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Abstract

Against a global backdrop of population and workforce ageing, successive UK governments have encouraged people to work longer and delay retirement. Debates focus mainly on factors affecting individuals' decisions on when and how to retire. We argue that a fuller understanding of retirement can be achieved by recognizing the ways in which individuals' expectations and behaviours reflect a complicated, dynamic set of interactions between domestic environments and gender roles, often established over a long time period, and more temporally proximate factors. Using a qualitative data set, we explore how the timing, nature and meaning of retirement and retirement planning are played out in specific domestic contexts. We conclude that future research and policies surrounding retirement need to: focus on the household, not the individual; consider retirement as an often messy and disrupted process and not a discrete event; and understand that retirement may mean very different things for women and for men.

Keywords

couples, domestic context, gender, qualitative, retirement, temporal factors

Introduction

The global phenomenon (Lisenkova et al., 2010) of population ageing arising from increasing life expectancy and lower fertility rates is having significant impacts on many

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welfare states in terms of pressures on pensions, health and care services. There is a concern that retirement has been 'overdone' (*The Economist*, 2009), and that the pressures on economies can most appropriately be reduced by keeping people in work longer (e.g. OECD, 2006). While employment rates of workers in their 50s and early 60s have increased in most industrial countries over the past decade or so, in many cases they still fall short of desired national and international targets (see Loretto, 2010, for more details). For some people, the opportunity to delay retirement may be welcomed as the chance to continue in an enjoyable line of work or carry on building up income for retirement. For others, especially those in low paid and/or physically arduous jobs, 'the unavoidable obligation' of being expected to work for longer may be viewed much less positively (Vickerstaff, 2010). The continuing debates and concerns over extending working lives have fostered considerable research and policy interest in better understanding the factors affecting decisions about retirement. Much of this research is quantitative in nature and has focused on trying to determine the 'push and pull' factors that encourage or discourage retirement. Within the UK, the policy debate largely frames the issue of retirement timing in terms of individual decision-making rather than the outcome of negotiations and trade-offs in the domestic sphere. Policy pronouncements typically present their target as the de-gendered and individualized 'adult worker' (Lewis, 2007) despite the fact that figures indicate in 2010 that only 22 per cent of women and 28 per cent of men were classified as single. Fifty-nine per cent of women and 63 per cent of men were either married, in a civil partnership or cohabiting, with the remainder being either divorced, separated or widowed (ONS, 2012: 48).

The aim here is to examine whether retirement behaviour would be better understood as an embedded set of decisions and aspirations, most usually located in a specific domestic context. We define the domestic context as the various factors associated with partnerships, marriage, family and gender roles, the latter referring to the manner in which members of a household divide up responsibility for market and family work (Harkness, 2008: 234). Arguing for a focus on the domestic context in which people retire is not to claim a primacy in explanatory terms for this field. Rather it is making the case for understanding the interaction between the domestic sphere and other domains such as the world of paid work, as: 'transitions in the family and work domains are interdependent and mutually influential' (O'Rand et al., 1992: 84). It also emphasizes that the factors influencing decisions about whether to retire or continue working are the outcome of both long-run influences, such as patterns of paid and unpaid working across the life course and 'temporally proximal factors' (O'Rand et al., 1992: 83), for example, health shocks or job loss. As such, it questions the notion of retirement as a discrete event, and challenges the idea underpinning much existing research that retirement planning is consciously carried out by *individuals* just as they are approaching the end of their working lives.

The article begins by reviewing the literature to see how the domestic context and gender roles have been conceptualized in existing research on retirement. We then consider empirical data from a qualitative study undertaken in the UK, where successive governments since the end of the last century have introduced a range of policies and interventions with the aim of extending working lives. The study was commissioned by the UK Government Department for Work and Pensions, but it should be noted that all

views expressed in this article are the authors' own. Our analysis explores the ways in which gender roles and the domestic contexts of couples help shape their approaches to retirement and decisions about when and how to retire. Our concluding discussion draws out the implications of this for rethinking retirement and retirement policy into the future.

The domestic context for retirement

Although survey data steer us towards health, finance, marital status, caring responsibilities, job satisfaction, employer policy and benefit status as the key determinants of retirement timing (Emmerson and Tetlow, 2006; Humphrey et al., 2003; Mein et al., 2000; Phillipson and Smith, 2005; Vickerstaff et al., 2004), we know in practice that individuals with the same health issues or financial position may respond differently. As Robertson (2000: 63) commented, actual decisions rarely fall neatly into 'dichotomous explanatory categories such as "health versus wealth", "push versus pull" or "voluntary versus involuntary"' (see also Jones et al., 2010: 107). In addition, we know that women and men have different experiences in retirement, not least because of different rates of occupational and private pension coverage (for example, see Ginn and Arber 1991, 1993). However, despite a well-developed literature on the impact of gender and couple status on women's pension position (for example, see Ginn et al., 2001a), much of the work on retirement either implicitly or explicitly assumes that decisions about how and when to retire are taken at an individual level. Attention to the interactions between gender, partners and marriage on retirement decisions has been patchy in the UK, with most knowledge drawn from extensive, survey-based, research in the US (Phillipson and Smith 2005: 68−69).

