

## Activity in the third age

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**Activity in the third age: examining the relationship between careers and retirement experiences**

**Holly Birkett, Fiona Carmichael & Jo Duberley**

Abstract

This paper aims to enhance understanding of how career histories affect broader retirement experiences. Drawing on life course and resource-based perspectives, the study theorizes the mechanisms underlying the relationship between career trajectories, resource accumulation and retirement experiences. We utilise retrospective life course data and a mix of quantitative and qualitative methods to examine how the career histories of 50 older men and women are linked to their expectations and experiences of retirement. The approach enables the research focus to include older people's long working lives prior to retirement. The results suggest that there is a strong relationship between career trajectory, resource accumulation and experiences of retirement. One implication is that differential access to resources over life courses significantly affects how people experience and adjust to retirement. In addition, some resources had a more significant impact on retirement outcomes than others, namely, financial resources, health and, in some cases, social networks. The analysis also highlights the complex and varied nature of retirement and adds to current debates around retirement and the boundaryless career.

*Keywords:* career, life course, aging, retirement, work history, resources

## **Introduction**

As life expectancy is extended, health outcomes improve and state retirement schemes and pension policies evolve, people's perceptions of, and activities in, later life are changing. Older people increasingly move in and out of employment, become self-employed, engage in volunteer work and bridge employment and undertake caring responsibilities, all of which impact on what it means to be retired (Sargent, Lee, Martin & Zikic, 2013; Vickerstaff, 2007). Indeed, Moen and Flood see this as a new life stage - the 'encore stage', or, as Laslett (1987) calls it, a 'third age' - which they characterise as 'an on-going engagement with meaningful activities' (Moen and Flood, 2013, p. 206), including both paid and unpaid employment, education and informal forms of helping out. Thus, for Moen and Flood (2013) retirement is an on-going process. This is very different from the conventional view in which full-time employment is replaced by full-time leisure, and it is the perspective on retirement adopted.

From this perspective, retirement can be seen as a further stage of career development; 'late career development' (Shultz, 2003; see also Shultz & Wang, 2008; Wang, Adams, Beehr & Shultz, 2009) or 'an active phase in the lifelong process of creating a sustainable career' (Froidevaux & Hirschi, 2015, p. 350). Some authors focus on the third age as a period of 'extended vitality' (Carr & Hendricks, 2011, p. 207), but, following Moen and Flood (2013, p. 4), we recognize that this process, and its associated outcomes, are very dependent on the retiree's access to resources. As such, in line with Wang, Henkens & Van Solinge (2011) and Wang & Schultz (2010), resources are both an outcome of the retirement process and the key factor driving retirement outcomes (Wang & Shi, 2014, p. 220). So, whilst some retirees may have opportunities to engage meaningfully through employment, volunteering and family activities, as well as make choices about the combination of activities they undertake, others find themselves far more constrained. This insight raises questions about how access to resources, not just during retirement, but also over the life course, affects experiences and expectations in later life.

Such questions are even more important in the context of current debates in the career literature around boundaryless and bounded careers (Guest & Rodrigues, 2014; Inkson, Gunz, Ganesh, & Roper, 2012).

This paper utilizes retrospective life course data to address these questions. The use of retrospective data allows us to address a limitation of previous research that has, predominantly, focused narrowly on the period immediately prior to, and after, retirement. Consequently, there is limited understanding of how career histories affect broader retirement experiences. In addressing this omission, the research seeks to provide new evidence regarding the relationship between career trajectory, resource accumulation and people's experiences of retirement in the third age. Our theoretical contribution highlights how access to resources, and the timing of resource acquisition, influences career trajectory and how career trajectory impacts future access to resources. This iterative interaction, between career trajectory and resources, then impacts both expectations of retirement in work and the individual's activities and experiences once retired.

### **Life course and resource-based approaches**

The idea that retirement is a distinct life stage involving withdrawal from employment is thrown into question given some people continue to work (Johnson, 2009), others opt to retire early from their primary employment (Ekerdt, 2010), while some are 'retired' against their will as a result of organisational downsizing (Sweet & Moen, 2012). Current research on work in later life and retirement experiences is rooted in five key approaches: continuity theory, where life follows patterns including retirement (Atchley, 1989); role theory (Ashforth, 2001), which sees work as one of the key roles in our lives, making retirement a significant transition; stage theory (Super, 1990), where retirement is one of many distinct life stages; the life course perspective (Moen & Spencer, 2006), which emphasises that our life histories impact the choices we can make and actions we can take in later life; and, finally, the

resource perspective (Hobfoll, 2002), which suggests that adjustment to retirement is impacted by the changing resources we have access to in later stages of our lives. Although their focus may be slightly different, there are clear links between these different approaches, with each highlighting the importance of understanding a person's career in terms of their life stage. In this paper we draw particularly on the latter two approaches.

A life course approach is particularly relevant when studying older people's lives and careers because it draws attention to change over time (Holstein & Gubrium, 2000) and recognises that the past can shape the future (Mitchell, 2003), with positive or negative pathways, to an extent, reinforced over time (Madero-Cabib, 2015). As such, Kok (2007, p. 205) argues that the perspective is contextual, seeking to understand the 'behaviour of individuals within their personal networks, and within their specific place, historical time and society'. There is also an important recognition of the relationship between structure and agency<sup>1</sup> (Szinovacz, 2013; Hendricks & Hatch, 2006).

For example, Moen and Spencer (2006, p. 157) argue that the life course operates 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 & Spencer, 2006, p. 160). In other words, people make decisions about their lives, careers and retirement, but not in a context of their own choosing, and this context can cause them to

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<sup>1</sup> For the purposes of this study, agency can be defined as: "the ability or capacity of an actor to act consciously and in so doing, to attempt to realise his or her intentions" (Hay, 2002, p. 94) and structure as: "the setting within which social, political and economic events occur and require meaning" including the "ordered nature of social and political relations", in which "political institutions, practices, routines and conventions appear to exhibit some regularity or structure over time" (Hay, 2002, p. 94). The interactive and iterative relationship between structure and agency (here accumulated resources and retirement decisions/action) over time is examined in Archer's (1995, p. 61) discussion of the Morphogenetic Cycle.

make some choices without even considering possible alternatives (Archer, 1995). The life course approach offers a nuanced approach to the interrelationship between work, domestic circumstances and access to resources and health over time. The approach also enables consideration of how career histories are bounded and associated with the accumulation of advantages and disadvantages, and ultimately resources, over time. These processes are then reflected in the experiences and expectations of people in later career stages (Moore, 2009).

Duberley and Carmichael (2016) utilise a life course approach for their study of the retirement experiences of a small group of predominantly professional women. They divide women's retirement experiences into 3 categories, enabled, constrained and non-traditional and map these outcomes back to the broad career pathways of the women. Their argument is that there is a relationship between the type of career pathways experienced and future experiences in retirement. While this offers a fruitful way of looking at retirement experiences, what is missing from this study is any explanation of how and why different career pathways may lead to different experiences of retirement. Here, we fill that gap by arguing that career pathways influence retirement outcomes through the effect they have on resource accumulation over time. In addition, Duberley and Carmichael (2016) use a small sample of only women. This makes it difficult to gauge the extent to which gender specifically is an influential factor upon retirement experiences or rather, merely mediates the pattern of experiences, and therefore resources, which the respondent is able to accumulate throughout his/her life course.

