soft skills*. Neapoli: MASS Project report. School of Thessaloniki.
- Kieser, A. & Leiner, L. (2009). Why the rigour - relevance gap in management research is unbridgeable. *Journal of Management Studies*, 46(3), 516-533.
- Knowles, M. S. (1970). *The modern practice of adult education: Andragogy versus pedagogy*. New York, NY: The Association Press.
- Knowles, M. S. (1980). *The modern practice of adult education: From Pedagogy to Andragogy (Revised and Updated)* Englewood Cliffs, NJ: Cambridge Adult Education.
- Knowles, M. (1984). *Andragogy in Action: Applying Modern Principles of Adult Learning*. San Francisco, CA: Jossey-Bass.
- Kolb, D. A. (1975). Towards an applied theory of experiential learning. *Theories of Group Process*, 33-56.
- Korn Ferry. (2018). *The Global Talent Crunch*. Los Angeles, CA: Author. Retrieved from https://infokf.kornferry.com/global_talent_crunch_web.html
- Koro-Ljungberg, M., Yendol-Hoppey, D., Smith, J.J., & Hayes. (2009). Epistemological awareness, instantiation of methods, and uninformed methodological ambiguity in qualitative research projects. *Educational Researcher*, 38(9), 687-699. doi:10.3102/0013189X09351980.

- Kristof, A.L., Zimmerman, R. & Johnson, E.C. (2005). Consequences of individuals' fit at work: A meta-analysis of person-job, person-organization, person-group, and person-supervisor fit. *Personnel Psychology*, 58(2), 281-342.
- Kurtzleben, D. (2013). Apprenticeships a Little-Traveled Path to Jobs. *US News and World Report*. Retrieved from <http://www.usnews.com/news/articles/2013/01/13/apprenticeships-a-little-traveled-path-to-jobs>
- Landorf, H., (2001). *Siemens: A Multiple-Case Study of the transfer of Apprenticeship* (Doctoral dissertation.) Bell & Howell Information and Learning Company. UMI Microform 9992354.
- Latham, G. P., & Yukl, G. A. (1975). A review of research on the application of goal setting in organizations. *Academy of Management Journal*, 18(4), 824-845.
- Lather, P. (2006). Paradigm proliferation as a good thing to think: Teaching research in education as a while profusion. *International Journal of Qualitative Studies in Education*, 19(1), 35-57.
- Lave, J., & Wenger, E. (1991). *Situated learning: legitimate peripheral participation*. New York, NY: Cambridge University Press.
- Lee, J. (2004). Crucial unpaid internships increasingly separate the haves from the have-nots. *New York Times*, 10, A26. Retrieved from http://link.galegroup.com.spot.lib.auburn.edu/apps/doc/A120383075/ITOF?u=naal_aub&sid=ITOF&xid=41a0ef86.
- Lenton, A.P., Bruder, M., Slabu, L., & Sedikides, C. (2013). How does “being real” feel? The experience of state authenticity. *Journal of Personality*, 81(3), 276-289. doi: 10.1111/j.1467=6494.2012.00805.x.

- Lerman, R. I. (2014) Do Firms Benefit from Apprenticeship? *IZA World of Labor*.
<http://wol.iza.org/articles/do-firms-benefit-from-apprenticeship-investments>
- Lerman, R. (2016) Reinvigorate apprenticeships in America to expand good jobs and reduce inequality. *Challenge*, 59(5), 372-389. doi:10.1080/05775132.2016.1226094.
- Lerman, R. Eyster, L., Chambers, K. (2009). The benefits and challenges of registered apprenticeship: The sponsors' perspective. *The Urban Institute*.
- Lincoln, Y.S. & Guba, E.G. (2000). The only generalization is: There is no generalization. *Case Study Method*, 27-44.
- Locke, E.A. (2002). Setting goals for life and happiness. *Handbook of Positive Psychology*, 522, 299-312.
- Locke, E.A. & Latham, G.P. (2006). New directions in goal-setting theory. *Current Directions in Psychological Science*, 15(5), 265-268.
- Malhotra, N.K., Shapero, M., Sizoo, S., Munro, T. (2007). Factor structure of deterrents to adult participation in higher education, *Journal of College Teaching & Learning*, 4(12), 81-90
- Marion, J.L, Horner, R., & Berraud, V., (2002). *In Excess: Studies of Saturated Phenomena*. New York, NY: Fordham University Press.
- Masahudu, O. (2011). *The impact of organizational learning on job satisfaction in the federal sector and private sector financial services industry – finance, banking, insurance, securities, and the stock market*. (Doctoral Dissertation). Argosy University/Phoenix.
- Mason, J. (1996). *Qualitative Researching*. London: SAGE.
- McCutcheon, S. R. (2011). The internship crisis: An uncommon urgency to build a common solution. *Training and Education in Professional Psychology*, 5(3), 144-148.
<http://dx.doi.org/10.1037/a0024896>