American research has produced considerable evidence for joint retirement, namely that, in the absence of major shocks such as ill-health or job loss, many couples choose to retire at the same time or at least within a year or 18 months of each other (Blau, 1998; Ho and Raymo, 2009; Moen et al., 2005; Szinovacz, 1989; Szinovacz and Davey, 2005). In Blau's (1998: 597) analysis of the US Retirement History Survey, he concludes that this joint behaviour is not explained by financial pressures, 'but seem instead to be a result of preferences for shared leisure'. However, it is notable that in Blau's work (as in much survey-based analysis since), no attempt is made to ascertain the reasons why couples retire together – rather there is an assumption that joint timing of retirement equates to joint activities in retirement.

Using data from a range of large scale surveys, the American literature attempts to map and model the influence of different individual and family characteristics as predictors of retirement timing (see, for example, Gustman and Steinmeier, 2009; Henretta et al., 1993; Pienta and Hayward, 2002). This work demonstrates that retirement decisions are family based but that they are also gendered; the impact of the family is felt differently for women and for men − for example, Talaga and Beehr (1995) found that the number of dependents living at home decreased the likelihood of men being retired, whilst it increased the odds of women being retired. A number of studies suggest that women could be more affected by domestic circumstances than are men, or that 'husbands play a more significant role in women's retirement decisions than vice versa'

(Henretta et al., 1993; Pienta and Hayward, 2002: S200–S204; Price and Nesteruk, 2008).

The American literature also focuses upon the long-run impacts of work history on working in later life, and highlights how patterns of labour market participation throughout the life course are constructed in family contexts, or what Pienta et al. (1994: S231) characterize as 'work-family pathways', or Henretta et al. (1993) define as the 'family organizational economy'. Raymo et al. (2009) demonstrate that experiences such as employment stability and self-employment at earlier stages in the life course impact upon the possibility of achieving preferred work status up to prime retirement ages, i.e. the age at which someone becomes eligible for state pension benefits. Such analyses open the door to looking at the differential impact of unemployment or caring responsibilities on the labour market participation of women and men, and serve to further question both our notion of retirement as an 'individual behaviour' and the idea of retirement as a one-off event. (On the complexities of operationalizing 'retirement', see Talaga and Beehr, 1995.) As Szinovacz and DeViney (1999: S208) put it: 'discontinuous work histories may render the exact time of retirement ambiguous'. We would extend this view to questioning the exact meaning or experience of retirement as well.

Some of these issues have been picked up in the British literature in attempting to understand the reasons why people retire 'early', that is, before state pension ages. The American literature is instructive for the British case, but caution must be exercised in assuming direct parallels. The context in which couples' employment strategies are played out varies considerably between the UK and the USA. First, the social policy, legislative and labour market regimes in the two countries produce different pressures and outcomes for families. For example, patterns of female employment in the USA differ considerably from those of the UK; American women are much less likely to work part-time than British women. The reliance on corporate rather than state welfare in the USA means that access to decent health care, parental leave and disability benefits are more certain with full-time employment and there can be benefits penalties for working part-time (Lyonette et al., 2011; Prince Cooke and Gash, 2010). Second, anti-age discrimination legislation has existed for some time in the USA and has contributed to more Americans working longer and beyond 65 than is the case in the UK (Lain, 2011). In addition, the UK is only now getting rid of differential state pension ages for women and men. Under the Pensions Act 1995 women's state pension age of 60 was to rise to match men's at 65 between 2010 and 2020. The Pensions Act 2011 brought forward the date of equalization, and has further raised the pension age for men and women to 66 by 2020 (HM Government, 2012; Vickerstaff et al., 2008).

In researching the impact of financial circumstances and awareness on early retirement decisions in the UK, Arthur (2003: 14) found evidence for joint long-term planning within couples to take early retirement. The English Longitudinal Study of Ageing (ELSA) shows that individuals with working partners were much less likely to leave work than those with non-working spouses, and found 'evidence of complementarities in leisure amongst couples' (Banks and Tetlow, 2008: 11, 33; see also Lissenburgh and Smeaton, 2003: 30). However, as with earlier US work, these surveys merely ask about timing of retirement and subsequently conflate timing and activities. Moreover, there was scant information on the reasons for these decisions. Humphrey et al. (2003: 55–56),

in a representative survey of the population aged 50−69, found evidence of joint decision-making about when to retire, and that around 50 per cent of the sample gave spending more time with family or partner as the reason for expected early retirement. This research also confirmed the finding from US research that women are more likely than men to give family reasons for early retirement (Humphrey et al., 2003: 55−56; Phillipson and Smith, 2005: 23). Thus existing research establishes that domestic context impacts upon retirement timing but does not explain how these influences work or differ, or how they may affect the nature and meaning of retirement.

Gender roles and retirement

It is well understood that across the life course couples develop divisions of labour with respect to family/domestic and paid/market work (for a review of theories that seek to explain couples' careers, see Blossfeld and Drobnič, 2001). It is possible to conceptualize a number of different types of household's work status − for example: male breadwinner; female breadwinner; modified male breadwinner, in which the husband works full-time and the female partner works part-time; dual-earner and no earners (for similar classifications, see Craig and Mullan, 2009; Crompton, 2006: 193; McCulloch and Dex, 2001). In addition, the relations that underlie these types have been conceptualized through gender role attitudes or the gender contract, which have been classified into: traditional (male breadwinner − female caregiver); modified male breadwinner in which the woman does some market work but gives priority to family demands; and an egalitarian model in which the couple believe in sharing market and domestic work (Ginn et al., 2001b: 26; Scott, 2008).

