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Career pathways into retirement in the UK: linking older women's pasts to the present

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Abstract

Understanding of how women's experiences in retirement are shaped by their pre-retirement lives is limited. In this paper we utilise an innovative mix of measures to examine the link between career histories and expectations and experiences of retirement. Analysis of timeline data capturing the long working lives of a sample of older women identifies five different pathways into retirement. We explore these trajectories in detail to determine how they are shaped and their links to different outcomes in later life.   The analysis shows how different career histories unfold and how they shape expectations and experiences of retirement. Long, professional career pathways leave women feeling enabled in retirement, women following more fragmented pathways are more constrained and some trajectories, including pathways involving transitions into professional careers in later life, can leave older women financially and emotionally vulnerable in older age.

Key words: career, retirement, work history

Introduction

Longer life expectancy, rises in the statutory pension age, the removal of the default retirement age and changing regulations regarding workplace pensions and the ways in which pension income can be paid are changing the context and meaning of retirement. The experience of work has also changed as a result of globalisation and economic turbulence which have reduced security of employment in most sectors and impacted on income security in older age (Blossfeld, et al. 2011). In addition, rising female participation in the labour market has been associated with more diverse career forms and has highlighted the interplay between paid, voluntary and domestic work (Duberley et al, 2014). In parallel to these changes, there has been a discursive shift away from the portrayal of old age as a period of dependency and decline towards a contemporary discourse which accentuates active and productive ageing – in particular economically productive ageing (Laliberte Rudman, 2006; Simpson, Richardson and Zorn, 2012) as longer, healthier lives provide opportunities for people to enact being 'old' in new and different ways (Angel and Settersten, 2012). The combination of these factors has been argued to have resulted in greater individualisation of the life course with a corresponding de-standardisation of retirement (Sargent *et al*. 2013).

Academic research (Kim and Moen, 2002; Szinovacz, 2003; Loretto and Vickerstaff, 2013; Price and Nesteruk, 2010) is catching up with these social trends and emphasises the contextual embeddedness of retirement. However many studies take what is seen as an implicitly male model and assume that retirement marks a neat ending to continuous employment (Calasanti 1993). Thus it has been argued that studies have failed to take sufficient account of women's more fragmented and heterogeneous patterns of employment and insufficient attention has been given to gaps in occupational histories, career transitions, domestic context and other related experiences over the life-course (Loretto and Vickerstaff, 2011; 2013; Lovejoy and Stone, 2012; Wong and Earl, 2009). As noted by Green (2009:57)

there is 'a need for more research on 'how the employment to non-employment transition of older people fits alongside other life course transitions'. This paper aims to help fill this gap in knowledge by examining the link between career history and expectations and experiences of retirement. As we will discuss, this is particularly important, given the increased precariousness and discontinuity of careers for both men and women (Rubery, 2015).

A variety of theories have informed previous studies examining retirement planning and decision making, including rational choice theory, career stage theories, image theory, role theory, personal control theory (Post *et al*., 2013). However, research from a life-course perspective (Elder and Johnson, 2003) has stressed the importance of considering the interdependence between different aspects of people's lives including the historical, cultural and social context of life experiences, personal attributes and current and past statuses, in order to understand how people conceptualise retirement and how they manage the transition into retirement. Many studies of older age and retirement have taken a quantitative approach using national data (e.g. Blossfeld *et al*., 2011; Bonsdorff et al., 2009; Smith and Moen, 2004). Whilst this has yielded some interesting findings, the metrics employed in quantitative analysis cannot on their own illuminate the complex ways in which individuals make sense of and enact retirement. This study uses a novel combination of quantitative and qualitative data to address these limitations. The research used an occupational history calendar (OHC) to collect retrospective data on life-time work histories from 28 older women. This generated 1,323 employment-activity data points recorded against age which were initially analysed quantitatively using sequence analysis to capture the underlying structure of the life histories and derive typologies. This was augmented by embedding the OHC within an in-depth qualitative interview which enabled an exploration of the complex interplay between work, family, personal circumstances, expectations of retirement and retirement experiences. Thus the paper aims to present a richer understanding of women's retirement and the different routes they take into it.

The paper begins with a brief overview of the retirement literature, particularly in relation to women's experiences of retirement and provides some context for the study. It then moves on to discuss the methodology employed, the OHC data and analysis before turning to examine the resulting typologies and our interpretation of them. The discussion section highlights the importance of recognising the diversity of women's experiences, in particular drawing attention to the issue of cumulative advantage and disadvantage (Merton, 1973; Moore, 2009). Finally, the concluding section focuses on the implications of this research for future studies and in particular the potential offered by the application of this multi-method approach.

Perspectives on retirement

There has been an increase in academic interest in retirement in recent years fuelled by changes in the labour market, societal expectations regarding women's participation in paid employment, pension legislation and changes in the default retirement age. Retirement, it is claimed, is closely tied to meanings of work embedded in the male breadwinner model of social organisation with its entrenched sexual division of labour (Everingham et al. 2007:512). Further, with the development of more agentic, flexible models of career (see for example Platman, 2004; Tams and Arthur, 2010) it has been argued that existing career scripts are being reformulated and that as a result retirement as a concept and practice is changing (Lain, 2012)

A tendency towards dualisms has in the past created understandings of retirement in terms of push or pull or voluntary versus involuntary (for a summary see Radl, 2013). However these approaches cannot account for the varied retirement patterns which exist as a result of unevenly distributed access to particular pathways. Authors have suggested a variety of factors that influence this differential access including gender, parenthood, health, education and socioeconomic class (Hank and Korbmacher, 2013;

Post et al., 2013; Pleau and Shauman, 2013). Recent research has also highlighted the importance of understanding domestic context when considering decisions about when and how to retire (Loretto and Vickerstaff 2013) and studies adopting an intersectional perspective have highlighted how factors which influence an individual's career and experiences of retirement such as gender, ethnicity and socioeconomic class are likely to be interlinked (see for example Jyrkinen, 2014; Korpi et al, 2013; Nkomo, 2013).