Consideration of how an individual's experiences over the life course impact upon access to resources leads us towards a resource based perspective, which argues that there is a relationship between a retiree's access to resources in the run-up to retirement and his/her retirement adjustment (Wang et al., 2011, p. 206). Recognising the increasingly diverse nature of activity in later life, this approach (Shultz & Wang, 2008) sees individuals as developing different work and leisure arrangements

depending upon their motivations, access to resources and the contexts in which they find themselves. From this perspective, access to a broad range of resources makes it easier for retirees to adjust to and develop retirement as they chose. In contrast, those with fewer resources will find the adjustment process harder (see Spini, Bernardi and Oris (2017) for a discussion of how a lack of resources leads to vulnerability).

Consequently, this research utilises a combination of the life course and resource-based perspectives, building upon Wang and Schultz's (2010) 'resource-based dynamic perspective', which understands retirement outcomes in relation to access to resources over time (Wang et al., 2011; Wang and Shi, 2014, p. 220). However, Wang et al. (2011, p. 207) focus mainly upon access to resources during the transition into retirement, whereas because we adopt a retrospective method for analysing access to resources over the life course we are able to show that access to resources over the entire life course, and timing of resource accumulation are crucial.

This research also adds to on-going debates in the broader careers literatures regarding boundaryless careers and increasing calls to refocus research agendas on the boundaries involved in careers and career transitions (Guest & Rodrigues, 2014; Inkson et al., 2012). Inkson et al. (2012) discuss the punctuating role of career boundaries, emphasising the role of time in careers and the importance of boundaries such as retirement as forms of career punctuation. Retirement here is a form of career punctuation for some, a career boundary which marks the end of a career and the beginning of a post-career stage. However, for others, including some of those in our sample, the metaphor of career punctuation begins to breakdown as retirement takes on many meanings and is generally experienced as a gradual process rather than a mark in time.

The extant literature emphasises the impact of financial, social and physical (including health) resources on retirement outcomes (Leung and Earl, 2012; Wang and Shultz, 2010; Wang et al., 2011),

but previous empirical studies have tended to neglect social resources (Leung and Earl, 2012, p. 172). We address this gap and also address the role of cultural resources, particularly the impact, as well as nature and timing of the individual's education, on individual's career trajectory and subsequent experience of retirement. This study therefore focusses on the analysis of four key resources broadly conceptualised in the following way: financial resources are material resources, such as money and property; social resources include social contacts and useful social networks; and cultural capital involves education, skills and cultural enrichment, which can be formal or informal (Bourdieu, 1984). In addition, we discuss the role of physical resources which were found to be significant amongst our sample. Physical resources can involve areas such as energy levels or strength, but, for our sample, the most influential physical resources were all about health. These four types of resources are all interlinked; so, financial resources can give individuals greater access to social, cultural and physical resources, while education, the key aspect of cultural capital, helps individuals grow their financial capital. As such, resources often facilitate those in a privileged position and constrain those who are disadvantaged.

Based on this discussion of the extant literature and the gaps in knowledge that remain, our research addresses the following research questions:

- i. To what extent are retirement outcomes shaped by career trajectories?
- ii. What are the mechanisms by which career trajectories impact retirement outcomes?
- iii. How do these mechanisms operate?

## **Method**

### *Research Approach and Participants*



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Face-to-face interviews were conducted, by all three authors, with 34 women and 16 men resident in England. The interviews lasted for between 52 and 117 minutes. The Participants were recruited through contacts with organisations and groups supporting the employment of older workers, the health of older people in local communities, retired women and a small number of employers. All 50 study participants had worked for significant periods in the past, were aged between 51 and 76 (with a mean age of 62.44) and self-reported as either retired or contemplating retirement. We recruited people in their 50s, 60s and 70s, with different work experiences and at different stages of their working lives in relation to their retirement status. The sample of 50 men and women, included 23 participants (8 men, 15 women) who considered themselves to be retired from their main career, 2 participants (both women) who self-categorised as full-time family carers, 18 participants (8 men) who were still employed part-time and 7 who were employed full-time (all women). A wide range of employment was represented in the career histories, from farming, factory work, hairdressing and sales to professional occupations including teaching, health services and law professions. Among those still in employment when interviewed, 6 were in semi-skilled manual, retail or clerical/administrative jobs (5 part-time), 16 were in professional/senior management posts (10 part-time) and 3 were self-employed. However, behind the current employment status of the participants there was a wide range of career histories, including life-long careers that varied little over working lives, employment histories that included moves in and out of employment and self-employment and some work histories which transitioned in mid-career from relatively low-skilled work into professional roles. The researchers adopted a reflexive approach to undertaking the interviews, recognising the potential impact of their own involvement in the research process. For example, the researchers were all female, which may have had an impact on how the respondents engaged with the interviews. However, differing age profiles and career backgrounds were represented within the research team.

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### *Instruments*

#### i. Occupational History Calendars

In the first part of the interviews occupational history calendars (OHCs) were compiled interactively with the participants (as recommended by Harris & Parisi, 2007). The OHCs were used to record their entire working lives, taking account of education, employment status, occupation and family caregiving. The end result was the production of detailed timelines recording data for each year of each participant's employment history, both periods in and out of employment, any period of family caring and the timing of retirement, where relevant.

#### ii. Semi-structured interviews

In the second part of the interviews participants were encouraged to talk in-depth about their lives and their expectations for the future. They were asked to reflect on the career histories that they had outlined, their current lives and either their plans for retirement, or their experience of retirement to date. The interview protocol was semi-structured and as a result the exact format of the interviews varied somewhat according to the life histories and current experiences of the interviewees (Kvale, 1996). However key questions focussed on their experiences or plans for retirement; what they felt enabled and constrained them achieving the retirement they would like and contextual factors that affected retirement decisions and experience. Both parts of the interview were recorded verbatim and transcribed as a single document.

### *Analyses*

The OHC data was constructed as 50 career sequences comprising 2,368 observed employment states, each capturing a year of data. The data were input into Excel and coded numerically using categories capturing standard labour force survey economic activity and inactivity indicators (Clegg, 2012). Where people were employed, their jobs were classified using standard (major) occupational classifications

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(Office of National Statistics, 2016). However, as not all occupation classifications were strongly represented some groups were merged. This process resulted in nine categories: Education (or training); not-employed (due to ill-health or other reason); family-caring (and not in paid work); semi-skilled, manual employment; retail employment; clerical or administrative employment; technical or creative employment; professional and senior management positions; and self-employment (Table A1, in the Appendix, summarises the distribution of observations for the nine states). Further sub-categorisation (e.g., by occupation or reason for not working) would have resulted in states with relatively few observations, which would have weakened the reliability of the clustering procedures (as detailed in Mojena, 1977). The coded data record each participant's life history as a sequence of employment activity states over his/her life-course from age 15 to the interview date (or full retirement, if earlier). The 50 sequences were analysed using optimal matching and clustering procedures as described below.