In the UK, as in Europe, the United States, Australia and New Zealand, the traditional male breadwinner model has been modified in the post Second World War period with the increase in female participation in the labour market, but the extent of change varies (for an excellent comparative summary see Ginn et al., 2001b; see also Blossfield and Buchholz, 2009; Dex et al., 2008). In the UK the modified male breadwinner model, in which the man's paid work is the primary source of income for the family and the woman comes in and out of the labour market depending upon childcare and other caring responsibilities and to support the family income, has become the norm. As a result it is highly likely that those couples currently approaching retirement do so with the man's income and future pension entitlements dominating financial considerations and planning.

It is clear from this brief review that in survey research, the domestic context or couple status of individuals has an important impact on the nature of labour market involvement in later life and in retirement decisions. This has led a number of commentators to make a plea for looking at households rather than individuals when considering extending working life issues (for example, Arthur, 2003: 24; Pienta, 2003: 353). We hope to aid further understanding through a qualitative approach. Comparatively little qualitative work on the domestic context of retirement decisions has been undertaken. There is research on the retirement experience, which looks at the impact of the changing labour market status of men on the family or household (e.g. Hillbourne, 1999) and an emerging literature that examines women's experience of retirement (e.g. Everingham et al., 2007; Price and Nesteruk, 2008), but little that explores the aspirations, feelings and intentions

of *couples* nearing or in retirement. Qualitative analysis through in-depth interviews with people over 50 years of age offers an opportunity to explore in greater detail the interaction between key factors identified in survey research and the messy reality of how individuals and couples balance different decision factors and make sense of impending retirement. We turn now to such a qualitative study designed to give us more insight into the lived experience of retirement.

The study

Research questions

Drawing on existing theory and research, our research aimed to address two interlinked questions:

- In what ways do long-term gender roles and divisions of market work and family work interact with more proximal factors to affect retirement trajectories?
- How do these interactions serve to influence the timing, nature and meaning of retirement and retirement planning among couples?

The sample

This was designed strategically to capture the demographic variables of age, gender, marital status and geographic location; we then included individuals with different labour market statuses and incomes, health status and caring commitments. Through a combination of individual ($n = 31$)[1] and couples interviews ($n = 26$), we obtained data about 57 couples. All except seven respondents were aged between 50 and 65, the target age brackets for the study. The mean age for men was 58.9 years, while that for women was 56.9 years. A limitation of the sample was that it included only a few high-earning couples (household income of £41,000 or more per year). The commissioners of the research were less interested in those on higher incomes, who typically have the maximum amount of discretion to choose the timing and manner of their retirement because they have good pensions and are likely to work in managerial or professional careers in which they have some scope to negotiate their exit. The focus instead was on middle- and lower-income people who faced greater financial, health and labour market pressures. The sample was drawn from three contrasting locations in Britain. Edinburgh, the capital of Scotland, was chosen as representative of an area with relatively low unemployment and generally good standards of living; in contrast, Thanet, in Kent, South of England, is an area characterized by high unemployment and socio-economic disadvantage. Nottingham, in the English Midlands, is a site of average unemployment and a younger and more ethnically diverse population. In 2008/09 the median household income in the UK was £21,000 per annum (ONS, 2011:6). Table 1 indicates the self-reported household income of the sample by location of respondent, and it demonstrates that a majority of respondents were around or below the median income level.

Table 2 shows the retirement and economic activity patterns among the couples. The classification was based on the four-fold categories of retirement developed by O'Rand

Table 1 Self-reported annual household income by location

Income band, £	Edinburgh	Nottingham	Thanet
Under 10,000	0	1	6
10,000–20,000	5	6	5
21,000–30,000	8	4	1
31,000–40,000	3	5	0
Over 41,000	2	5	1
Unassigned[a]	3	1	1
Totals (couples)	21	22	14

[a]The unassigned category refers to those interviewees who did not wish to reveal their domestic income.

Table 2 Retirement and economic activity patterns of couples

Status of couple	Number of couples
Both retired	8
Both working	18
Man retired, woman working	8
Woman retired, man working	7
One partner retired, other not working but not retired	5
One partner working, other not working but not retired	5
Both not working but not retired	3
Insufficient information given on economic activity to classify	3
Total	57

et al. (1992) of: joint retirement; sequential retirement – man first; sequential retirement – woman first; and both partners still in work, and expanded by Craig and Mullan's (2009) classification of economic activity patterns, in order to encapsulate the full range of labour market circumstances experienced by households .

It is worth noting that the distinctions between 'retired' and 'non-retired' categories are not as clean as previous quantitative research would suggest. Our sample contained some respondents who self-defined as 'retired' but who were doing some paid work and others who identified as semi-retired but were not at the time of interview engaged in paid work. (For an interesting discussion of 'unretirement', see Maestas, 2010.) This terminological indeterminacy had gender significance, which will be explored further in our analysis. It also reinforces the point that retirement should be conceptualized as a process rather than as an event.

Methods and approach to analysis

An in-depth, semi-structured, qualitative interview approach was chosen in order to explore the subtleties of decision-making about continuing to work or to retire. The interviews used two key tools: a time-line that recorded the work-life history of the

respondents from school leaving to the present; and a semi-structured question schedule. Both aspects were piloted on a small convenience sample to test the clarity of the questions. The time-line provided a life-historical context for the more recent work-life experiences, plans and decisions. The semi-structured schedule covered basic demographic and income data and questions relating to previous work-life decisions and future plans. The question themes were informed by understandings derived from survey studies of the pertinent issues around retirement/work decisions outlined above (financial status, health, work decisions of partners or other close family members, caring obligations and job satisfaction). Interviews lasted between 45 minutes and 2 hours, with most conducted in the respondents' own homes.