There has been a great deal of commentary and debate concerning women's position in the labour market and the significant differences in career experiences between men and women (Crompton, 2001; Escott, 2012; Rubery, 2008; Maher, 2013; Mayrhofer et al 2007). Authors have suggested alternative models of career that attempt to capture the complexity and diversity of women's careers (Pringle and McCullough-Dixon, 2003; O'Neil and Bilmoria, 2005; O'Neil *et al.*, 2008Mainiero and Sullivan, 2005) and reflect their relational nature (Clarke, 2011; Mayrhofer *et al.*, 2007; Kahn *et al.*, 2014).

Despite this increasing recognition that women's careers are likely to be non-linear, potentially involving a number of breaks and disruptions (Lovejoy and Stone, 2012; Maher, 2013; Trentmann, 2009) the implications for experiences of retirement are less well understood (Armstrong-Stassen and Cameron, 2005). It has been argued that many previous studies of retirement have adopted a perspective underpinned by a traditional masculine model of career where retirement is an event that marks the transition from of a long period of continuous employment into a period characterised by leisure activities (Szinovacz et al., 2008). The extent to which this reflects the experience of women has been challenged (Calasanti, 1993; Mavin, 2001; Price 2000; Duberley et al 2014). Research has suggested that the diversity of career experience that women have may be mirrored in later life with women being more likely to engage in paid work than men (Kinsella and Velkoff, 2001) and continuing to balance a

variety of paid and non-paid activities including voluntary, domestic and caring work as well as paid

employment, albeit with shifts of emphasis between these various elements (Onyx and Benton, 1996).

Recent research has linked this variety to many factors, including: family circumstances (Miller, 2013),

class (Radl, 2013), caring responsibilities (Jacobs *et al*., 2014), welfare regime and pension differences

(Hank and Korbmacher 2013;), ethnicity (Butrica and Smith, 2012), work factors (De Preter *et al.*, 2013);

health (Rice *et al*., 2011). Clearly, these factors should not be viewed in isolation and authors have

called for studies that address the need for a greater understanding of the individual context of career

and its embeddedness in family and community life (O'Neil *et al*., 2008; Parry and Taylor, 2007; Wong

and Earl, 2009) in order to gain a more complete understanding of women's experiences in work and in

retirement. This is what we aim to achieve in this paper by adopting a life-course perspective to explore

the pathways that lead women into retirement.

A life-course approach aims to provide a more nuanced understanding of the interrelationship between

work, domestic circumstances and health. The perspective is holistic, seeking to understand the

'behaviour of individuals within their personal networks, and within their specific place, historical time

and society' (Kok, 2007:205).   There is recognition of the interplay between societal forces and

individual choices (Scinovacz, 2013; Hendricks and Hatch, 2006). For example Moen and Spencer

(2006:157) argue that the life-course should be seen as a process of adaptation and strategic selection,

taking place within 'a structural and cultural environment legitimating and even necessitating some

choices and not others' and bound by a logic based on existing options, cumulative contingencies and

historical and biographical circumstances (Moen and Spencer, 2006:160).

In this paper, the life-course is captured using life-history-calendars to record the long working lives of a

sample of older women. Quantitative analysis of these calendars is undertaken in order to develop a

typology of career pathways into retirement taking account of employment status, occupation and

family caregiving. The qualitative analysis examines ways in which these pathways are intertwined with financial issues, health, family context and relationships. Finally we aim to gain understanding of the potential impact of career pathways upon experiences and expectations of financial security and work and leisure configurations in later life.

Societal context of the study

Institutions, legal frameworks and structures and norms regarding women's work (van de Lippe and van Dijk, 2002) all have important implications for women's career decision making. The UK adopts a liberal welfare regime where the market is given a strong emphasis. Women's labour market participation has increased from 51% in 1964 to 67% in 2013 (Rubery, 2015), and the overall gender pay gap has narrowed, although still stands at 19.1% based on median gross hourly earnings in 2014 (Moore and Tailby, 2015:707). Over two fifths of women work part time and it is these women who are particularly disadvantaged, earning on average £5.15 per hour less than full time men - a gender pay gap of 38% (Moore and Tailby 2015: 707). Of particular importance to this study are existing pension arrangements in the UK. There has been significant change in legal frameworks effecting retirement and pension arrangements recently, including a removal of the statutory retirement age, auto-enrolment into occupational pension schemes for all and the possibility of taking a large proportion of pension entitlement as a lump sum upon retirement. Historically, however, women have been severely disadvantaged with regard to pensions, leading to a situation in 2005 where just 13% of women pensioners were entitled to full basic state pensions, compared with 92% of men (Thane, 2006). Women also continue to receive much lower levels of occupational pension for a variety of reasons including a greater tendency to be in part time work, lower average earnings and a higher concentration of employment in the service sector where pension provision was less prevalent. Divorced women are often hit particularly hard as the UK system was based upon the idea that women could rely upon their

husband's pension and although it is now possible to share pensions upon divorce, this is still uncommon (Woodward and Sefton, 2014). This context suggests a potentially hazardous picture of retirement for many women, with poverty in old age a considerable problem.