- McDonalds Deutschland Inc., (2015). *Entschlossen unentschlossen – Azubis im Land der (zu vielen) Moglichkeiten. Die McDonalds Ausbildungsstudie*. [Decidedly indecisive – apprentices in the country of (too many) Choices]. Munich: Institute Fur Demoskopie Allenbasch, and Klaus Hurrelmann.
- McGrath, V. (2009). Reviewing the evidence on how adult students learn: An examination of Knowles' model of andragogy. *Adult Learner: The Irish Journal of Adult and Community Education*, 99-110.
- Merleau-Ponty, M. (1964). *Primacy of perception: And other essays on phenomenological psychology, the philosophy of art, history, and politics*. (J. Edie, Trans.) Evanston, IL: Northwestern University Press.
- Merriam, S.B. (Ed.) (2001). The “new” update on adult learning theory. *New directions for adults and continuing education*, (89), 1-102.
- Merriam, S.B. & Caffarella, R.S. (1999). *Learning in adulthood: A comprehensive guide* (2nd ed.), San Francisco, CA: Jossey Bass
- Mertens, D.M. (2015). *Research and evaluation in education and psychology: Integrating diversity with quantitative, qualitative, and mixed methods* (4th ed.). Thousand Oaks, CA: Sage.
- Mezirow, J. (1997). Transformative learning: Theory to practice. *New direction for adults and continuing education*, 1997(74), 5-12.
- Mezirow, J. (2000). Learning to think like an adult. *Learning a transformation: Critical perspectives on a theory in progress*, 3-33.

- Miettinen, R. (2000). The concept of experiential learning and John Dewey's reflective thought and action, *International journal of lifelong education*, 19(1), 54-72. doi: 10.1080/026013700293458.
- Minns, C. & Wallis, P. (2012). Rules and reality: Quantifying the practice of apprenticeship in early modern England 1. *The Economic History Review*, 65(2), 556-579.
- Mitra, D.L. & Serriere, S.C. (2012). Student voice in elementary school reform examining youth development in fifth graders. *American education research journal*, 49(4), 734-774. <http://dx.doi.org/10.3102/0002831212443079>.
- Modestino, A.S. (2016). The importance of middle-skill jobs. *Issues in Science and Technology*, 33(1), 41-46.
- Mokyr, J. (2009). Intellectual property rights, the industrial revolution, and the beginning of modern economic growth. *American Economic Review*, 99(2), 349-355.
- Moore, M.G. (1991) Editorial: Distance education theory, *American Journal of Distance Education*, (5)3, 1-6. doi: 10.1080/08923649109526758.
- Moran, D., & Mooney, T., (Eds). (2002). *The Phenomenology Reader*. New York, NY: Routledge.
- Morgan, D.L. (1997). *Focus Groups as Qualitative Research*. Thousand Oaks, CA: SAGE.
- Moustakas, C. (1994). *Phenomenological research methods*. Thousand Oaks, CA: Sage.
- Muehleemann, S. (2016) Making apprenticeships profitable for firms and apprentices: The Swiss model, *Challenge*, 59(5), 390-404. doi: 10.1080/05775132.2016.1226096.
- National Association of Student Personnel Administrators & American College Personnel Association. (2004). *Learning reconsidered: A campus-wide focus on the student*