The interviews were transcribed, and NVivo was used to organize and manage the data analysis. Responses within couple interviews were coded separately for each individual. The process of coding the interviews for analysis was undertaken at three levels (Miles and Huberman, 1984: 56–57, 215–221). Firstly, interviews were coded for descriptive information, such as age, gender and income levels; secondly they were coded for responses to specific questions asked, such as financial provisions for retirement; and finally they were coded interpretively for references to factors affecting continued working and retirement, including attitudes towards retirement. The research team developed the coding template collectively after conducting the interviews (on template analysis see King, 2004). At the outset four interviews were coded by four researchers and checked for inter-rater reliability. Where codes overlapped and there was scope for differences in coding these were discussed and a coding strategy agreed upon. Analysis proceeded by looking for recurring themes and patterns in the data, sometimes referred to as the constant comparative method; this enabled the researchers to identify responses common to numbers of respondents, to identify deviant cases and to differentiate responses by reference to factors such as gender, domestic context, labour market status and income (Silvermann, 2006: 296–297). Our results firstly provide an overview of the interactions between gender roles, domestic contexts and retirement trajectories. We then use these interactions to further understand what couples said about the timing and nature of their retirement; the meaning of retirement for them and planning for retirement. In the analysis, the reference number of quotations indicates the location of the interviewee (E = Edinburgh, N = Nottingham and T = Thanet) and whether they were interviewed as an individual or as a couple (S/C).

Results

Gender roles, domestic contexts and retirement trajectories

As expected, the modified male breadwinner model was the most common in our sample, and influenced timing and nature of retirement decisions, with women's retirement trajectories typically dependent on their partner's pathway and circumstances, especially in relation to his financial circumstances and/or health. Most often, men would take a market-driven pathway to retirement (e.g. shaped by employment policies or opportunities), with their spouses following a domestic-driven route, frequently bounded by caring responsibilities. We had some egalitarian partnerships, by which we mean those with a

more equal distribution of market and domestic work, but owing to our sampling frame, which largely excluded high-income households, these were more likely to be seen amongst couples where neither was earning than amongst dual-earner couples.

However, although gender roles helped illustrate the ways in which long-established patterns of household decision-making and responsibilities influenced retirement decisions, consideration of the wider domestic context allowed us to build in a dynamic sense of how more temporally proximate changes in circumstances surrounding employment, income, caring or health may interact with gender contracts to shape retirement among couples. For example, in response to redundancy or sudden ill-health of the main breadwinner, some couples substituted the other partner as the main earner, thereby partially overturning the long-run gender contract and changing their orientation to retirement. This may be illustrated by the case of TC10, where the wife (aged 69) took up full-time work six years previously after working part-time for most of her life to facilitate caring for children and her mother. Her decision to work full-time was prompted by the ill-health retirement of her husband (aged 62 at time of interview), but she said she continues working not only for financial reasons, but 'partly just the stimulation of going to work each day'. He commented on the relief of the removal of pressure to earn a living to support his family.

In contrast, similar circumstances reinforced traditional gender contacts between other couples who simply settled for a lower income. An illustration is provided by EC31, where again the husband (aged 51) retired early because of ill-health. However, in this case his wife (aged 50) continued working part-time as she had always done, combining work with childcare, looking after her mother-in-law and spending time with her husband. They were financially straitened, and her history of part-time work means that she has no pension provision: '… because of the current financial situation, I try not to think about retirement'.

Figure 1 portrays the various ways in which long-run and more proximal factors/shocks, and the interactions between these and the couples' domestic and labour market contexts, influenced the timing and nature of retirement, the meaning of retirement and retirement planning. The following analysis considers each of these areas in turn.

Timing and nature of retirement

In terms of the nature and timing of retirement, a striking finding was that experience of joint retirement or plans to retire at the same time were less common than existing research would have led us to expect. Overall, under half (n = 21) of the couples had retired or expected to retire jointly (partners retiring within 18 months of each other (O'Rand et al., 1992). These comprised two quite separate groups. In the first group, the male breadwinner's decisions and circumstances tended to dominate, or at least precipitate, retirement decisions. In this group, joint retirement was most prevalent where a proximal event, such as ill-health or redundancy, forced the retirement of one partner, most often the man. For example, after two successive redundancies, NS78 (male aged 60, married to female aged 60) decided to 'stuff it' (give up paid work) and got involved in voluntary work for a charity. Very shortly after this, his wife was also made redundant

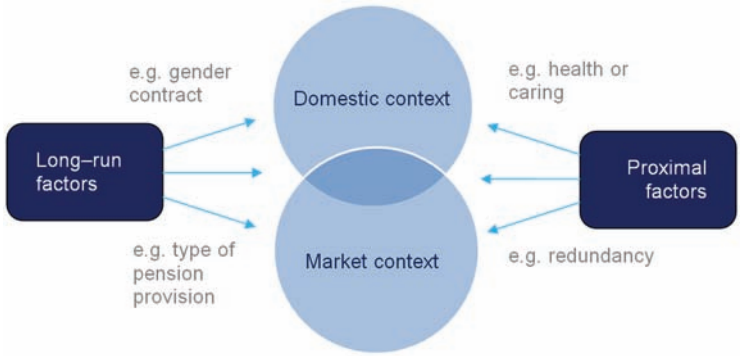

Figure 1 Influences on the nature and timing of retirement among couples.
Overlap area is where decisions about when and how to retire are taken.

and was diagnosed with bowel cancer. They feel these events have taught them 'to have a different outlook on life' and have both retired together.