Methodology

Interviews were conducted with 28 female respondents aged between 55 and 76. The participants were recruited using a snowball approach and were selected on the basis that they had worked for significant periods in the past but had either retired from their primary job, were scaling down or considering retirement. Our aim was to maximise variety according to age, retirement status and work experience. The final sample included eight women who considered themselves to be fully retired from their careers, three women who said they were retired but did some part-time work, one in a voluntary capacity, nine women who considered themselves to be semi-retired and continued to work in some capacity, six who were employed full time and two who were employed part-time. Among the career histories a range of employment was represented, varying from factory work to senior managers. At the time of the interview, ten of those who were still employed in some capacity were working in professional or managerial positions (four on a part-time basis). This over-representation is due in part to the recruitment method. 22 of the interviewees had children while 6 did not, suggesting different family contexts for retirement.

While the sample is clearly not representative in terms of the diversity of female careers more generally, this exploratory study nevertheless reports some interesting findings by linking the long career histories of a small sample of older women to their experiences in later life. Rather than focusing on a snapshot of the participants' careers at a moment in time, the analysis develops an understanding of the career pathways of the participants by integrating quantitative and qualitative elements in data collection and analysis. This was achieved using history calendars and embedding them in a qualitative interview.

Table 1: The sample of interviewees

Pseudo name	Age	Employment status	Marital status, no. children
1.Louise	76	Retired	Divorced, 2 children.
2.Claire	57	Retired	Co-hab., 1 son.
3. Regina	67	Retired: some part-time work	Married 2 children.
4. Jillian	59	Employed part-time (because of health)	Single
5. Sally	58	Semi- retired: still working in own business	Divorced
6. Phyllis	63	Semi-retired (because of health)	Divorced, 1 child
7. Lynette	62	Semi-retired	Married, 2 children.
8. Stephanie	67	Retired	Single, 3 children
9. Lena	76	Retired: does voluntary work	Widow
10. Gina	56	Working full-time	Married, 2 children
11. Lorna	55	Working full time	Single, 2 daughters
12. Maeve	69	Retired	Married, 1 son
13. Gloria	64	Retired: some part time work.	Married, 2 children
14. Jeanette	55	Working full time	Married, 2 children
15. Megan	56	Semi-retired	Partner, 2 children
16. Elspeth	56	Retired (because of ill-health)	Single
17. Grace	66	Retired	Married, 2 children
18. Kate	51	Works part time	Married, 2 children
19. Carol	64	Retired	Widowed, 2 children
20. Sara	61	Semi- retired: works 3 days per week	Lives with partner, 2 children
21. Rachel	68	Semi-retired: works 1 day per week	Married, 4 children
22. Karen	62	Retired	Married, 3 children
23. Linda	59	working full time	Widow, 2 sons
24. Helena	59	working full time	Married, 3 children
25. Corinne	64	working full time	Married
26. Elizabeth	63	Semi-retired: still doing consultancy work	Married, 2 children
27. Brenda	65	Semi-retired: Works 3 days per week	Divorced, 2 children
28. Melissa	66	Semi-retired: Works 2 days per week	Married

The OHCs were generated for each person in the sample and used to collate detailed timelines of each

participant's employment history including periods out of employment and the timing of retirement

where relevant. In line with much quantitatively oriented life-course research (Verd and Lopez, 2011)

the OHC traditionally generates quantitative data and is typically analysed using event history analysis or

more recently, life sequence analysis (Eerola and Helske, 2012; Han and Moen, 1999). In the first stage

of the analysis we adopt the latter approach to identify similarities between individual work histories

and group them in a systematic way taking account of different employment states, their duration and transitions between them.

However, according to Eerola and Helske (2012), the analysis of event sequences to describe life trajectories such as employment histories provides detailed information about 'how things are' but not necessarily why they happen? These 'why' questions are often best answered using qualitative approaches. To this end, calendar based life history instruments have been used qualitatively (Harris & Parisi, 2007; Nelson, 2010). The appeal of using calendars in a qualitative context lies in their capacity to support recall (Porcellato *et al*., 2016) foster insights (Belli & Callegaro, 2009) and enhanced researcher– participant interaction (Harris & Parisi, 2007). Nelson (2010:42) considered the methodological adaptation as good as the traditional quantitative method for capturing processes and complex patterns and had the added advantage of capturing explanatory data to inform the 'hows and whys' of the transitions.

In this analysis the qualitative component of the interviews explored the contextual factors surrounding careers and the transition into retirement. Participants were encouraged to reflect on their plans for retirement and/or their experience of retirement to date, including the activities they undertake, those that they would like to undertake and the factors they perceive as enabling or constraining in their lives. The interview transcripts were additionally used to explore in-depth the similarities and differences within and between the groups identified in the sequence analysis of the OHCs. The purpose was to provide 'thick' thematic descriptions of the linkages between career histories and decisions, expectations and experiences of retirement.