- experience*. Washington, DC: Authors. Retrieved from https://www.naspa.org/images/uploads/main/Learning_Reconsidered_Report.pdf
- Nkwi, P., Nyamongo, I., & Ryan, G. (2001). *Field research into socio-cultural issues: Methodological guidelines*. Yaounde, Cameroon, Africa: International Center for Applied Social Sciences, Research, and Training/UNFPA.
- O'Brien, P. & Lai, M. (2011). Student voice: How can it help us to understand students' experience of school? Wellington, New Zealand: Rutherford House, Retrieved from <http://hdl.handle.net/2292/16900>.
- Onstenk, J. (1997). *Learning how to combine work and learning: broad occupational competency and the integration of working, learning and innovation*. (unpublished Doctoral Dissertation) University of Nijmegen, Delft, Eburon, The Netherlands. Retrieved from: https://mafiadoc.com/queue/innovation-in-vocational-education-in-the-netherlands-citeseerx_597774371723dde28b57d260.html
- Ortlipp, M. (2008). Keeping and using reflective journals in the qualitative research process. *The Qualitative Report*, 13(4), 695-705.
- Panda, A. & Gupta, R.K. (2007). Call for developing indigenous organizational theories in India: Setting agenda for future. *International Journal of Indian Culture and Business Management*, 1(1), 205-243.
- Parent, M.C., Bradstreet, T.C., Wood, M., Ameen, E., & Callahan, J.L. (2016). "The worst experience of my life": The internship crisis and its impact on students. *Journal of Clinical Psychology*, 72(7). doi: <https://doi.org/10.1002/jclp.22290>.
- Patton, M.Q. (2002). *Qualitative research and evaluation methods*. (3rd eds.). Thousand Oaks, CA: SAGE.

- Peacock, A. (2018). Diversity & Inclusion Help Drive Business Success: People Development Team. *Insurance Journal*. Retrieved from <https://www.insurancejournal.com/news/international/2018/07/12/494731.htm>
- Perren, L., & Ram, M. (2004). Case-study method in small business and entrepreneurial research: Mapping boundaries and perspectives. *International Small Business Journal*, 22(1), 83–101.
- Peshkin, A. (1998). In search of subjectivity – one’s own. *Educational Researcher*, 17-2. <https://pdfs.semanticscholar.org/a087/836b1b8e86ddd5d80b0cb77f61c680c9dc6a.pdf>
- Pinder, C.C. (1998). *Motivation in work organizations*. Upper Saddle River, NJ: Pearson.
- Popescu, G.H. (2018). Does student dept constitute a bubble that may bring about educational crisis? *Educational Philosophy and Theory*, 50(2), 115-118. doi: 10.1080/00131857.2017.1300027.
- Potter, G. & Briggs, F. (2003). Children talk about their early experiences at school. *Australian Journal of Early Childhood*, 28(3), 44-49.
- Powell, A. (2019). *Apprenticeship Statistics: England, House of Commons Library, Briefing Paper Number 06113*. London: House of Commons Library. Retrieved from: intranet.parliament.uk/commons-library
- Putre, L. (2015). Starting a successful apprentice program: Tips from a Siemens trainer. *Industry Week*. Retrieved from <http://www.industryweek.com/education-training/starting-successful-apprentice-program-tips-siemens-trainer>.
- Price Waterhouse, & Co. [PwC] (2016). *Top Issues - An Annual Report*. New York, NY: Author.

- Redden, E. (2017). Importing apprenticeships. *Inside Higher Ed*. Retrieved from <https://www.insidehighered.com/news/2017/08/08/interest-grows-us-germanswiss-model-apprenticeships>.
- Reid, J., & Mitchell, D. M. (2015). Inhabiting a teaching body: portraits of teaching. In B. Green & N. Hopwood (Eds.), *The body in professional practice, learning and education* (pp. 89–104). Heidelberg, New York, Dordrecht, London: Springer.
- Reiners, G.M. (2012). Understanding the differences between Husserl’s (descriptive) and Heidegger’s (interpretive) phenomenological research. *Journal of Nursing Care*, 1(5), 1-3.
- Ryan, L. & Lörinc, M. (2018): Perceptions, prejudices and possibilities: young people narrating apprenticeship experiences, *British Journal of Sociology of Education*, 39(6), 762-777. doi: 10.1080/01425692.2017.1417821
- Saeed, S. & Zyngier, D. (2012). How motivation influences student engagement: A qualitative case study. *Journal of Education and Learning*, 1(2). doi: 10.5339/jel.v1n2p252
- Schaufeli, W. B. (2018). Work engagement in Europe. *Organizational Dynamics*, 47(2), 99-106.
- Schlechty, P.C. (2001). *Shaking up the schoolhouse*. San Francisco, USA: Jossey-Bass Publishers.
- Schuetze, C.F. (2017). This country has the real apprentice: Germany’s approach to worker training allows people to enjoy a middle-class lifestyle. *US News and World Report*. Retrieved from <https://www.usnews.com/news/best-countries/articles/2017-07-05/germanys-professional-training-program-remains-a-model-for-other-countries>.
- Schumann, M. (2017). The effects of minimum wages on firm-financed apprenticeship training. *Labour Economics*, 47, 163-181. doi: 10.1016/j.labeco.2017.05.002

Schwandt, T.A. (2007). *The Sage Dictionary of Qualitative Inquiry* (3rd ed.). Thousand Oaks, CA: SAGE.