In a sub-section of this group, joint retirement had been driven by the man taking early retirement in a voluntary capacity. Couples in these circumstances were relatively financially well-off. However, it was clear that this apparently market-driven trajectory was frequently prompted by a mixture of work and domestic proximate factors such as redundancy, their own health and that of dependents, and (lack of) job satisfaction, as illustrated by NS79 (male aged 62 retired, married to woman aged 59, just about to retire):

> I just felt that … for reasons of my mother and also for personal reasons I thought well it gives me an opportunity to finish in full-time employment because basically you get to a stage where you've just had enough. You think well I've done the stint. I've done my time in the trenches and I think that's it.

He also mentioned that their decision to retire has been influenced by the 'number of people I know that have got cancer or have died or.…'. Such recognition of one's own and others' morbidity and mortality was stated as an influence on retirement timing by many couples across the sample (for further discussion, see Brown and Vickerstaff, 2011). It was often associated with acute awareness of retirement timing and behaviour of family members, most often parents, and of friends, thus illustrating that the influence of the domestic context extends beyond the attitudes and circumstances of one's partner.

A second group of joint retirees approached retirement in a rather more passive way. This group comprised couples where both partners were either long-term unemployed or economically inactive because of illness, and was characterized by a drifting towards 'retirement' at state pension ages. These were among our financially poorest respondents, and their transition to retirement constituted of a barely perceptible move from one

set of benefits to another. It was among this group that the most egalitarian approach was observed.

As stated above, the majority of our couples had not retired at the same time, nor were planning to. At the most visible, face, level of analysis, established gender roles and domestic contexts served to shape retirement decisions in the ways we would expect: men were more likely to take a market-driven pathway into retirement, driven by long-term factors, e.g. pension provision, and more proximal work-related issues, mainly redundancy and work stress; women were more likely to take a domestically driven pathway, mainly in response to issues of caring. However, closer scrutiny of accounts revealed again the ways in which the interactions between the market and domestic spheres affected decisions. It was clear that job satisfaction (or lack of it) was particularly important to women in thinking about when to retire. The cases presented below are typical of women across our sample whose long-run domestic contract and gender roles had served to limit their job opportunities, with the result that retirement timing was being driven by a desire to escape a 'boring job':

> … I couldn't get out of there quick enough, basically. I only worked 3 days which was fine. The hours suited me, the days suited me and had the job been different then it might have encouraged me to stay on longer, but it was just so, so boring and I just hated it. (EC50, female aged 56 married to male aged 58. They are both retired: him from a full-time job with pension at 60 (he left because of a restructure); her from a series of part-time jobs that fitted in with childcare and latterly caring for grandson)

> If it had been a good job I would have carried on. (TC28, female aged 60 married to male aged 66. It is a second marriage for both, with two kids still at home. She also cares for her grandchildren. She talked about the difficulties of combining part-time work and family and domestic chores): It's been hard work.

The circumstances of TC28 also reflect a further key influence on retirement timing: the presence of and financial responsibility for children. We had instances of people who had had their children later in life, some from second marriages, and thus children were still in full-time education and often living at home. There were also adult children who had returned to the parental home:

> Yes. Well, normally I would work until 65. But obviously with a second marriage and young children I've got to keep my options open. (EC38, male aged 60 working part-time, married to female aged 40 re-training to be a nurse)

The presence of children around the time of retirement and retirement decisions often served to intensify the traditional and established gender roles, as illustrated by ES51, a man aged 60 whose wife did not work. Here, the financial obligations of educating his children through university and the proximate events of two successive redundancies and a severe episode of mental illness brought on by work pressures interacted with his long-run gender role as breadwinner to influence the couple's plans for retirement. He had considered resigning from his job, but his wife did not want him to give up:

> It was my family and wife which was most important and I could see a possibility of a break-up if I didn't make the right decision. I didn't want to appear a failure to my wife. (He plans to retire completely at 65, when): I'll start looking after my wife and family a little bit more.

The tendency of existing research to unquestioningly conflate both timing and content of 'joint retirement' was exposed by our research. Only four of our couples retired at the same time in order to pursue joint activities. Instead we were more likely to see instances where the older spouse, usually the man, retired first with the younger partner following some time later driven by the desire to share his lifestyle, as illustrated by NC60, a female aged 63 married to a male aged 73. She retired six years after him:

> Her: I was quite happy going to work. The only thing was … I had to finish because we go on holiday a lot and of course working for somebody you can't just say well I'm going on holiday in a few weeks.
> Him: I could go because I was retired and …
> Her: Yes. So it was tying us down really.

On the other hand, another group of six couples articulated that although they might retire together, it would not be for the purposes of 'shared leisure'. Instead they emphasized the attraction of separate activities, both as a positive feature of retirement and as a survival strategy for their relationship. For example, NC63 (female aged 60 married to male aged 61) observed that most of their family and friends are divorced while they have been married for 36 years, 'so perhaps our lifestyle us not meeting all that regular [sic], has contributed'. Another couple (NS73) were adamant that they: 'wouldn't want to retire together as it's good to have a bit of separation'.