The qualitative analysis of the interview transcripts was conducted after the optimal matching and clustering of the career histories. The transcripts recorded the discussions in both parts of the interview, while the OHCs were being compiled and the conversations that followed. A template analysis (King, 2012) approach was undertaken focussing on identifying links between participants' career histories, current lives, access to resources and expectations and experiences of retirement. The transcripts were also used to develop a more nuanced exploration of participants' careers based on their oral descriptions of their life histories. Similarities and differences within, and between, the groups identified in the sequence analysis were also analysed.

## *Procedures*

The 50 coded career sequences were analysed employing optimal matching and cluster analysis using the Stata 13 SQ-Ados scripts (Brzinsky-Fay, Kohler & Luniak, 2006). The procedure systematically groups similar career histories, taking account of the duration of, and transitions between, different

employment states. The use of optimal matching with cluster analysis to analyse sequences of data is a well-established method and the procedures are well-documented (see for example, Anyadike-Danes and McVicar, 2010; Brzinsky-Fay et al., 2006; Porcellato, Carmichael & Hulme, 2015).

In the optimal matching, the non-parametric Needleman-Wunsch alignment algorithm was used to compare all pairs of sequences by computing the minimum distance, in terms of elementary operations, to turn one sequence into another through substitution or deletion (see in particular Brzinsky-Fay et al., 2006). As positioning within the career sequences is important, the insertion/deletion (indel) costs were fixed at half the maximum substitution cost and the sequences were standardised in terms of the longest dataset sequence length (as recommended by Brzinsky-Fay et al., 2006, p. 450). The substitution costs were generated using a symmetric transition, frequency-based substitution cost matrix in which non-frequent transitions are costlier (Rohwer & Pötter, 2005). The resulting dissimilarity matrix was used with the widely-used Ward's cluster linkage algorithm to group similar career histories in a systematic way, accounting for different employment states, their duration and transitions between them.

After executing the optimal matching and clustering procedures, the Calinski/Harabasz cluster stopping rule and the Duda/Hart  $Je(2)/Je(1)$  index cluster stopping rules were implemented to determine the number of clusters appropriate for grouping the career histories. The pseudo- $F$  index for the Calinski/Harabasz cluster stopping rule was largest for the 5 and 6 cluster configurations ( $F=2.56$  and  $F=2.01$  respectively). The Duda/Hart  $Je(2)/Je(1)$  index confirmed this pattern with low pseudo  $T$ -squared values for the 5 and 6 cluster groupings ( $T=0.04$  and  $T=0.13$  respectively). A stepped higher pseudo  $T$ -squared value for the seven cluster grouping ( $T=6.13$ ) indicated a distinct jump in the hierarchical clustering due to cluster separation at this stage further suggesting that the six cluster solution was optimal.

Further consideration of the strength of the clustering was undertaken through examination of the dissimilarity measures of the cluster fusion values. Fusion values indicate the dissimilarity measure at which clusters are fused or split in the hierarchical cluster structure. Large values indicate more distinct clusters. In practice, we ruled out clusters with fusion values lower than 1.892, the maximum value was 18. The fusion values indicated that clusters 1, 2, 3 and 4 were very strongly distinguished from clusters 5 and 6 and cluster 1 and 2 were least strongly distinguished. However, guided by the iterative procedure described in Potârcă, Mills and Lesnard (2013), we concluded that these two clusters were sufficiently different and should be considered separately.

Optimal matching and clustering procedures have been used elsewhere in careers research (Anyadike-Danes and McVicar, 2010; Han and Moen, 1999; Madero-Cabib, 2015; Wahrendorf, 2015) family formation research (Davia and Legazpe, 2014) and medical research (Eerola & Helske, 2012). Here, the OHC data collection was embedded within a qualitative interview following Nelson (2010) and the data collection and analysis follows the procedures detailed in Porcellato et al. (2015) and Duberley and Carmichael (2016). The approach combines quantitative data on life trajectories with qualitative data. The former provides detailed information about 'how things are' (Eerola and Helske, 2012), while the latter focusses on the underlying processes and patterns to explain outcomes. For the qualitative analysis, we initially constructed profiles for each participant, summarising their characteristics, their career history and their retirement status. Next, template analysis (King, 2012) was used as a means of analysing the data with initial, broad, a priori codes developed from the research questions and existing literature (for example, initial starting codes included positive experiences of retirement, negative experiences of retirement, financial, cultural, social and physical resources, constraints, etc.). Through the process of data analysis, these codes were developed, and added to with additional open codes derived from the data and linked to individual-level concepts. As King (2012)

suggests, once the template was fully developed it was re-applied to earlier cases to ensure that all cases had been examined using the same coding framework. In the third stage, we undertook within cluster analysis to identify patterns of resource accumulation and experiences of retirement. While not everyone in a cluster had exactly the same resource profiles over time, there were key aspects that they shared. All three authors were involved in data collection and analysis and in order to establish the trustworthiness of the analysis, the initial coding and the development of grouped categories were cross-checked by different members of the research team. This included initially coding a small sample of transcripts collaboratively to develop the initial framework; all three authors independently coding an additional two transcripts and comparing codes to ensure consistency of application and finally all three being involved in the development of the final template to ensure agreement regarding the meaning of the various codes. Any minor differences of interpretation were reconciled through discussion. In the final stage of this process we compared the clusters to conduct a thorough analysis of how access to resources over life courses varied across the clustered career histories and how, in turn, differential access to resources was linked to career pathways and outcomes in retirement.

Full ethical approval for the research was granted by the University of Birmingham Arts and Social Sciences Ethical Review Committee (Ethical Review no. ERN\_10-0032).

## Results

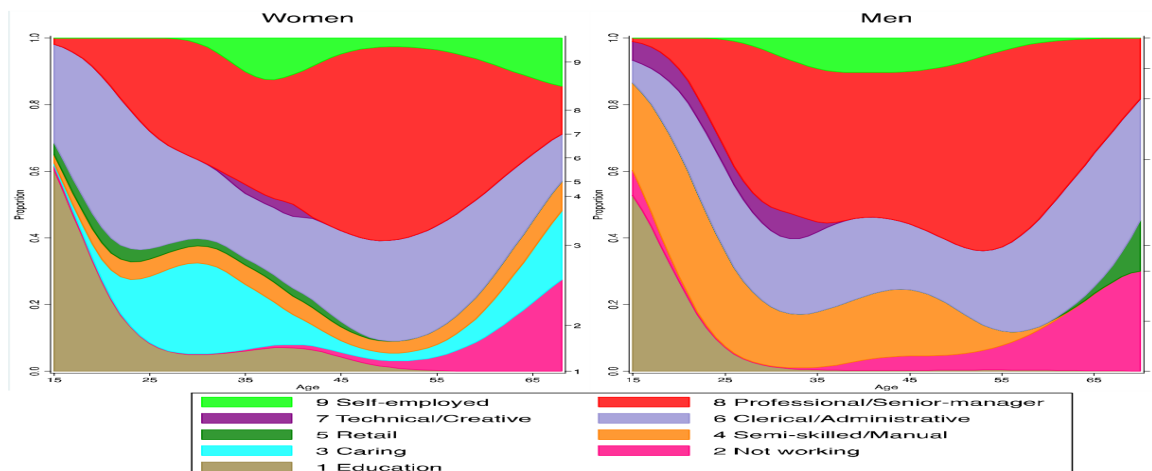
The mean career length of the sample was 47.73 years, the minimum duration was 35 years and the maximum 56 years. Although there are only nine employment-activity states, the long lengths of the career sequences mean that none are repeated exactly. The mean number of different states participants experienced was 3.99 and two sequences recorded the maximum of seven employment states (Jillian,

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Ray), while only one recorded just 2 states (Ally). The minimum number of transitions was three (Elizabeth, Lena and Arthur) and the maximum was as high as 13 (Jillian and Regina).