Schwenk, A.E. (1997). Differences among private industry occupational groups in pay levels and trends. *Compensation and Working Conditions*, 12-18. Retrieved from <https://www.bls.gov/.../differences-among-private-industry-occupational-groups-in-pay-levels-and-trends.pdf>.

Schwerdt, W. & Bender, S. (2003). Was tun Lehrlinge nach ihrer Ausbildung? : eine Analyse mit dem Linked Employer-Employee-Datensatz des IAB [What do apprentices do after their training? : an analysis using the IAB Linked Employer-Employee dataset]. *Mitteilungen aus der Arbeitsmarkt- und Berufsforschung*, 36, 46-59.

Seybolt, R.F. (1917). *Apprenticeship & apprenticeship education in colonial New England & New York*. (Doctoral Thesis). Columbia University, 1917. Retrieved from <https://archive.org/details/apprenticeshipap00seybrich>

Shoaib, F. & Kohli, N. (2017). Employee engagement and goal setting theory, *Indian journal of Health and Well-Being*, 8(8), Indian Association of Health and Welfare.

Siemens (2015). *Siemens' first class of U.S. apprentices graduates, national model for skills-based learning*. Charlotte, NC: Author. Retrieved from: <http://siemensusa.synapticdigital.com/featured-multimedia-stories/siemens--first-class-of-u.s.-apprentices-graduates/s/901ad069-90da-462d-a9b9-e38e9dc30ba7>

Singh, S. (2014). A Siemens case study [PowerPoint slides]. Retrieved from https://www.academia.edu/6881750/Siemens_Case_study_with_solution

- Smith, D. W. (2016). Phenomenology. *The Stanford Encyclopedia of Philosophy (Winter 2016 Edition)*, Edward N. Zalta (ed.). Retrieved from:
<https://plato.stanford.edu/archives/win2016/entries/phenomenology/>
- Snell, K.D. (1996). The apprenticeship system in British history: The fragmentation of a cultural institution. *History of Education*, 25(4), 303-321.
- Society for Human Resource Management (2017) *2017 State of the Society Report*. Alexandria, VA: Author. Retrieved from <https://www.shrm.org/about-shrm/Pages/default.aspx>.
- Souter G. (2018, November 3). Insurance sector diversity strategies need to expand: CEO panel. Retrieved from
<https://www.businessinsurance.com/article/20181116/NEWS06/912325181/Insurance-sector-diversity-strategies-need-to-expand-CEO-panel-Business-Insuranc>
- Sparrow, J. (2017). *The Culture Builders: Leadership Strategies for Employee Performance*. New York, NY: Routledge.
- STEMConnector. (2018). *Women in Insurance: Leading to Action*. Washington, DC: Author. Retrieved from https://www.acord.org/docs/default-source/research-public/women_in_insurance_2018.pdf
- Stephenson, E. (2013). Government Declares Two Companies 'Too Big to Fail'. *Business Insider*. Retrieved from <http://static7.businessinsider.com/government-ge-aig-too-big-to-fail-2013-7>
- Strasser, S. & Bateman, T.S. (1984). What we should study, problems we should solve: Perspectives of two constituencies. *Personnel Psychology*, 37(1), 77-92.
- Stuart, R. (2016). Issues in the internship. *Diverse Issues in Higher Education*, 33(10), 14.