Even those who said they had retired to spend more time together, on further questioning often undertook quite different activities. For example, both the husband (aged 59) and wife (aged 58) in EC35 maintained that they had joint interests and had retired to pursue joint activities, especially travel. However, as the interview progressed, it emerged that he was focusing on house improvements while she resented him intruding into 'her' kitchen: 'I think that maybe we can get a bit on top of each other'. He reflected that the reality of their retirement might be more separate than their abstract plans:

> I keep saying there are things that I want to do and I know [name of wife] is a bit reticent about doing them, so at some point I'll have to say 'well, no I'm going to do that, I'm going to do the West Highland Way and if you're … you know, you can either come or … '. I don't see why either of us should hold ourselves back because the other party doesn't want to do something.

In summary, in our sample, actual or expected joint retirement timing was less prevalent than has been found in previous research, and was characterized by two different sets of circumstances: either the domination of the male breadwinner's circumstances and decisions; or a passive drift from benefits into retirement. Among the majority of the sample, it initially appeared that men followed market-driven pathways and women followed domestic pathways into retirement. However, more in-depth analysis showed how, for both sexes, the market and domestic spheres overlapped, with women commonly

being influenced by (lack of) job satisfaction and men responding to changing domestic circumstances, e.g. adult children returning to the family home. Finally in this section, our analysis revealed that joint timing of retirement may differ substantially from joint activities in retirement.

Meaning of retirement

In the sample as a whole there was no great appetite for working 'longer', i.e. most people had either retired or wished to retire by state pension age (65 for men and 60 for most of the women in the sample). The most common conceptualization of retirement both amongst those who were already retired and those who were still working was freedom, most notably freedom from time deadlines and work pressures. Although many explicitly acknowledged that their financial freedom would be curtailed, they saw this as a sacrifice they were willing to make. It was clear that notions of freedom were highly gendered. The ways in which our respondents talked about retirement mirrors other qualitative research that demonstrates the range and complexity of meanings that people attach to 'retirement' (see Sargent et al., 2011).

Many of the men felt that they had earned their retirement and were looking forward to spending more time with their families – time they had missed during their working careers. Retirement was viewed as a 'reward'. Interestingly, some women felt rather competitive about this – they too want this reward:

> I'm not letting him retire without me retiring. (NS69, female aged 51 married to male aged 54. She had a history of flexible working, often combining several evening and weekend jobs with raising her children)

Men were markedly more likely to articulate retirement as freedom to pursue hobbies and life-long interests, whereas women were much more likely to speak about freedom from juggling caring and other domestic work with paid work:

> I've got more time to cook. You've got all the time in the world to do your shopping. Washing, ironing, you don't plan it the night before, you do it when you feel. I don't have to rush for anything anymore. (ES52, female aged 56 married to male aged 60. She has a history of part-time working around childcare and caring for her elderly parents. He is semi-retired, working mornings only and playing golf in the afternoons)

> Retirement to me is not having to get up early, being able to do housework during week, seeing friends and … caring for my husband. (ES45, female aged 64, married to male aged 82 and recently retired)

Thus for women, retirement meant a freedom from one part of their gender contract, that of combining paid work and domestic commitments, the 'hard work' described by TC28 above. Nonetheless, it also frequently entailed an intensification of their caring and domestic commitments:

> Housewives never retire! (EC33, female aged 62 married to male aged 63)

This insight calls into question the 'leisure' aspect of 'shared leisure'. It shows how the different nature of women's 'work' was reflected in their approach to retirement – many did not feel retired, as they were continuing to honour their caring responsibilities – for parents, partner, or most frequently in our sample, for grandchildren:

> The reason I don't work is because I'm busy looking after other people, you know, him [her husband] and the grandchildren. (TC5, female aged 63, married to male aged 67. She described herself as 'semi-retired' and delivers free newspapers one day per week)

The concept of retirement had a very different meaning for couples who were long-term unemployed or economically inactive. Retirement was viewed as 'no difference to what it is now. I've already retired; we're both retired' (TC4, female aged 51 caring for her partner aged 37, both not working because of ill-health) or 'just another notch on the dowell' (TC3, female aged 58 caring for husband aged 50).

Retirement planning

Not surprisingly, given the variety of circumstances and contexts experienced by our couples, planning for retirement was rather varied. At one end of the spectrum, retirement planning was incorporated into day-to-day household planning discussions: 'It's such an ongoing thing, we discuss it quite frequently you know' (EC38). On the other hand, there was also evidence of a much more passive approach, which was seen among two quite distinct egalitarian groups: those where both partners were working, e.g. TC26: 'We'll just gradually say, it's a lovely day today, we'll go for a walk [instead of working]' (female aged 59 married to male aged 58, both self-employed); and those where both partners were long-term unemployed or economically inactive. Relating to the notion of joint retirement, it was clear that evidence of joint decision-making was very often separate from joint retirement timing or preferences for joint activities in retirement.

Responsibility for financial planning for retirement was often highly gendered, reflecting long-run gender contracts and roles. Women, as part of their domestic role, more often had the primary responsibility for the household financial planning and decisions. However, it was striking that pensions were seen as separate from that, as part of the male's 'world'. This separation can be illustrated by NS76, where the wife (aged 51) had retired from her part-time banking job. Her husband (aged 57) still worked full-time in IT. She recounted how, although they discuss financial decisions, she looks after their household finances, as 'I've always been in banking he knows I'm quite astute'. However, when the interview proceeded to asking her about their financial plans for retirement, the response was rather different. She admitted to knowing very little about financial arrangements:

> I just freeze at the very word pension. … My husband's had this man come to talk about pensions, and I just don't know what they're talking about.