Figure 1 presents the ‘raw’ sequence data visually as age-state distribution plots for the male and female participants. The plots show the sample proportions in each state by age as aggregated views of successive slices of time. They illustrate visually how the male and female sample members move between the different employment states as they age. Overall, within the sample there is preponderance of professional/senior management which increases until the sample reach their mid to late 50s, when there is a decline. However, the increase in professional/senior-management employment is slower for women. The incidence of clerical and administrative employment is more prevalent among women while the incidence of semi-skilled and manual employment is more prevalent among men. Self-employment becomes more common as the sample reach their 30s, although the experience of self-employment looks somewhat different for men and women, with women engaging in self-employment more unevenly, but for longer. Unsurprisingly, not being in paid-work is more common in older age, while education becomes less important. Family-caring is evident only among women and is high when they are in their 20s and 30s, tails off in middle age, but then rises again as they reach their late 50s and 60s.

Figure 1: *Age-state Distribution Plots by Gender*



The six clusters identified using the optimal matching and clustering procedures described above capture shared aspects of the underlying career histories. Figure 2 shows the age-state distribution plots of the six clusters. These visual representations were used in combination with the interview transcripts to explore the cluster membership further and consider how access to financial, social, cultural and physical resources over life courses affected career pathways and shaped views and experiences of retirement within and across the clusters. Table 1 provides a qualitative summary of the resources profile and retirement experience of the participants within each cluster. (For reference, the distribution of the employment states within the clusters is detailed in Table A2 in the Appendix.)

Figure 2: *Age-state Distribution Plots by Cluster*

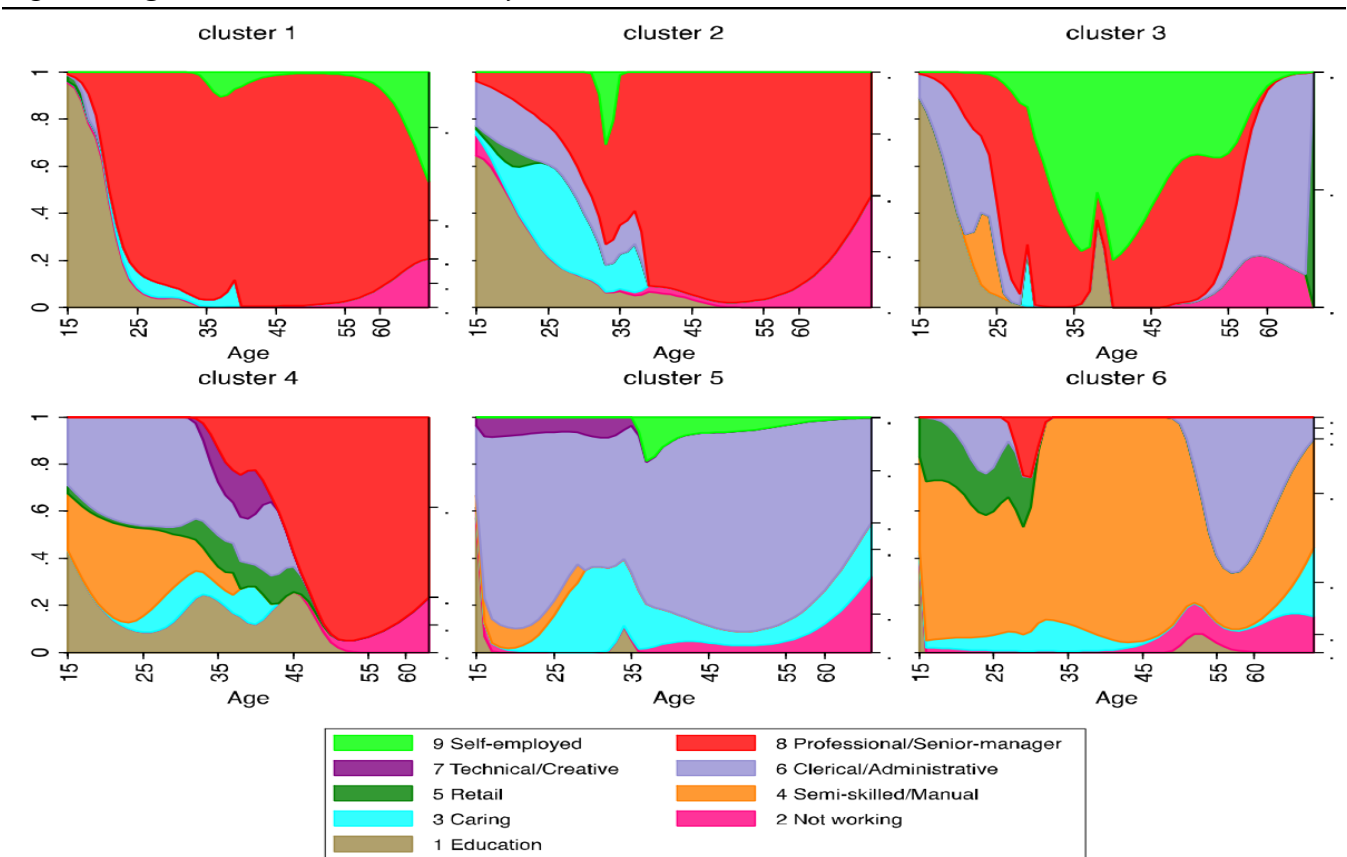




Table 1

*Description of the Clusters: Resources and Later Life Outcomes*

Cluster	Resources profile				Later Life Outcomes	
	Financial	Social	Physical/ health	Cultural	Engagement/Activities in later life	Retirement Experiences and Perspectives
<b>1: The professionals (n= 13; 7 men, 6 women)</b>	High financial resources, property owners, secure pensions	High social resources, oriented around work; useful contacts for gaining future work.  Lower social resources outside work environment.	Majority in good health.	Well-educated  Predominantly middle-class background	Majority continue to work in part-time capacity, not financial driven, but for interest, status and/or fulfilment  Women more likely than men to undertake voluntary work  Majority married  'Busy' retirement  Continuous careers. few interruptions.	High levels of contentment and confidence  Retirement as opportunity  Occasional concerns regarding status and activity levels  Differences between men and women Men over-represented, more likely to undertake work linked to previous role Women more likely to engage in voluntary work
<b>2: Delayed professionals (n=8; 1 man, 7 women)</b>	Moderate financial resources	All widowed or divorced  Social networks predominantly linked to occupation	Varied health profiles	Lower-middle class background.  Some professional /HE qualification	Working part-time in current field as bridge to retirement  High levels of volunteering linked to occupation post full-retirement	Ambivalent about retirement.  Independence important to individuals in this group  Fear of loss of identity in retirement  Financial concerns for most