- The Jacobsen Group & Ward Group (2018). *The Jacobson Group and Ward Group Insurance Market Labor Study*. Chicago, IL: Author. Retrieved from <http://content.jacobsononline.com/2018-q1-laborstudyresults>
- The National Archives. (1835, November 19). [Criminal petition]. United Kingdom (Reference HO 17/125/20) Retrieved from https://discovery.nationalarchives.gov.uk/results/r?_q=apprentice+prison
- Thelen, K.A. (2004). *How institutions evolve: the political economy of skills in Germany, Britain, the United States and Japan*. Cambridge: Cambridge University Press.
- Thomas E., Cox, J. & Gallagher, P. (2012) Progression to higher education: the voice of the apprentice, *Research in Post-Compulsory Education*, 17(1), 93-113.
doi:10.1080/13596748.2012.649967
- Torpey, E. (2017). *Apprenticeships: Occupations and outlook*. Washington, DC: U.S. Bureau of Labor Statistics.
- Tracy, S.J. (2010). Qualitative quality: Eight big-tent criteria for excellent qualitative research. *Qualitative Inquiry*, 16, 837-851. doi: 10.1177/1077800410383121
- Trahant, B. (2009) Driving better performance through continuous employee engagement, *The Bureaucrat, Inc.* 38(1), 54-58.
- Universum (2017). *World's most attractive employers 2017: Global insights into how students view companies*. Stockholm: Author.
- U.S. Census Bureau. (2017). *Highest Educational Levels Reached by Adults in the U.S. since 1940*. Washington, DC: Author. Retrieved from <https://www.census.gov/newsroom/press-releases/2017/cb17-51.html>

- U.S. Department of Labor. (2018). *Apprenticeship: Data and Statistics*. Washington, DC: Author. Retrieved from www.dol.gov: https://doleta.gov/oa/data_statistics.cfm
- U.S. Office of Personnel Management. (2015). *Engaging the federal workforce: How to do it & prove it* [White paper]. Retrieved June 10, 2019 from Government Executive: https://admin.govexec.com/media/gbc/docs/pdfs_edit/engaging_the_federal_workforce_white_paper.pdf
- Usher, A. (2018). *Apprenticeships: Canada vs. Germany*. Toronto, ON: Higher Education Strategy Associates. Retrieved March 12, 2018, from <http://higherstrategy.com/apprenticeships-canada-vs-germany/>
- Vagle, M.D. (2010). Re-framing Schon's call for a phenomenology of practice: A post-intentional approach. *Reflective Practice: International and Multidisciplinary Perspectives*, 11(3), 393-407.
- Vagle, M. D. (2014). *Crafting phenomenological research*. Walnut Creek, CA: Left Coast Press.
- Vagle, M. D. (2016). *Crafting phenomenological research*. New York, NY: Routledge.
- Vagle, M.D. (2015). Curriculum as post-intentional phenomenological text: working along the edges and margins of phenomenology using post-structuralist ideas. *Journal of Curriculum Studies*, 47, 1-19. doi: 10.1080/00220272.2015.1051118
- Vagle, M.D. (2009) Validity as intended: 'bursting forth toward' bridling in phenomenological research, *International Journal of Qualitative Studies in Education*, 22(5), 585-605. doi: 10.1080/09518390903048784
- Vagle, M.D. & Hofsess, B.A. (2016). Entangling a post-reflexivity through post-intentional phenomenology. *Qualitative Inquiry*, 22(5), 334-344. Thousand Oaks, CA: Sage.
- van Manen, M. (1997). *Researching lived experience* (2nd ed.). Ontario: The Althouse Press.

- van Manen, M. (2001). Professional practice and 'doing phenomenology. In *Handbook of Phenomenology and Medicine* (pp. 457-474). Dordrecht: Springer.
- van Manen, M. & van Manen, M. (2014) Phenomenology. In Phillips, D.C. (Ed.). *Encyclopedia of Educational Theory and Philosophy*, (pp. 610-615). Stanford University: Sage.
- van Manen, M. (2014). *Phenomenology of practice: Meaning-giving methods in phenomenological research and writing*. Walnut Creek, CA: Left Coast Press.
- van Manen, M. (2007). Phenomenology of practice. *Phenomenology & Practice*. 1(1), 11-30. University of Alberta. Retrieved from: <https://journals.library.ualberta.ca/pandpr/index.php/pandpr/article/viewFile/19803/15314>.
- van Manen, M. (2017). But is it phenomenology? *Qualitative Health Research*. 27(6), 775-779. Retrieved from: <https://doi.org/10.1177/1049732317699570>
- Vansteenkiste, M., Lens, W., & Deci, E. L. (2006). Intrinsic versus extrinsic goal contents in self-determination theory: Another look at the quality of academic motivation. *Educational psychologist*, 41(1), 19-31.
- van Zenden, J.L. (2009). *The long road to the industrial revolution*. Koninklijke Brill NV, Leiden, The Netherlands.
- Vaughan, K. (2017) The role of apprenticeship in the cultivation of soft skills and dispositions, *Journal of Vocational Education & Training*, 69(4), 540-557. doi:10.1080/13636820.2017.1326516.
- von Glasersfeld, E. (1984). An introduction to radical constructivism. In P. Watzlawick, *The Invented Reality*, (pp.17-40). New York, NY: W.W. Norton & Company.