Sequence analysis of the occupational histories

Each employment history was treated as a sequence of employment activity states over the life-course of the individual from age 16 to the time of the interview (or full retirement if earlier) and analysed in Stata 13 using the SQ-Ados scripts (Brzinsky-Fay *et al.*, 2006). The mean sequence duration is 47.71 years, the shortest is 36 years, and the longest is 54 years.[1] In total there were 1,323 observed age-employment states which were coded using six broad categories that combined standard labour force status indicators and social class classifications: 1. Education or training; 2. Family carer (and not in paid work); 3. Not in paid work (ill-health, retired, retired for health reasons, other reason); 4. Employed in a clerical, administrative, retail or manual post, CARM; 5. Employed in a professional, senior management, technical or creative post, PMTC; 6. Self-employment. Column 1 of Table 2 shows the distribution of the states over the complete timeframe. Table 2 also shows sub-category distributions by part-time and full-time employment and the different reasons given for time out of paid work. We did not use any further sub-categorisation as this would have resulted in too many states with infrequent observations. However, the parallel qualitative analysis enables a more nuanced exploration of the sample members' careers.

Figure 1 illustrates the 'raw' sequence data visually as an age-state distribution plot showing the sample proportions in each state by age, representing aggregated views of successive slices of time. The plot shows the preponderance of PMTC employment within the sample and how the sample members move between the different employment states as they age. For example, education and CARM employment become less important as PMTC employment becomes more common. There are also more incidences of self-employment as the sample reach their mid-thirties and unsurprisingly, a higher incidence of not being in paid work in older age. Family care is more important at younger ages but remains fairly constant at a lower level from age forty.

Table 2: Distribution of employment-activity states

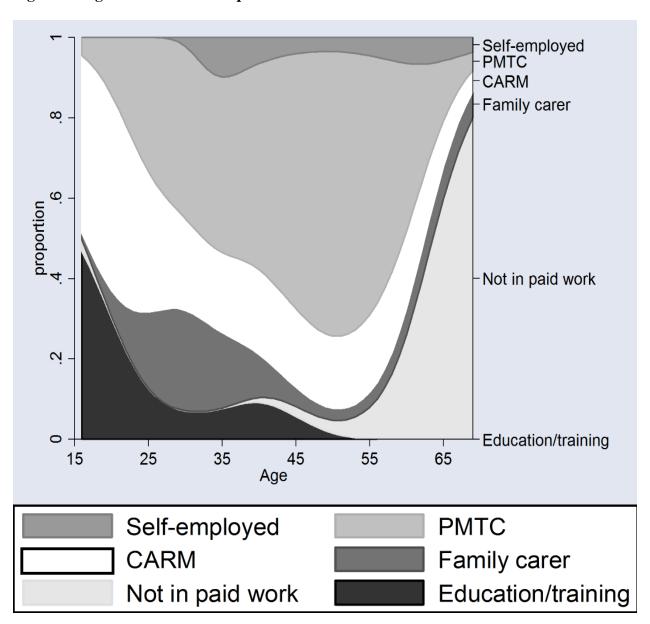|	Whole sample	Cluster 1	Cluster 2	Cluster 3	Cluster 4	Cluster 5
1. Education/training %	9.83	13.65	11.03	13.26	1.46	10.71
2. Not in paid work %	6.27	6.82	0.00	9.32	7.29	2.14
Retired	4.76	5.88	0.00	7.89	4.08	1.43
Retired due to ill-health	0.60	0.00	0.00	0.00	2.33	0.00
Ill-health	0.68	0.47	0.00	1.08	0.87	0.71
Other reason	0.2	0.47	0.00	0.36	0.00	0.00
3. Family carer %	10.58	5.18	0.74	10.39	22.45	7.86
4. CARM %	24.87	0.00	0.74	11.47	68.80	46.43
Full-time	19.35		0.74	10.04	53.64	34.28
Part-time	5.52		0.00	1.43	15.16	12.14
5. PMTC %	44.52	72.00	58.82	54.48	0.00	32.86
Full-time	39.00	60.47	53.68	48.75	0.00	32.14
Part-time	5.52	11.53	5.15	5.73	0.00	0.71
6. Self-employed %	3.93	2.35	28.68	1.08	0.00	0.00
Full-time	2.57	2.35	15.44	1.08	0.00	0.00
Part-time	1.36	0.00	13.24	0.00	0.00	0.00
Total %	100	100	100	100	100	100
Total no. of observations	1,323	425	136	279	343	140
No. of women (% of sample)	28 (100)	9 (32.14)	3 (10.71)	6 (21.43)	7 (25.00)	3 (10.71)

Notes: Observations classified as Education/training include three recorded as combining education with family care and four recorded as part-time education while not in paid work. In each case the respondent identified Education/training as their main activity. Observations classified as CARM include: 220 classified as clerical or administrative; 31 classified as retail and; 78 classified as manual. Observations classified as PMTC include: 581 classified as professional or senior management and 8 classified as technical/ creative.

Even with only six states, the long lengths of the career sequences mean that none are repeated exactly. The mean number of different states experienced was 3.7 and one sequence (Claire) recorded all six employment states while only three recorded just 2 states (Corinne, Helena and Grace). The maximum number of transitions was as high as 12 (recorded in only one sequence (Regina) and including 4 states). The length and uniqueness of the sequences as well as the number of transitions within them makes it difficult to deduce more about the differences and similarities between them from the raw data. To extend the analysis further we use optimal matching to compare all pairs of sequences (as in Porcellato *et al.* 2016). This method has become increasingly popular in careers research (Anyadike-Danes and