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<b>3: Disjointed careers (n=4; 2 men, 2 women)</b>	Low financial resources due to sporadic pension payments	High social resources blurring of family, social and professional networks	Health issues (their own and family members) have strongly impacted upon careers and activities in later life	Varied education levels  Varied class backgrounds	Continue to work - Retirement 'not an option' continue to mix paid work, self-employment and caring	Concerned about retirement
					Variety of roles  Strong family commitments  Blurred distinction between work and leisure.	Financial concerns drive continued need to work  Few differences between men and women in this group.
<b>4: Mid-career transformation (n= 6; 1 man, 5 women)</b>	Moderate financial resources	Social resources linked strongly to occupation	Varied health profiles – although evidence of caring for others in ill health	High educational resources (though achieved later in life)  Working-class to middle-class transformation	Plan to continue working in existing occupation – emphasis on continuity	Concerned about retirement due to fear of loss of identity
		Caring responsibilities for those in close family network			Strong commitment to occupation	Financial concerns for women due to lack of pension provision.

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<b>5: Administrative careers (n=14; 3 men, 11 women)</b>	Moderate financial resources	High social resources in family and community networks  Caring responsibilities for those in close family network	Varied health profiles, although evidence of caring for others in ill-health.	Predominantly working-class  Low to moderate education levels	Retire from paid employment, but stay busy – mixture of activities, some part-time work, volunteering, helping with family  Very active social and family networks	Optimistic about retirement – opportunity to spend time with family/friends, education, etc.  Women more positive about retirement, with greater caring responsibilities and social network.  Men concerned they will be bored
<b>6: Semi-skilled careers (n= 5; 3 men, 2 women)</b>	Low financial resources	High social resources in family and community networks – particularly for women	Varied – concerns expressed about health issues constraining retirement activities	Working-class  Low education levels	Continue to work in formal and informal labour market post retirement - open to opportunities  Strong social and family networks Women's retirement decisions strongly influenced by husband	Varied views about retirement  Men fear retirement due to lack of finances, health and boredom. Women strongly networked in family and community, concerned over finance in retirement, but generally positive.

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**Cluster one** is labelled *the professionals*. These participants, six women and seven men between 56 and 75, had followed a traditional professional or managerial career (illustrated in Figure 2). It was the second largest cluster and its members had high levels of all four types of resources (see Table 1). They came from middle class backgrounds and were well-educated, with the majority holding a degree and/or professional qualification. The group had experienced continuous employment over the course of their careers and, as a result of home ownership and continuous pension contributions, they had high levels of financial resources. Unsurprisingly, some female interviewees had taken time out of employment to have children, but soon returned to working full-time. Social resources related to their occupation were high and the retired men in this group used these networks to gain access to interim positions or consultancy projects linked with their previous employed status. Interestingly though, this did not always happen immediately after retirement and two of them (Pete and Joe) had spent some time '*enjoying doing nothing*' prior to taking on work. Malcolm, in particular, highlighted the role of former colleagues in alerting him to opportunities for interim and part-time positions he might want to consider post-retirement. His comment reflects those of the other men in the group who felt that taking on these new roles enabled them to redefine their relationship with work... '*no midnight emails, no Sunday night stress. Fantastic and I earned as much. You know with the pension and that I earned as much if not more than I had done before*'. In contrast, three of the women had moved into self-employment that was not explicitly linked to their former careers. For example, Megan, who had been director of a group of private schools, was setting up a cheese-making business.

Interviewees in this cluster emphasised the need for a productive, busy retirement, and all talked about projects in which they were engaged. Adam gave a fairly typical response '*I have*

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*enough to do all day to keep myself busy. I don't sit down until 9 o'clock at night*'. Many members of the group saw retirement as an opportunity. Typically, Sara emphasised how getting older '*gives you freedoms*'. These participants sense of agency was based in large part on their financial security, given all either individually, or with a partner, owned property. Several had worked in the public sector for an extended period and had good pensions; as Brenda commented, '*I was a teacher and having a pension was always part of my life*'. Overall, most in this group were contented, and the majority, the women in particular, felt that their confidence had grown as they had aged.

**Cluster two**, *delayed professionals*, composed of seven women and one man between 51 and 70, is one of two clusters where we can identify the potential transformative impact of education later in life. All members of this group left school between 14 and 16 and, then, in the case of the women, had caring responsibilities early in life, either because they married young, or, in one case, because of the death of a parent. All these women returned to education when their children were older. The one man in this cluster (Robin) had a chequered early career, with periods in higher education, training and manual work. After this earlier period, this group moved into professional careers (as shown in Figure 2). Members of this group came from a lower middle or working class background and most had attained a post-compulsory education qualification (see Table 1).

Everyone in this group talked of having faced significant challenges and hardship. Two of the women re-entered education after the death of a spouse. Their access to financial resources had varied over the course of their careers and, whilst most had moderate resources now, all were very aware of financial issues, given they had managed alone for at least part of their adult life. All except Claire, whose husband had died in his 30s and left her an endowment, had very strong

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concerns about pension contributions and the extent to which they could maintain a good lifestyle in retirement. As Linda commented, *‘when you’re 30 odd you’re that busy struggling to bring up a family and pay all the bills and everything you don’t think about pensions’*

This group was ambivalent about the idea of full retirement and saw themselves as continuing to work into their old age. For some, like Carol, this was predominantly about finance, *‘I’ve always felt quite strongly that I need my own income’*; others focussed on voluntary work – often linked to their previous occupations. They also expressed concern about the loss of status and meaning they felt they would experience once fully retired. For example, Robin, who continued to work 2 days/week, and considered himself semi-retired, talked a great deal about work providing self-fulfilment, while Linda felt her work had given her confidence, so getting older scared her as she felt she was losing an important part of her identity. For this group, their work-identity was very strong and this, coupled with relatively low financial resources compared to other professionals, meant that the majority wanted to continue in their field, either through part-time, bridge or related voluntary work.

**Cluster three** with two women and two men, ranging in age from 56 to 65, is one of the two smallest groupings. It has been labelled disjointed *careers* because, during their careers, its members had been self-employed, held professional jobs and experienced some periods out of work (see Figure 2). Members of the cluster had low financial resources and physical resources had proved challenging, with health issues affecting their career and activities in later life. They were predominantly lower-middle-class and had varied education levels. For example, Sally set up a telephone-answering franchise, after a career as an army instructor, while Gina retrained as a primary school teacher, following a career as a dance=teacher, although continuing to run dance classes in her spare time. Ray took early retirement at the age of 55, but then faced

financial difficulties, which forced him back into work part-time as an energy sales advisor. Rod had worked in the hospitality industry most of his life, including being self-employed running a (loss-making) pub. When interviewed, he was not working, but very worried about money and unhappy at being expected to look after his grandchildren.