- von Glasersfeld, E. (1995). A constructivist approach to teaching. In L. Steffe & J. Gale (Eds.), *Constructivism in Education*, (pp. 3-16). Mahwah, NJ: Lawrence Erlbaum Associates, Inc.
- Wenger, E. (1998). *Communities of practice: Learning meaning and identity*. Cambridge, UK: Cambridge University Press.
- Wertz, F.J. (2005). Phenomenological research methods for counseling psychology. *Journal of Counseling Psychology*, 52(2), 167-177.
- Witte, J.C. & Kalleberg, A.L. (1995). Matching training and jobs: The fit between vocational education and employment in the German labour market. *European Sociological Review*, 11(3), 293-317. <https://doi.org/10.1093/oxfordjournals.esr.a036365>.
- World Economic Forum (2018). *Annual Report 2017-2018*. Geneva: Author. Retrieved from <https://www.weforum.org/reports/annual-report-2016-2017>.
- Woods, J.G., (2012). An analysis of apprentices in the US construction trades: An overview of their training and development with recommendations for policymakers, *Education + Training*, 54(5), 401-418. doi.org/10.1108/00400911211244696.
- Woolfolk, A. & Margetts, K. (2007). *Educational Psychology*. NSW, Australia: Pearson. Prentice Hall.
- Zipf, K., (2000). Reconstructing “free women”: African American women, apprenticeship and custody rights during reconstruction. *Journal of Women’s History*, 1(12).
- Zyngier, D. (2011). (Re) conceptualization risk: Left numb and unengaged and lost in a no-man’s land or what (seems to) work for a-risk students. *International Journal of Inclusive Education*, 15(2), 211-231.

Appendix A

Data Analysis Phase I: Excerpt of data analysis phase one - Janet

<p>Parts from Whole - quote selections for Intentionality (Vagle, 2014) - not subjective experience - 2nd & 3rd line by line reading including relevant quotes.</p>	<p>Deeper analysis of parts for new whole - articulate thoughts about each part/content - how does she find herself? What does it mean? Context? Assumptions?</p>	<p>Searching for Tentative Manifestation. Lines of flight? Moment of surprise? Uncertainty of meaning? Surprises? Intensities? (Vagle, 2016)</p>
<p><i>Well selling involved relationship building but having to work in a team is completely new. ...it makes you very humble, it makes you very dependent in a way you don't want to, but a lot of good ideas come from teamwork and I understand....</i></p>	<p>Relationships - new skills. Humbling. Learned good ideas that came from it.</p>	<p>Group relationships were an important part of being an apprentice. As an older participant I was surprised to hear teamwork comments.</p>
<p><i>....I have a wonderful manager who is a strong woman and very encouraging..I consider that I can talk to her about ANY types of issues I have and she won't be judgemental.</i></p>	<p>Mentors - caring, encouraging. Having someone that would listen to her.</p>	<p>Internal mentors were motivators. Some significance in that this manager was a "strong woman"</p>
<p><i>... don't expect them to roll out the red carpet, we are the second cohort.</i></p>	<p>Again - the no one is going to help you - if you want to succeed you have to help yourself.</p>	<p>Opportunity sought by own motivation. Unexpected intensity in the "you are on you own" sentiment..</p>