> I'm just hoping my husband will have something in his pot to keep us going. I've given him 5 years … you know … to sort himself out in 5 years.

Retirement planning could be altered very rapidly by proximate events. This was seen most often in relation to finance and heath. Around half of our couples had experienced financial turmoil that substantially reduced the value of their pensions and therefore overturned their retirement plans:

> I mean we've tried to save some money over the years specifically as a buffer zone for when he did retire. I mean what plans we had were scuppered, you know, when this war happened and all the exchange rate went down because suddenly it was index linked. We've been so discriminated against because over the years we tried to save something. You know I wouldn't advise anybody to save any money nowadays. (TS22, female aged 55, married to male aged 60, both looking for work)

Often, this financial instability coincided with other proximate events, most frequently illness, to substantially question the taken-for-granted domestic contexts and gender roles. In NS81, the husband (aged 60) recounted how the sudden onset of debilitating ill-health of his wife, coupled with the declining value of his pension, changed everything. He had envisaged retirement as 'financially comfortable and lots of travelling', but recounted how his plans changed as 'now there isn't a wife to help. It's me on my own'. His decision to retire had to be taken by him alone, and financially he was now looking into selling their house and downsizing in order to fund her medical care.

However, for many couples, although finance was obviously important to their retirement plans, it was not the driving concern: 'We'll just sit down and work it out quite sensibly … we've been through stages before where we've very little money and we've survived, you know, so we should be able to do it again' (NC66, male aged 65 married to female aged 64. She works part-time; he is self-employed after successive redundancies).

It was clear that, where it existed, the scope of employer advice and support for retirement largely ignored the domestic context, being almost wholly limited to financial issues: 'No advice at all on retirement. Lots of advice on pensions' (ES48, male aged 63 about to retire). Overall, employer support was reported only by a minority of respondents, mainly men, and more in the public than in the private sector.

Discussion and conclusions

Our analysis advances our understanding of retirement trajectories by theorizing them not as the outcome of individual decision-taking but as the playing out of household divisions of market and domestic work in the context of long-run gender contracts and unanticipated proximal shocks. We found that the divisions of labour between market and family work within households had a profound impact on retirement timing, meaning and planning. Further to this, traditional gendered divisions of labour in which women largely occupy domestic spheres and men predominate in market spheres led to differences in the experience and understanding of women and men. The impact of proximal shocks, such as redundancy or the sudden onset of ill health, could serve to reinforce existing gender roles in some cases whilst in others it demanded that they were modified, or even reversed. This finding echoes work by Lee and colleagues (e.g. Lee et al., 1996)

on voluntary turnover, which shows that 'shocks' (both positive and negative) may influence the 'script' of the decision to quit as well as the mechanism for doing so. Our data have also provided a more nuanced understanding of joint retirement than we derive from existing survey research. We can differentiate between joint planning and decision-making, joint timing and joint activities, any one of which might exist in the absence of others. The last of these has largely been denoted as 'shared leisure' in the existing research (Blau, 1998). Our research would question to what extent sharing takes place, and also problematizes the notion of leisure as a highly gendered term that serves to ignore the reality of retirement for many women within couples.

Our sample was not broad or large enough to develop a segmented analysis of family types. Moreover, we have to bear in mind that only a minority of our couples were retired; most were projecting forward rather than explaining current status. Nonetheless, the domestic context proved a very useful lens for capturing the interplay between long-run factors and temporally proximate issues, and the interactions between the domestic and work spheres that survey-based research may find more difficult to interrogate. This facilitates insight into policies being proposed or adopted in the UK (and elsewhere) to encourage people to work longer, delay retirement and to increase their savings for retirement. Based on our findings here, we would question some of the underpinning assumptions and thus the likely success of the approaches as they are currently framed.

First, much of the policy rhetoric surrounding the extending working lives agenda (DWP, 2002, 2006) emphasizes choice on the part of the individual older worker. We have argued elsewhere that this 'choice' may be constrained by a range of structural and attitudinal factors, e.g. questioning whether employers actually want to employ older workers (Loretto and White, 2006). In this study a number of respondents had been affected by redundancy or restructuring, illustrating that 'choice' to continue working is not always available. Our findings add further understanding, by demonstrating that decisions over when and how to retire are rarely the choice of individuals. Instead they reflect their domestic context and the interaction of temporal and long-run factors associated with partnerships, families, health and gender roles. Exhortations from government for people to extend their working lives need to recognize more clearly the very real limitations people face with respect to labour market, health and caring issues.

Second, we maintain that examining retirement behaviours through the domestic context reveals the limitations to the notion of conscious retirement planning. Our analysis has indicated how dynamic the factors affecting retirement decisions are: relationships within couples can be changed by external shocks or unanticipated events such as redundancy or ill-health, while in other couples such upsets may reinforce their traditional way of coping with things. The fact that situations can change over time has implications for the view of retirement as a discrete event. Moreover, as our findings also illustrated, the very notion of retirement is challenging for those who have not had a consistent relationship with the labour market, either through concentration on domestic tasks or by virtue of unemployment or incapacity. These factors may partly explain the lack of active retirement planning identified in other research.