McVicar, 2010) and family formation research (Davia and Legazpe, 2014). The procedure uses the non-parametric Needleman-Wunsch alignment algorithm to compute the minimum distance, in terms of elementary operations, to turn one sequence into another through either substitution or deletion (Brzinsky-Fay *et al.,* 2006). The substitution costs were generated using a symmetric transition frequency-based substitution cost matrix and insertion/deletion (indel) costs were fixed at half the maximum substitution cost and standardised by the length of the longest sequence in the dataset (Brzinsky-Fay et al., 2006; Potârcă *et al.,* 2013).The resulting dissimilarity matrix was used in cluster analysis with the Ward's linkage algorithm. This agglomerative method creates hierarchically related sets of clusters. The method starts with each of the 28 sequences considered as separate groups then joins the two sequences with the closest dissimilarity measure creating 27 clusters, one with two sequences and the rest with one. This process continues with the dissimilarity criterion increasing monotonically as the clustering progresses from many to a few clusters. In this way the procedure limits the number of classifications of occupational histories by enabling grouping of similar sequences into clusters. The strength of the clustering is indicated by the dissimilarity measure of their fusion values with larger values indicting more distinct clusters. [2] Using this information and guided by the iterative procedure described in Potârcă *et al.* (2013) we retained five clusters. Of the five clusters, 1, 2 and 3 were very strongly distinguished from clusters 4 and 5 and clusters 1 and 2 were the least strongly distinguished. The five cluster solution is illustrated visually in the age-state distribution plots in Figure 2. The frequency distributions are summarised in columns 2-6 of Table 2. The trajectories capture salient features of the underlying career histories and are characterised by the following typologies: 1. Mainly PMTC careers with early periods out of employment as a family carer and later periods out of paid work mostly in retirement; 2. A mix of PMTC and later self-employment with relatively short early periods of time in family care and a short return to education/training in their thirties; 3. Earlier CARM employment with transitions into PMTC employment sandwiching time in family care and

education/training; 4. Mainly CARM careers with significant periods out of employment mainly as a family carer and more permanent transitions out of paid employment beginning around age 50; 5. Initially CARM employment with transitions into PMTC careers bridged by family care and time in education/training.

Figure. 1: Age-state distribution plot

15

Fig. 2: Age-state distribution plot by cluster

Cluster

1

2

3

4

5

Qualitative analysis of careers and retirement

To explore the cluster membership further and undertake within and across cluster analysis, the next stage of the analysis draws on the qualitative interview transcripts. This allowed us to consider in more detail how the different employment histories were shaped, how they are distinguished and how different career formations had impacted on the experiences of the sample members in later life. Table 3 provides a qualitative description in terms of career histories, transitions into retirement and the current situation of the cluster members.

Cluster one (labelled *professional women*) was the largest cluster within the sample, comprising nine women, and was composed of women who had followed a traditional professional or managerial career. As might be expected some of the interviewees had taken time out of employment to have children, however, they had returned to working full time after a short period. Four of the women had also been self-employed for short periods of time – three at the end of their careers as a bridge into retirement. The transition to retirement for this group was somewhat blurred. Three moved into self-employment, others talked about projects they were engaged with and many of the women were still undertaking some work related to their previous careers, sometimes in a voluntary capacity. For example Regina commented…

'I think of myself as retired but I'm still doing little bits of work…I'm open to bits of paid work'

and Carol also discussed how she did some additional work:

'I'm doing some voluntary work for a community arts project and I do a wee bit of health advocacy work occasionally for Ethnic Access'.

Table 3: Description of the clusters

Cluster	Career summary	Transition from work to retirement	Activities in retirement	Degree of indepen-dence	Pensions/ financial situation	Confidence/ wellbeing
1. Professional women Age: 56-75	Educated to degree level, often with additional professional qualifications. Short periods out of labour market for maternity leave. Often involved in charity or voluntary groups or activities.	Gradual - often via part-time and bridge employment	Project work Voluntary work Varied exercise and leisure activities Caring responsibilities often outsourced	Financially independent Married Property owners	Financially secure Most worked in jobs where pensions were automatically provided	All felt very confident and argued that confidence and happiness had grown with age BUT the one older respondent in her mid-seventies argued that her confidence had diminished and she was aware of being patronised
2. Portfolio career Age: 56-76	A varied career including periods of employment and self-employment	Planned to be gradual	A continued mix of activities Some caring responsibilities – children, grandchildren and parents	Married	Concerns over future pensions due to lack of pension provision during self-employed phases of career	Financial situation affects confidence. I felt they had suffered as a result of their gender. One had to follow husband's job. Another felt they experienced sexism and ageism
3. From carer to career Age: 55-59	Married young. Caring responsibilities early in life – either for children or other family members. Education later in life followed by a career in professional area	Gradual - often via part-time and bridge employment	Part-time work, second career, leisure activities	Independent	Some financial worries especially for single members. Education and then professional careers later in life means that they may not have built up pension or own property	Confidence has increased with age as a result of education and work
4. Fragmented Age: 56-71	Left school and went into manual, retail or clerical work. Significant periods of time out of labour market to care for children and others. Often return to part-time positions.	Fragmented career continues into retirement with informal jobs.	Formal and informal work Caring for grandchildren	Dependent upon husbands – retire when they do	Very little pension provision, rely on husbands pension	Feel that confidence was eroded by time out of labour market, usually but not always to have children
5. Late Professionals Age: 55-64	Left school and started in manual, retail clerical work. Return to education to gain degree or professional qualification	Gradual - often via part-time and bridge employment	Work – clear identification with job – want to carry on in some capacity post retirement	Most are single and independent	Pension concerns as late move into professional career	Gained confidence and increased expectations through education and work