All members of this cluster felt their financial position in retirement was compromised by their patchy pension contributions, given none had invested in a pension when self-employed. Both men were also constrained due to ill-health. Rod had been working part-time, but was currently unable to as a result of osteoarthritis. He recognised that, when self-employed, he 'didn't make the right arrangements pension-wise'. Ray had been in poor health, but planned to continue to work part-time, as he worried that he would run out of money. Similarly, Sally felt she would need to earn in retirement to support her lifestyle and extended family, commenting '*for me to continue to do the things that I want to do I think it probably would be better to have something*'. Gina also saw finances as a concern having made no pension contributions during periods when she was self-employed. The disjointed employment history of the interviewees, with employment interspersed with periods of caring, ill health or self-employment, meant that, for this group, retirement tended to be seen as a change in the balance between activities, rather than a distinct stage. This feeling was reinforced by the imperative to continue working for financial reasons

**Cluster four**, *mid-career transformation*, is another smaller group (five women and one man, ranging in age from 55 to 64), who began a professional career or reached the management rung of the career ladder later in life, for all but one as a result of a return to education (see Figure 2). This group in effect, experienced a cultural transition from the working-class to the middle-class (see Table 1). Four women had initially worked in lower level clerical jobs, but

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transformed their careers by returning to education after having children. Lorna, a social worker, emphasised that going into Higher Education had changed her outlook and expectations, as well as her earning capacity. It raised her 'sights a little higher and I had the confidence to go for things that I wanted'. Callum, who became a project manager, left school at 15 and initially worked on building sites. He studied at evening classes and worked his way up the career ladder in a more traditional way with a single employer eventually attaining a management position in his late 40s.

The financial resources of this cluster were low to moderate and this posed a particular concern for the women throughout their careers. At interview, all worried whether their pensions would support their lifestyle in retirement. Phyllis particularly emphasised the panic she felt because she didn't have a pension, regretting the fact that she hadn't been able to take a portion of her husband's pension when they divorced. She had also had considerable problems getting a mortgage on leaving university because of her age and being on short-term contracts. In contrast, Lorna felt better-off than when younger, but was also concerned for the future, given she only made pension contributions from age 41. Similarly, Gloria had only felt able to leave full-time employment because she thought she could get a part-time contract with another employer, although this had fallen through. All of the women in this group planned to work beyond the statutory pension age, usually for financial reasons. In contrast, the only man in this group, Callum, was the most positive about retirement. He had fewer financial concerns, having stayed with the same employer and amassing a reasonable pension. He did miss 'the buzz' of full-time work though and talked at length about the various projects he had planned to develop his house. As we discuss below, and in common with cluster 2, although the women in this



group had reached reasonably senior positions in their careers, a lack of pension contributions constrained their activities in later life.

**Cluster five**, labelled *administrative careers*, including eleven women and three men, between 56 and 65, is the largest in the sample. The majority of this cluster left school at 15 and went into retail, clerical or manual work. Whilst this cluster has relatively low financial and cultural resources, their social resources are very high. However, in contrast to cluster one, these social networks are familial and community-based, rather than occupational. The women in this cluster had more fragmented employment histories than the men, taking large periods of time out of work for children and/or caring for other family members, and often combining this with part-time work. The majority of women in this group talked about how they were expected to take on caring roles. For example, Clare commented, '*my husband did not want me to work at all, he liked me being at home with the kids*'. Most of these women continued to care for extended family members in later life, with Grace discussing how she cared for both her mother and her aunt while working part-time, and took on the care of her grandchildren once she was fully retired. Other than Elspeth, who retired because of ill-health, the women's retirement was oriented around the needs of the family and/or their husband's retirement decisions. When Grace, for example, was asked why she chose to retire, she replied that it was a natural thing to do given her husband had retired.

Interestingly, although financial resources were not particularly high, the women in this group generally talked very positively about retirement, because, as they were strongly embedded in family and social networks, retirement was an opportunity to spend time with people they cared about. Many of them planned to continue in caring roles by helping look after grandchildren and saw this as liberating their daughters or daughters-in-law to work. Even those

who did not have strong family networks looked forward to extra time for hobbies and friends. As Helena commented, *'I can't understand women who get to sixty odd and they still want to stay at work. They can't have enough in their private lives'*. In contrast, although the male members of this group (Alan, Rik and Arthur) did not feel particularly committed to their jobs, they all expressed concerns at the prospect of full retirement, worrying that they would be bored, in part because both their activities and social networks were linked more closely to their work. For example, Rik talked about how he liked to come back to work after holidays *'to chat to the guys'* and Arthur explained how he would like to use a part-time job to structure his time... *'It's just to get out, it is just to do something, to think oh I am working tomorrow for 3 hours and then you get up the next day and you think ah I am not working, that is great'*.

**Cluster Six** labelled *semi-skilled careers* includes three men and two women, ranging in age from 56 to 69. It included individuals from working-class backgrounds, doing a variety of mainly semi-skilled jobs (e.g., factory-work, driving, meter-reading) over the course of their careers (see Figure 2). This group seemed to have low levels of all except social resources (see Table 1). Financial resources were low and this group also discussed health problems and how these had impacted upon their jobs and retirement experiences. Similarly, to cluster 5, the women in this group were very active in family and social networks. Retirement was not appealing to the men in this group, who, in common with those in cluster 5, feared inactivity and boredom. Neil was typical when he discussed concerns ranging from inactivity, conflict with his wife and finances – the latter was particularly problematic. He commented *'The thing that bothers me about retirement is finances, that is probably why I would need to get a part time job because I am still going to have a mortgage when I am retired'*. All members of this group relied on part-time work to supplement their pensions.

The women also engaged in family caring roles and voluntary work in the community. For example, Maeve helped prepare meals for a local disabled club and helped out at a playgroup at the local church. For the women, financial concerns derived from the fact they had poor or non-existent personal pensions, having relied upon their husband's pension contributions. In this vein, Rachel spoke forcefully about being only allowed to pay a married women's national insurance when she started work, meaning that her pension was limited. She added that later in her career she had not considered the need for a pension, assuming that her husband's pension would be sufficient to cover both of them, while a *'nobody gave us lectures on saving for our pensions. I didn't know anything about women's pensions at all'*. Within this group, we also see a contrast between the men and women as family and community networks gave the women more cause for optimism about their retirement prospects.

### Discussion

This paper set out to examine the relationship between career pathways and activities and expectations in later life. Here, we discuss our findings, first in relation to our three research questions and then linking this discussion to wider debates in the literature on retirement and careers.