A focus on the domestic context also leads us to question the primacy of financial issues in determining retirement timing. A common assumption is that people will work longer as they cannot afford to retire. However, our study has shown that finance, while

important, was only one factor in couples' decision-making, and was often over-ridden by other aspects of the domestic context, such as health problems, caring responsibilities or long-term divisions of work between spouses. Again, this in turn acts to restrict a rapid change in people's behaviours.

Third, our research highlights a disconnection between how couples think about and approach retirement as compared to the current focus and practice of retirement planning. Our findings have shown that the timing, nature and meaning of retirement among couples was characterized by highly complex and dynamic interactions between domestic and work contexts. This was in stark contrast to the portrayal of retirement planning, which more often separated the two 'worlds', e.g. by viewing financial planning for retirement as a 'work' issue. This insight suggests that information and advice on retirement planning could focus on the household, recognizing that these issues are typically subject to dialogue and negotiation between couples and recognizing that retirement is not gender-neutral. Very few of our respondents had received pre-retirement advice from their employers: those who had tended to be males, working in the public sector, and the advice had mainly focused on financial provision for retirement. Our findings point to opportunities to widen the scope of employer initiatives, as advice on pre-retirement planning, pensions and other financial matters may be more useful if focused around the household, taking into account the interplay between the work and domestic contexts.

The UK is undergoing radical reform to workplace pensions (DWP, 2011), with the introduction of mandatory workplace pensions for most workers starting from 2012. Employers will be under an obligation to offer a pension, and employees (subject to a minimum salary threshold) will be enrolled automatically. Much faith is being placed in the belief that individual apathy will keep people from opting out. However, experience from similar initiatives in Australia, Canada and Norway would suggest that this faith may be overstated (Collard and Moore, 2010), and there are concerns that UK employees will opt out of the schemes in response to more immediate financial priorities. A more nuanced understanding of the domestic context for retirement, in particular the ways in which long-run gender contracts interact with temporally proximate factors, could feed into information campaigns to encourage the success of these new schemes. Encouraging employees to think of the new pensions offerings in terms that make sense to them and the way they live their lives, instead of harking back to the individual and de-gendered 'adult worker', may be fruitful.

Fourth, if women and men typically take different pathways into retirement, as demonstrated in our sample, messages about the implications and desirability of extending working life may need to be framed differently for female and male audiences. Married women are more likely to give social reasons for intending to carry on working, whereas men are more focused on the financial dimension. Job quality and job satisfaction also emerged from our sample as important incentives to carry on working, especially among women. These factors may be particularly pertinent for government agencies tasked with encouraging people to find work and for employers who are coming to terms with the implications of the abolition of the default retirement age for managing their older workers' careers.

This study focused on people currently over 50, who in comparison with subsequent cohorts typically had fewer years in formal education and were less qualified. Female

participation rates have continued to increase and there is evidence that women return to work more quickly after the birth of children now than their mothers did (Dex et al., 2008: 65). It is therefore important to consider the extent to which we have captured the household behaviour of a particular generation who are being replaced by couples with different labour market profiles and attitudes. Whilst educational opportunities for women will mean that there are likely to be more dual-career couples in the future, and there is evidence for an attitude change towards a more egalitarian view of gender relations, the changes should not be overstated (Scott, 2008). In the UK case at least, rates of part-time working are still high even among younger-aged women, and pension-holding amongst women still lags behind that of men (Dex et al., 2008; McRae, 2008), suggesting that the modified male breadwinner model is alive and well. (For a similar conclusion about the Australian case, see Craig and Mullan, 2009.) Whilst it would be remiss to ignore cohort differences, it is also important not to exaggerate them. Our findings also highlight that attitudes and behaviours towards retirement and pensions cannot be contained entirely within a cohort, but may be transmitted across generations. This was most notable where interviewees related how they had advised younger family members or younger colleagues against investing in pensions because of their own negative experience. This intergenerational transmission of ideas about retirement would also merit further research, as would an expansion of focus to consider those who are single, especially widowed or divorced, and those in same-sex partnerships.

What are the implications of our study and focus for reinventing retirement? Ironically, our findings lead us to caution against a rapid change in retirement behaviour, at least in the UK. Our research points to an evolution, not a revolution, in retirement. The average age of retirement in many countries has been increasing modestly in recent years (OECD, 2006) and looks set to increase yet further, with government policies and financial exigencies in particular encouraging later retirement. Despite these powerful and relatively swift changes, we would maintain that people's domestic contexts, developed and evolved over a much longer time period, play a pivotal role in shaping their attitudes, aspirations and decisions regarding retirement, and that a fuller appreciation of the reality of the contexts in which people retire is needed in order to better understand retirement behaviour now and to predict how it may change in the future.

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Note

1 Our original intention was to interview individuals. However, for reasons of cost and practicalities, it proved easier to conduct some interviews as couple interviews. There are

long-standing debates about the relative merits of interviewing couples individually or together (see, for example, Pahl 1989; Valentine, 1999). In couple interviews, we ensured that we obtained separate and complete timelines for each partner, and that both partners had a chance to comment on the issues raised in the semi-structured schedule. In general we found a great deal of agreement between partners, irrespective of interview type. On occasions, the couple interviews allowed for some interaction and reflection and we have highlighted some of these instances in our results. We also interviewed 13 'single' people, but they are not included in this article.

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