There was a sense of opportunity for many members of the group. Sara commented how getting older '*gives you freedom as you're more responsible to yourself and less to others*' and Carol told us '*I like the shape of my life at the moment and I like the self determination of it really'*. Megan, who had retired from her role as a head teacher and was considering setting up a cheese making business similarly discussed how…

> '*I mean I am very young to call myself retired anyway… you know it doesn't feel as if you're winding down. It just feels as if you're taking a new turning.*

This sense of agency and opportunity was enhanced by the fact that these women were financially secure. They were all either individually or as part of a married couple, property owners. Interestingly all of this cluster claimed that they were not particularly financially astute, however most of them had worked in the public sector for many years and were grateful that their pensions had been provided for them, as Lena who retired from teaching aged 54 commented, '*I knew I'd get a pension so I wasn't worried at all*'. There was a great deal of talk of contentment amongst this group and the majority of the women felt that their confidence had grown as they had aged. The exception to this was one older member of the cluster, Lena (in her mid-70s) who talked at length about her feelings of being patronised and even bullied by workmen and neighbours.

Cluster two is one of the two smallest groupings in the data, containing only three women. This cluster has been labelled *the portfolio career* as these three women have all experienced a mixture of self-employment and professional jobs throughout their careers. Sally was an army instructor who then set up a telephone answering franchise and Gina was a dance teacher who initially offered classes to the public but later retrained as a primary school teacher, continuing to do dance classes in her spare time. Melissa was a nurse who gave up her profession for several years to run a pub. Two of the women are in their late fifties, the other in her mid-sixties and they are currently transitioning into retirement – Two of

them, Sally and Melissa, already class themselves as semi-retired. Sally had reduced working hours to three days a week and Melissa was only working two days a week, although Melissa still maintained work related plans... '*I want to do a counselling course which I started some years ago and never finished…*' Gina, is '*winding down*' and plans to stop work all together in two years' time, though as her husband stopped work some years ago she worries that this may not be possible.

Financial issues are at the centre of these women's concerns about retirement. Sally is concerned that she will need to earn some money in retirement to support her lifestyle and extended family and plans to do '*bits of work to bring in money*' once she has retired from her current business. At the moment she feels she is

> '*hanging on by the skin of my teeth. So far as financials going forward there is a scare… You know day to day living I am sure I could do it but for me to continue to do the things that I want to do I have to continue working*.'

Gina also commented that finances were '*a huge factor because we want to maintain a lifestyle and that's a bit scary*'. Two of these women felt that they had suffered some discrimination throughout their careers and that their confidence was eroded. Gina in particular was unhappy that she felt she had been forced by social expectations to move away from her home town and give up her job when her husband gained a promotion.   All members of this group felt that their financial situation in retirement was compromised by a patchy history of pension contributions as they had not invested in a pension whilst self-employed. Gina commented that she hadn't bothered going into the teachers' pensions scheme when she worked as a supply teacher because

> '*it wasn't worth paying out that extra and we needed that money then. So there's a big gap in my pension because I was doing this self-employment stuff, so that really makes you stop and pay attention now doesn't it*'

Cluster three, labelled *from carer to career,* is the first of two clusters where it is possible to see the potential impact of education later in life. This cluster contained six women who left school at between 14 and 16 and then had caring responsibilities early in life, either due to marrying young or in one case due to the death of a parent. These women returned to education when their children were older. All of them had tales of significant challenge and hardship. For two of them the decision to re-enter education was a result of the death of their spouse. Following on from education, the women moved into professional careers. They all talked of their strong commitment to their work which can make retirement feel threatening, for example when asked how she felt about retiring, Linda responded

> *'no it frightens me getting older, to be honest with you. I mean what gives me confidence is being able to go in and do a decent job for people and know that I'm actually contributing… its always helped me to get through things if I know I'm doing something worthwhile'.*

Jeanette similarly commented,

> *'I spend so much time at work it sort of affects my whole life and my identity is tied up with my work so I think that has increased my confidence in other areas'.*

For this group, the prospect of retirement was unattractive and most planned to work beyond statutory pension age.

These women were also very aware of finances, with all of them having had to manage alone for at least part of their adult life. With the exception of one person, Claire, who came from a wealthy family and retired at 57, they had very strong concerns over their pension contributions and the extent to which they would be able to afford to maintain their lifestyle in retirement. This was not, however, always because they hadn't given thought to pensions earlier in their careers. Jillian for example told of how she had tried to pay into a pension during her first job post-graduation when she was in her mid-30s…

> *'And I went to talk to their pension people and they just laughed at me and said "on your salary?*
>
> *Ha you're joking! Forget it. You've got nothing to invest there Forget it" so I thought Oh, Ok I'm*
>
> *not the sort of person who has a pension'*

Those who had married or owned property were less concerned about this than those that had not.

Cluster four is labelled *fragmented*. This group of women, the second largest in the sample, had left school typically aged 15 and gone into retail, clerical or manual work. They had fragmented employment histories, often taking large periods of time out of work to look after children and/or other family members and combining care giving with part-time work. Caring was a very large part of this group's responsibilities and the majority continued to care for extended family members whilst employed and post retirement. With the exception of Elspeth, who retired due to ill-health, the timing of retirement appears to have been oriented around family needs and their husband's retirement decisions. For example when Grace was asked why she chose to retire when she did, her response was *'well, my husband retired, so it seemed natural…'*

The majority of members of this group had little or no pension provision and whilst they had saved throughout their working lives this had been for 'extras' or for the children rather than to prepare for retirement. As Maeve commented…*'no I never paid a pension. No I got my husband's pension and the SERPs bi*t'. Rachel talked at length about how she was only allowed to pay a married women's stamp when she started work which meant that her provision was limited. She went on to explain that later on in her career

> *'I never thought about a pension because I knew Ted was going to have a pension and it was going*
>
> *to be a really good pension as far as I knew because that's what we were told, but in today's*
>
> *climate it's not a good pension at all…its peanuts, absolute peanuts'.*

The women in this group generally argued that their confidence had been eroded by their time out of the labour market looking after children, Karen comments

> *'I think I lost self-confidence from being at home all that time at the time I thought it was the right thing to do... I felt the children needed me there all the time but when I came to go back to work I found it very difficult'*.