Appendix B

Data Analysis Phase II: Themes Derived from Tentative Manifestations

THEMES	MANIFESTATIONS	JANET	MIA	MIKE	CHRIS	SARAH	THOR
#1. THE LONG AND WINDING ROAD	Financial	x	x	x	x	x	
	Family/social time	x	x	x	x		
	Disruption	x	x	x			
	Start over	x	x	x	x		
	Fear	x	x	x	x	x	x
	Familiarity	x	x	x	x	x	x
#2. SELF-DISCOVERY: THE FUTURE BELONGS TO ME	Choices	x	x	x	x	x	x
	Growth	x	x			x	x
	Future focus	x	x	x	x	x	
	Confidence	x	x	x	x	x	x
	Reflection	x	x	x	x	x	x
	Empowerment	x	x	x	x	x	
#3. US AND THEM	Outsider	x	x	x	x	x	x
	Lesser employee			x	x	x	x
	Disposable	x	x	x	x	x	x
	Community	x	x	x	x		x
	Paying dues			x	x		
	Ego/humility	x	x	x	x	x	x
#4. TALKING ABOUT MY GENERATION	Age awareness	x	x	x		x	
	Competition	x	x	x	x		
	Work ethic	x	x	x	x		
	Loyalty	x	x	x	x	x	
	Assumptions	x	x			x	
#5. DON'T LET ME BE MISUNDERSTOOD	Internship	x		x		x	x
	Way to pay	x	x	x	x	x	x
	Happy	x	x	x	x	x	x
	Supportive	x	x	x	x	x	x
	Great idea	x	x	x	x	x	
#6. MOTIVATION: HERE I AM	Skill attainment	x	x	x	x	x	x
	Personal goals/mobility	x	x	x	x	x	x
	Feedback	x	x	x	x		
	Autonomy			x	x	x	x
	Inclusion	x		x	x	x	x
	Mentors/advocates	x	x	x			
	Formal Recognition	x	x	x	x	x	x
Incentives/Financial			x	x	x	x	
#7. SKILL DEVELOPMENT: LETS DANCE	Teamwork	x	x	x	x	x	x
	Culture	x	x	x	x	x	x
	Aha moments	x	x	x	x	x	
	Communication	x	x	x	x	x	x

Appendix C
Informed Consent



INFORMED CONSENT

for a Research Study entitled

“DEVELOPING HUMAN CAPITAL THROUGH APPRENTICESHIPS: A PHENOMENOLOGICAL CASE STUDY OF AN INSURANCE INDUSTRY LEARNING MODEL.”

You are invited to participate in a research study to explore the perceived experience and development of apprentices in an insurance industry apprenticeship program. The study is being conducted by Melissa Agresta (“Researcher”), doctoral student, under the direction of Dr. James Witte, Professor of Adult Education, in the Auburn University Educational Foundations Leadership and Technology Department. The researcher will specifically examine the _____ apprenticeship program from the perspective of apprentices. You were selected as a possible participant because you are currently or were formerly enrolled in the _____ apprenticeship program and are age 19 or older.

Participation is voluntary. If you decide to participate in this research study, you will be asked to participate in an anonymous, in-person, audio taped interview, which will take place in a confidential meeting room provided on-site at _____. Your total time commitment will be approximately 45 minutes. Transcriptions will include pseudonyms, rather than names, and all other identifying information will be removed. No information will be included in publications, presentations, or reports that could be used to personally identify you. Audio recordings of the focus groups will be deleted upon the completion and verification of the transcripts. This will occur on or before May 31, 2018.

By participating in the study, Researcher hopes that the results may increase understanding of apprenticeship programs in the insurance industry and provide insight for future program stakeholders. Researcher cannot promise you that you will receive any or all of the potential benefits described. There will be no compensation for participating, and participation is strictly voluntary. Additionally, there is no cost for your participation in the study.

Participant’s initials _____

If you change your mind about participating, you can withdraw at any time during the study. If you choose to withdraw, your data can be withdrawn. Your decision about whether or not to participate or to stop participating, or the anonymous data and information Researcher collects from you and other participants (the "Study Results"), will not jeopardize your future relations with _____, the Apprentice Program, or Auburn University, the Department of Educational Foundations Leadership and Technology Department.

Your privacy will be protected. No personal information about you will be disclosed because the notes and transcripts will not be tied to specific participants. Researcher may only use the Study Results for dissertation purposes; however, Researcher may publish the resulting dissertation ("Dissertation") in academic journals or insurance industry publications, and/or present the Dissertation at academic or insurance industry conferences. In addition, Researcher will provide the Study Results and Dissertation to _____

_____ shall have the right to leverage the Study Results and/or Dissertation for internal purposes, as well as external business purposes in such manner as _____ shall deem reasonable and appropriate for the purpose of promoting, advertising and publicizing _____ its Apprentice Program.

Researcher appreciates your time and consideration in being a party of this research. It is only through willing participants like you that Researcher can gather valuable insight and improve critical workforce education efforts in the insurance industry such as the apprenticeship program being sponsored by _____.