#### *i) To what extent are retirement outcomes shaped by career trajectories?*

The mixed methods approach suggests that retirement experiences and outcomes are shaped to a large extent by career trajectories (Duberley and Carmichael, 2016). Members of a particular cluster tended to have similar retirement outcomes. So, for example, members of cluster one (the professionals) had similar career trajectories, with all being optimistic about the prospect of retirement or content in retirement (see Table 1). Members of cluster two (delayed

professionals) were more ambivalent about retirement, fearing the loss of work-related identities. Members of cluster three (disjointed careers) tended to be concerned about retirement and the financial instability likely to result. Members of cluster four (mid-career transformation) were also concerned about retirement, fearing the loss of identity and resultant financial worries. In contrast, members of cluster five (administrative careers) were generally more optimistic about retirement based on their social networks. The only cluster that didn't fit this analysis neatly was cluster 6 (semi-skilled careers). Members of this cluster had more mixed views of retirement, with the men in the sample concerned about identity loss and inactivity, and women excited about the opportunities to spend more time with family and friends. Our results therefore suggest that career trajectories have a significant impact upon retirement outcomes, but that this relationship is mediated by other factors, such as gender and class.

### *ii) What are the mechanisms by which career trajectories impact retirement outcomes?*

The key mechanism explaining both the overall patterns and the anomaly in cluster six is resource accumulation. Our results suggest that career trajectories (represented here within clusters) impact retirement outcomes by directly influencing resource accumulation in the run-up to retirement. The six different career pathways identified in our data exhibit different patterns of resource accumulation and different levels of opportunity, constraint and risk over the life course (Ferraro & Shippee, 2009). Cluster 1 has most access to resources, giving them access to greater levels of opportunity in later life. In some senses, these individuals experience retirement as 'a prime site of the new agency, choice and reflexivity that contemporary society allows' (Vickerstaff and Cox, 2005, p. 79), because they have the option to fully retire from paid work, if they wish to do so, while also having access to opportunities for lucrative and self-fulfilling forms of employment. Perhaps surprisingly, cluster 5 also showed a predominantly positive

view of retirement. Although this cluster had much lower financial and cultural resources than cluster 1, they possessed very high social resources, linked to the family and community, which led to opportunities and positive expectations of retirement (Cramm, van Dijk, & Nieboer, 2013). Particularly for the women, retirement offered an opportunity to re-prioritise family and friends and reduced the burden of attempting to balance family and work commitments. The other four clusters were, at best, ambivalent about retirement, predominantly because individuals had low levels of financial resources, but also, in some cases, health problems.

### *iii) How do these mechanisms operate?*

As discussed above, our results suggest a link between career pathways and retirement outcomes, mediated by resource accumulation. The relationship between career pathways and resource accumulation is interactive and iterative (Archer, 1995), a point clearly illustrated by considering the impact of financial resources on our respondent's career histories. Those with significant financial resources early on were more likely to end up in clusters 2, 4 and, particularly, 1, leading to career paths which facilitated the accumulation of further financial resources throughout their career and into later life, opening-up options for positive retirement experiences. This is not to suggest that early financial accumulation always lead to more positive later life experiences, because key life events and individual choices also impact resource accumulation and retirement outcomes directly. This is clearly illustrated across clusters 3 and 4, where significant health issues and decision to re-train in later life respectively, significantly altered future resources accumulation and likely retirement outcomes.

The positions of individuals within clusters 2, 3, 4 and 6 further highlight how the distribution of constraints and opportunities is influenced by career and other life-course decisions and events, which are, in turn, linked to resource accumulation (Dannefer, 2003). Some

decisions and events create greater potential for vulnerability later in life, for example, decisions about family caring that can delay, or stall, career trajectories and any onset of ill-health. This conclusion is supported by Madero-Cabib (2015) who finds that late-career vulnerability, measured in terms of financial and social insecurity (Castel, 2000), is linked to prior familial and occupational trajectories, as well as to ill-health. Of course, we must also note the wider, national context for this research and recognise that UK state pensions are relatively low (OECD, 2015) and that policies requiring automatic enrolment to private pensions have only recently been implemented. This means that individuals with more fragmented career histories may have very poor retirement incomes. Respondents in cluster one have the most positive retirement outcomes, which fits with the resource perspective (Wang et al., 2011; Wang, 2007) described above. However, this perspective appears to take an undifferentiated view, seeing all resources as important, and implying that a higher volume of resources is always positive. Our research suggests a more complex picture, where not all resources are equal, or even equally valued by everyone. Some resources provide scope for greater opportunities in retirement than others. Indeed, health, financial resources and, for some, social networks seem to be a fundamental. There is also scope for trade-offs between resources. For example, in cluster 5 social resources appear, to some extent, to make up for lower financial resources. Notwithstanding this, certain career trajectories offer enhanced opportunity for the accumulation of resources (e.g., Cluster 1, see Table 1) and, in general this evidence supports ideas of cumulative advantage/disadvantage (Dannefer, 2003; O’Rand, 1996) and cumulative inequality (Ferraro & Shippee, 2009). Those who have higher cultural and financial resources at the start of their careers tend to gain increased advantage over those without similar resources; origins shape, without determining, destinations (Archer, 1995).

Our study also suggests that resource accumulation is gendered. Given existing literature on women's career development and retirement (see, for example, Duberley and Carmichael, 2016; Duberley, Carmichael, & Szmigin, 2014; Everingham, Stevenson, & Warner-Smith, 2007), it is perhaps not surprising that men and women are disproportionately represented in certain clusters (men in cluster 1 and women in cluster 5). However, even within clusters, men and women clearly accumulate resources differently and, consequently, have different expectations and experiences of retirement. For example, in clusters 5 and 6 women were far more positive about retirement because they were more socially embedded in family and community networks. Similarly, in cluster 1 men's social networks were more oriented to their occupation and male participants used them more strategically in terms of gaining employment or consultancy positions post-retirement.

The timing of resource accumulation was also crucial in influencing retirement outcomes. A key benefit of merging the life course and resource perspective is that it highlights both that the accumulation of different resources is inter-related in complex ways and that the timing of resource accumulation matters (Elder & Shanahan, 2006); both insights confirmed by our data. For example, in cluster 4 accumulating cultural resources (education) mid-career transformed experiences of work, but this group remained vulnerable in later life because a lack of pension contributions meant that their financial resources were fairly low, compared to their peers. Whilst they were undoubtedly better-off than they would have been otherwise, their lifestyle expectations had been raised. This offers partial support for cumulative inequity theory (Ferraro & Shippee, 2009), which suggests that, while life course trajectories are shaped by access to resources and accumulation of risk, the views individuals have of their positions and resources are also important. As Ferraro and Shippee, (2009, p. 338) put it: 'people have a sense of how

they are doing, and this sense influences their subsequent actions'. The resources accumulated by people in these clusters did not operate deterministically, but, instead, offered opportunities, risks and constraints. At an individual level, the participants' life stories appear to demonstrate significant levels of agency, but this was always shaped by the opportunities and risks mentioned above.

*Contribution to current debates on retirement and careers*

This study contributes to the growing debate about the nature of retirement (Duberley, et al., 2014; Vickerstaff, 2015). Although this is a small sample, participants engaged with a significant level and variety of activity in later life. Retirement is clearly not a one-off event, or a definite transition to be adapted to, as quantitative studies often suggest (Muratore & Earl, 2015). Rather, this study supports the developing literature advocating a reconceptualization of retirement. For our participants, retirement evolved, with people moving in and out of employment, voluntary work, caring etc. Thus, we would argue that, retirement is not a breakpoint, but a continuation of a career involving a rebalancing of activities (Onyx & Benton, 1996).