In contrast to group 1, who considered retirement a time of opportunity, for some members of this group retirement was more of a struggle as they continued to care for other family members, including grandchildren.

Finally, cluster five labelled the *late professionals* is another smaller group who came to education later in life and had their career prospects transformed as a result. These women had all started life in lower level clerical jobs and then returned to Education in their late thirties after having children. They all talked about how education had widened their horizons and raised their living standards and expectations.   Lorna, a social worker, commented that

> *'I think going into Higher Education and becoming a professional enabled me to kind of move on and also look at things differently and change my expectations out of life… I could raise my sights a little higher and I had the confidence to go for things that I wanted… in terms of employment, in terms of buying my own home… I've travelled on my own'*.

All members of this group were divorced. Finances had been a concern for them throughout their careers and they were worried about whether their pensions would support their lifestyle in retirement. Phyllis talked of how she used to panic that she didn't have a pension … '*of course when you get divorced at 30 you don't think about going after your husband's pension*'. She also talked about problems getting a mortgage when she came out of university as a result of her age and being employed

on short term contracts. Although Lorna felt relatively well-off compared to when she was younger, she was concerned for the future as she had only paid into her pension pot from age 41. She was hoping to be able to work past 65 on a project she was developing with colleagues in order to give her interesting work and also support her financially. Gloria was also concerned that she didn't want to be poor in retirement and indeed had only felt able to make the step into retirement on the basis that she may get a part time contract with another employer. This had fallen through and at the time of the interview she was training to be a yoga teacher, although she felt this was more about her identity than finances. This group planned to or used bridge employment in the transition to retirement, often for financial reasons. Although one had remarried, two remained single and all three played some role in caring for children and grandchildren.

Discussion

It is clear from this research that retirement is a heterogeneous concept and that women enact retirement in a variety of ways. As women's careers are complex often incorporating paid work, domestic work, volunteering, community work and caring for spouses and other family members (O'Neil et al., 2008; Pringle and McCullough, 2003) perhaps it should be no surprise that their retirement experiences are complex and that the boundaries between retirement and working lives are often blurred. Indeed this research supports the proposition of Onyx and Benton (1996) that, for women, retirement can be seen more as a shifting of emphasis rather than a clear break between different types of activities. It is also consistent with Han and Moen (1999) who argue the fragmented nature of many women's career patterns, a delayed entry or part time working can mean a later career end for a comparable number of years spent working.

The five employment trajectories identified in this small sample seem to produce different modes of retirement – though it is clear from the transcripts that employment is interlinked with other

determining factors. In line with the life-course perspective, health, relationships, education etc. all play

a role in shaping opportunity and constraint in later life. Across the five clusters, it appears possible to

identify three very different characterisations of retirement: The first group are those that we would

characterise as *enabled*. The majority of these individuals inhabit cluster 1. They have a sense of

opportunity and agency, either to carry on working in a part-time capacity or start something new.

Property ownership and reasonable pensions mean that they feel secure. These women to some extent

reflect the neo-liberal agenda of protean careers and active retirement (Laliberte Rudman, 2006;

Duberley et al, 2014). They have choice to continue in employment, embark upon new and exciting

projects or engage in more leisure activity.

An alternative form of retirement relates to those we have labelled as *constrained*. These women are

predominantly those from cluster 4. These women often have high levels of dependency and their

career decisions are driven by the needs of their families (Kirchmeyer, 2002; Moen and Han, 2001).

They are often financially dependent and have very little pension provision. For these women

retirement is often marked by continuity, either as they continue to spend the majority of their time in

domestic labour and family caring or they continue to work in part-time jobs to supplement low pension

incomes.

Finally, the third group contains the women from clusters 2, 3 and 5 whose career pathways while very

different can be classified loosely as non-traditional. We have labelled these women as *vulnerable*

because as a result of their non-traditional careers, their pension provision may be limited. For some

this is not a problem, but for others lack of property ownership, ill-health and divorce can make

retirement difficult. One perhaps surprising finding relates to the number of professional women that

fit within this category. An analysis of their job prior to retirement might suggest that these women

have had successful careers which could be expected to yield comfortable retirements. However, their

late entrance into higher education and professional careers means that they lack sufficient pension capital to support their lifestyles in retirement.