If you have questions about this study, *please ask them now* or contact Melissa Agresta at maa0034@auburn.edu (334-844-7778) or Dr. James Witte at witteje@auburn.edu (334-844-4054). A copy of this document will be given to you to keep.

If you have questions about your rights as a research participant, you may contact the Auburn University Office of Research Compliance or the Institutional Review Board by phone (334)-844-5966 or e-mail at IRBadmin@auburn.edu or IRBChair@auburn.edu.

HAVING READ THE INFORMATION PROVIDED, YOU MUST DECIDE WHETHER OR NOT YOU WISH TO PARTICIPATE IN THIS RESEARCH STUDY. YOUR SIGNATURE INDICATES YOUR WILLINGNESS TO PARTICIPATE.

Participant's signature Date Investigator obtaining consent Date

Printed Name Printed Name

Appendix D
Question Bank

Developing human capital through apprenticeships: a phenomenological case study of an insurance industry learning model

Interview Question Bank

Demographics

1. What is the highest degree or level of school you have completed? (If you're currently enrolled in school, please indicate the highest degree you have received.)
 - a. Less than a high school diploma
 - b. High school degree or equivalent (e.g. GED)
 - c. Some college, no degree
 - d. Associate degree (e.g. AA, AS)
 - e. Bachelor's degree (e.g. BA, BS)
 - f. Master's degree (e.g. MA, MS, MEd)
 - g. Professional degree (e.g. MD, DDS, DVM)
 - h. Doctorate (e.g. PhD, EdD)
2. How many years of work experience do you have?
3. How many years of industry specific work experience do you have?

Experience

4. Can you tell me about your work history?
5. Can you describe your role as an apprentice?
6. What have you experienced in terms of being a participant in this program?
7. What context or situations have typically influenced or affected how you have experienced this program?

Motivation:

8. What motivates you as a participant in this program?
9. Can you describe a very motivating learning experience?
10. Can you describe a very demotivating learning experience?
11. What factors or incentives have the most impact on your motivation to stay with the apprenticeship program? Why?

Hard skills:

12. Can you describe for me your thoughts about how you are being prepared for your future employment?
13. How skilled do you think you are at analyzing and administering claims processes? How skilled do you think you are at transactions in support of the underwriting process?
14. What are your thoughts on how the program has influenced your hard or technical skills as they pertain to the insurance industry?
15. Give me an example of an especially difficult assignment or project during your time as an apprentice. What was your role? What did you do?

Soft Skills:

16. How would you describe your experience regarding interpersonal communication, relationship building and teamwork during the course of this program?
17. Talk to me a little about the program and how it has or has not influenced your level of confidence?
18. Talk to me a little about the program and how it has or has not influenced ideas such as business ethics, integrity and professionalism?
19. Are there certain aspects of the program you think were especially beneficial to your development?
20. What do you think about the different relationships you have formed while working in the apprenticeship program?

Experience (continued):

21. What do your family/friends think about you joining this program?
22. How has the program altered your perceptions about a career in the insurance industry, if at all?
23. What does it mean to you that the company has invested in your development?
24. What kind of aspirations do you have for a future career in insurance?

25. What about the program was attractive to you?
26. Can you talk about any challenges you may have faced or overcome as a program participant?
27. Anything else you think is important for me to know about this program?
28. Would you recommend the program to others?

Appendix E
Recruitment Email

RECRUITMENT E-MAIL INVITATION FOR EXPERIMENT

Ms. Melissa Agresta is a doctoral student in the Department of Educational Foundations, Leaderships and Technology at Auburn University. With the permission and approval of Company (“ ”), Ms. Agresta would like to invite you to participate in her research studying the apprenticeship model in the insurance industry. You may join the study if you are a current or former participant in the apprenticeship program and age 19 or older.

Although this research is approved by , your responses will be anonymous and confidential. No personal identifiers will be associated with your responses.

As a participant, you will be asked to spend no more than 45 minutes with Ms. Agresta answering questions about your experience with apprenticeship program in a private conference room located in the lobby area of .

If you would like to participate in this research study, or if you have any questions, please contact Ms. Agresta directly by email (maa0034@auburn.edu) or by phone (334-844-7778).

We appreciate your time and consideration in being a part of this research. It is only through willing participants like you that we can gather valuable insight and build upon critical workforce development efforts such as our apprenticeship program.

Thank you for your consideration,

/sign/

Human Resources