It is also important to note that writers such as Calasanti (1993) argue that a holistic approach to retirement should include domestic labour, arguing that women:

*do not retire - certainly many retire in the 'usual' manner if we view them through the ideological lens of white men's experiences of labour force withdrawal. But if we start from the standpoint of women's experiences, new dimensions of the work/retirement nexus are revealed and it becomes apparent that these women do not retire* (Calasanti, 1993, p. 144)



This blurring of boundaries between work and retirement is likely to become more common as the nature of careers evolves, for men and women. Those taking a positive view might point to the development of more flexible careers, which involve more variety and agency in retirement (Tams & Arthur, 2010). However, others might highlight an ageing population, increased labour market insecurity (Rubery, 2015) and reduced public sector pensions as factors that increase the need for people to take on paid-work in later life. Whichever perspective is adopted, this study further indicates that we need to challenge the idea that retirement is a period of complete leisure, at the end of a lifetime of continuous employment.

As such, this study contributes to the ongoing debate in the careers literature around boundaryless and bounded careers (Guest & Rodrigues, 2014; Inkson et al., 2012), and how to theorise careers more generally. There is a good deal of disagreement in current literature between those who see careers as becoming more boundaryless (Baruch and Reiss, 2016) and those who focus on the enduring nature of boundaries (Inkson et al, 2012). Findings from this study suggest that the Inkson et al. (2012) view that retirement is a type of ‘career punctuation’ may be misleading, as a result of the complex and varied nature of retirement. However, our findings do not suggest a wholehearted and uncritical acceptance of the concept of boundarylessness because it is evident that the resources people acquire and utilize over time can form key boundaries to careers generally, and retirement specifically. Thus the ways in which people experience their retirement and their level of agency, which is so central to conceptions of boundaryless careers (Tams and Arthur, 2010), will depend upon the resources they have accumulated. Thus our data refutes both the idea that careers are boundaryless and that punctuating events such as retirement provide defining boundaries and suggests a more nuanced, contextualized understanding of boundaries/boundarylessness is required.

There are also some limitations to this study which suggest avenues for further research. Firstly, the retrospective nature of the career history data limits the reliability of the data. A longitudinal study would have been superior, although such studies are notoriously difficult to conduct, particularly over long-lifetimes. Second, the optimal matching and clustering procedures are limited by the need for researchers to make choices about the number of clusters, as well as the costs used to calculate the distance matrix (Halpin, 2010; Potârcă et al., 2013). Third, it is not possible to generalise the results from this sample of 50 men and women. Further research could build upon our work with larger samples and, if possible collect longitudinal data. This would enhance the reliability of the data, helping to address some of the limitations of the analysis and enabling more detailed consideration of how more diverse career pathways are linked to varied resource profiles and ultimately different retirement outcomes.

### **Conclusion**

This research makes four significant theoretical contributions to the literature on retirement and careers, as well as practical suggestions for improving retirement outcomes. First, it theorises the link between career pathways, resources accumulation and retirement outcomes in a new way which allows us to better understand the diverse retirement experiences of the participants. We identify six clusters, or career trajectories, within which participants experienced similarities in career path and broadly similar distribution of resources over time. These clusters demonstrate the career trajectories of our specific sample, but are also likely to exist amongst the general population, something which can be tested through further quantitative research. Using these clusters, we demonstrate that all resources are not equally influential in relation to career paths and retirement outcomes. We also highlight the importance of the timing of resource

accumulation (Ferraro & Shippee, 2009) and the possible impact of gender on resource accumulation and retirement experiences. At the same time, we suggest that, although key life events and career decisions throughout the life history are important for retirement outcomes this is predominantly because of the impact these both have on future resource accumulation.

Second, this study deepens our understanding of the nature of retirement. As has been discussed elsewhere (Moen & Flood, 2013; Sargent et al., 2013), retirement is far too complex to be seen as simply involving people exchanging work for leisure. It seems likely that this complexity will increase. This study supports other work which has highlighted the increased focus on productivity and business in old age (Laliberte Rudman, 2006). In recognising this reconceptualization of later life, authors have identified an encore stage of life (Moen & Flood, 2013; Simpson, Richardson & Zorn, 2012), or a third age (Laslett, 1987). This study demonstrates the diverse nature of this stage and highlights the impact that career histories, and associated access to resources, have on experiences and expectations in later life.

Third, our mixed-method approach makes an important methodological contribution responding to De Lisle's (2001) argument that the complexity of occupational or career transitions over long working lives, "demands multiple investigative tools" (De Lisle, 2011, p. 89). Similarly, we are responding to the demand by Verd and Lopez (2011) for the combination of qualitative and quantitative data in life course research.

Finally, we add important insight into the literature on the boundaryless career. Here, our research suggests that neither events, nor organisations themselves, provide defining boundaries in our participants' careers. However, social, economic, cultural and physical resources, developed by the retirees over their careers, do act as important boundaries affecting individuals' retirement decisions and experiences.

The study also addresses the issue of the support needed to ensure individuals are best placed to have a 'successful' retirement. Clearly, retirement planning should start early in one's career and should consider a wide range of resources, not just economic ones. In addition, the very different expectations and objectives individuals have for retirement suggests that organisations should operate more flexible working patterns.

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Activity in the third age

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**Appendix**

Table A1

*Distribution of employment-activity states in the sample*

Main activity in recorded year	Code	Freq.	Percent
Education (or training)	1	212 <sup>a</sup>	8.95
Not working	2	72	3.04
Caring	3	169 <sup>b</sup>	7.14
Semi-skilled/Manual	4	218	9.21
Retail	5	32	1.35
Clerical/Administrative	6	644	27.2
Technical/Creative	7	29	1.22
Professional/Senior-Manager	8	886	37.42
Self-Employed	9	106	4.48
Total person-years recorded		2,368	100

<sup>a</sup> Includes 4 states recorded as part-time education while not in paid work with education/training as the main activity.

<sup>b</sup> Includes three states recorded as caring combined with education with caregiving as the main activity.

Table A2

*Distribution of employment-activity states by cluster (%)*

	Cluster	1	2	3	4	5	6	Total
<b>Employment state</b>								
Education (or training)		38.68	25.00	10.38	18.40	5.66	1.89	100
Not working		18.06	15.28	8.33	8.3	34.72	15.28	100
Caring		7.69	23.67	0.59	7.10	53.85	7.10	100
Semi-skilled/manual		0.00	1.38	1.83	16.51	6.88	73.39	100
Retail		3.13	0.00	3.13	40.63	0.00	53.13	100
Clerical/Administrative		0.47	4.81	4.66	9.78	74.84	5.43	100
Tech/Creative		0.00	0.00	0.00	27.59	72.41	0.00	100
Professional/Senior-Manager		55.98	25.40	7.22	10.95	0.00	0.45	100
Self-Employed		16.98	4.72	56.60	0.00	21.70	0.00	100