Whilst the boundary between work and retirement may be blurred, structural and cultural dimensions exerted a powerful influence on women's experiences. Traditional family structures and gender roles, the structural division of paid employment and access to pension provision underpinned how women framed and responded to retirement. However, the extent of the differences between the career trajectories followed even in this small sample supports calls for an intersectional perspective which argues that gender alone does not explain the nature of women's careers (Jyrkinen, 2014; Korpi *et al*., 2013; Nkomo, 2013). Indeed, previous retirement research links factors including job tenure, health status and regional unemployment levels with an increased likelihood of working beyond pension age, regardless of gender (Finch, 2014). It has been recognised (Evetts, 2000), that women respond to cultural and structural forces in diverse ways, depending upon their capital resources. Thus although other factors such as ill-health and divorce impacted on retirement, perhaps unsurprisingly, on the whole better and crucially, earlier educated women who had followed arguably more traditionally male, professional and managerial career pathways seemed to have more choice over how they intended to or enacted retirement. This illustrates the importance of cumulative advantage/disadvantage in the life-course in explaining women's experiences and expectations of retirement (Moore, 2009). Cumulative advantage/disadvantage was first developed as a concept by Robert Merton (1973) in relation to scientific careers. He defined it as 'the ways in which initial comparative advantage of trained capacity, structural location and available resources make for successive increments of advantage such that the gaps between the haves and the have not's widen' (Merton, 1988: 606).   This could lead members of a cohort to 'fan out' over time as unique life experiences accumulate and result in greater variability (Neugarten, 1979 cited in Angel and Settersten 2012).

The life-course approach adopted here provides a valuable means of tracing the impact of events throughout the life-course upon experiences in later life, thus highlighting processes of cumulative advantage/disadvantage. By focussing in depth on individual experiences and accounts it is possible to identify potential patterns in the data. The qualitative analysis is thus used to build upon and explain the patterns identified through quantitative analysis. Exploring complex social phenomenon such as occupational or career transitions over long working lives is difficult to do within a single paradigm; "the messiness of complexity demands multiple investigative tools" (De Lisle, 2011:89). Verd and Lopez (2011) similarly suggest that the combined use of qualitative and quantitative data provides a holistic perspective that substantially improves life-course research.   For example, this study shows the transformative role of education in opening opportunities for women as mature students. However, it also highlights the fact that although these women went on to achieve professional jobs, their expectations and experiences of retirement were burdened by a lack of continuous pension capital to support them in older age. Thus some of the women in clusters 3 and 5 who moved into professional jobs later in life have developed a lifestyle that they are concerned they may not be able to afford to maintain in retirement.

Conclusion

This research highlights three important issues. Firstly, although the sample size is small, the research highlights the complex and varied nature of women's expectations and experiences of retirement and shows that an understanding of that variety requires an understanding of their lives prior to retirement both in and outside of paid work. Thus, whilst gender clearly has an impact on experiences of retirement, unsurprisingly this is not uniform and cannot be divorced from domestic circumstances, level of education and job history prior to retirement.   Second, despite this diversity of experience, it is

also clear from this research that retirement is for many women a period of significant activity, including paid and unpaid work of varying kinds. This adds weight to calls for additional research to understand the ways in which retirement is changing, particularly in the context of the removal of the statutory retirement age and the changing ways in which pension payments can now be taken.

The final contribution relates to methodology. Using a mixed methodology enabled us to employ quantitative methods to understand the underlying structure of the long career histories (up to 54 years) of a small sample of older women and derive typologies of those histories. The parallel use of qualitative methods helped to develop a clearer understanding of the way these career histories were intertwined with other life-course factors and how they impacted on retirement experiences in older age. Nevertheless, given the duration of the careers histories it would have been difficult to have characterised the trajectories using only qualitative methods. The analysis of occupational histories as sequences provided a systematic method to capture whole careers and identify shared patterns over the 1,323 employment-activity data points and 28 careers.   However, while the calendar was effective as a tool for recalling lengthy occupational biographies, a quantitative approach on its own is also limited. The highly structured nature of the data collection tool does not allow for individual explanations of behaviour and the data collected lack the detail needed for in-depth understanding of the participants' trajectories and how these continue to shape their lives (Porcellato *et al*., 2016). Furthermore, while the OHC encourages people to tell the story of their careers in a chronological fashion, it is important to recognise that women's careers are often experienced in a non-linear way, lacking progression (Sabelis and Schilling, 2013). Embedding the OHC within a qualitative interview enabled women to recount their careers over time, incorporating potential periods out of the workforce or movements between different types of jobs. This complementarity in the mixed method approach is an important advantage in ageing research where occupational histories are long and varied, invariably complex and increasingly transient, particularly for women.

Although this research has offered insights into the diverse nature of retirement and the ways in which career pathways impact upon retirement activities and experiences, it is impossible to generalise from such a small sample. Further research could usefully extend the sample and explore the differences between men's and women's expectations and experiences of retirement. Indeed, given the increased levels of flexibility and fragmentation of work for both male and female workers (Rubery, 2015), we may expect to see increased diversity in careers for both groups which will potentially create increasingly individualised experiences of retirement. In addition, given the relational nature of women's careers, future research should consider the family context of retirement and the interlinked pathways of couples through work and family domains (Hank and Korbmacher, 2013; Loretto and Vickerstaff, 2013).

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Notes

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[1]National British Household Panel Survey/Understanding Society panel data is currently available for only 21 years. Retrospective data (e.g. the BHPS work-life history files) usually treat family carer and employee as mutually exclusive categories which is not appropriate for this analysis.

[2] Fusion values indicate the dissimilarity measure at which clusters are fused/split in the hierarchical cluster structure. Cluster stopping rules using statistical tests (e.g. the Calinski/Harabasz pseudo-F index) were neither conclusive nor appropriate because of the assumption of normality. Nevertheless, it is an acknowledged limitation of sequence analysis that researchers need to make choices about the costs used to calculate the distance matrix and the number of clusters (Halpin, 2010; Potârcă *et al.,* 2013).