Standard Life Centre
for the Future of Retirement

Not the retiring types

Changing jobs, careers and working patterns in our 60s

November 2026



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The Standard Life Centre for the Future of Retirement commissioned the Institute for Employment Studies to conduct this research.

We would like to thank Dr Kyla Ellis, Joseph Cook, Astrid Allen, Dan Mason and Jonny Gifford for their work throughout this project.



Executive summary

As people live for longer and the State Pension age rises, understanding how working lives can be extended in ways which are both sustainable and rewarding has become an increasingly important issue for individuals, employers and policy makers. For individuals, continuing in paid employment can improve financial security both before and after retirement, while for employers and policy makers, longer working lives support the retention of valuable skills, higher labour supply and increased economic growth.

For this research project, we focused on people aged 60 to 69. This is a decade of life during which many people transition from paid work to retirement. At age 60, most people are working (around 68% today), but at age 70 most people are retired (around 80% today).[1] While a rising proportion of people work into their 70s, we chose to focus on those working in their 60s since this is now the experience of the majority of people.

The wider context of modern life in people's 60s influences decisions about work and retirement. The rising State Pension age, particularly for women, means more people are doing paid work later into their 60s.[2] However, on average, people's health in their 60s is better today than it was several decades ago, giving many people greater choice about whether to continue working for longer.[3] Other social changes are also important, with people tending to become parents and grandparents later in life, if at all, which can change people's commitments and priorities in their 60s, such as providing childcare for younger grandchildren.[4,5] Compared to other age groups, it is also in people's 50s and 60s that both women and men are most likely to be providing unpaid care for family members or friends.[6]

While existing research often focuses on retirement, pension saving or labour market participation, this study examined how people in their 60s successfully reshaped work to extend their career, on terms which suited their changing needs and priorities. We focused on a 'broad middle' of workers, defined as those who retain some choice about whether and how to continue working in their 60s but whose decisions are still likely to be influenced by workplace practices, financial resources and public policy.

Research participants were purposively selected because they had already made a significant employment change. The sample was therefore not intended to be representative of all workers in their 60s. Rather, it was designed to capture decision making and experiences across four types of change:

[1] IFS 2023, Understanding retirement in the UK
[2] DWP 2026, Economic labour market status of individuals aged 50 and over, trends over time: September 2026
[3] Health Foundation 2025, Life expectancy for successive generations
[4] ONS 2025, Childbearing for women born in different years, England and Wales: 2023
[5] Margolis 2016, The changing demography of grandparenthood
[6] ONS 2023, Unpaid care by age, sex and deprivation, England and Wales: Census 2021

- Moving into part-time work or reducing working hours
- Moving into self-employment
- Career change, such as moving role or sector
- Returning to paid work from retirement (sometimes referred to as 'unretirement')

The data is drawn from 20 in-depth career narrative interviews with workers aged 60 to 69. By exploring participants' work histories, life experiences and recent career decisions, the research sought to understand not only what changes people made, but why they made them, how they navigated those changes, what barriers or challenges they encountered, and what enabled them to do so successfully.

Taken together, the findings suggest that work in people's 60s is best understood as part of a longer life-course trajectory. Participants' decisions were shaped by the accumulation of experiences across their lives, including health events, caring responsibilities, workplace change, redundancy, divorce and financial circumstances. Notably, most participants were not seeking a direct path from employment to retirement, but were actively redesigning work around changing priorities, particularly health, family, caring commitments, personal fulfilment, autonomy and quality of life.

The research also highlights that successful transitions are shaped by the resources an individual has available to them. Participants were more likely to be able to make changes when they could draw on a range of resources, including pensions, savings, housing equity, supportive employers, flexible working arrangements, transferable skills, and good health. These resources helped turn continued employment into a choice rather than a necessity and enabled people to move into sustainable and rewarding work.

Overall, evidence from our participants suggests that reshaping work around changing needs and priorities could not only extend working lives but enable more people to work in ways which they find fulfilling, meaningful and worthwhile. However, for many participants, continuing to work was only possible because they were able to make changes to the way in which they worked. Greater autonomy, flexibility, security and adaptability are therefore central to supporting successful transitions and maintaining positive experiences of work in our 60s. The following key findings draw out the principal themes emerging from participants' experiences.

Key findings

Career changes in people's 60s were rarely prompted by one isolated event. Participants described how a number of, often interacting, factors fed into their decisions to make changes to their working lives. This included health concerns, workplace changes, caring responsibilities, divorce, redundancy, bereavement and financial pressures developing over time.

Events across the life course can have a lasting impact. Decisions made in participants' 60s cannot be understood in isolation from earlier experiences. Previous

decisions and life events often had consequences that continued to shape employment choices and possibilities decades later.

Change was more about balancing priorities than 'bridging' to retirement. Participants were not typically focused on a gradual withdrawal from work with lower intensity roles bridging a transition to retirement. Instead, they were reassessing what mattered most at this stage of life and making changes to accommodate priorities around health, family, leisure, personal fulfilment and caring.

Continuing to work often required change. Participants were overwhelmingly positive about working in their 60s. However, in many cases this required adaptions to enable sustainability such as changes to working hours, responsibilities, location or employment status. This allowed participants to balance work with health needs, caring commitments and other changing priorities.

Choice is unequal and heavily dependent on access to and use of resources. The participants in this study had generally been successful in adapting their working lives because they were able to draw on a range of resources, including pensions, savings, home ownership, supportive employers, transferable skills and personal capabilities. However, the ability to exercise choice is highly dependent on someone's access to resources, and these are unevenly distributed among people in their 60s today, and potentially even more so for future cohorts of people in their 60s.

Gender continued to shape opportunities and choices. Women were more likely to describe long-term impacts from caring responsibilities, including interrupted careers, reduced pension accumulation and ongoing family commitments. While men also undertook caring roles, women's employment decisions were more frequently shaped by balancing paid work with caring responsibilities across the life course.

Caring remains a priority. Caring responsibilities evolved but did not always diminish over the life course, particularly for women. New and sometimes more intensive caring responsibilities emerged at precisely the point where traditional retirement narratives assume people become freer and less constrained. In these cases, decreasing hours or increasing flexibility of work became essential.

Participants prioritised autonomy and control. Changes such as reducing hours, moving into self-employment, changing occupation or working more flexibly enabled participants to reshape work around their health, caring responsibilities and personal priorities. Autonomy was valued both as a means of balancing other commitments and as an important goal in its own right.

Work is important beyond its financial rewards. Participants articulated a number of benefits of continued working including wellbeing, intellectual stimulation or social connection. Most were willing to trade income, status or career progression in exchange for greater balance, flexibility and quality of life. However, positive experiences were often dependent on being able to make the work changes they wanted or needed.

1. Introduction

Background and context

The dynamics of later careers are rapidly shifting. The traditional idea of retirement, characterised as a single transition from full-time employment into a permanent labour market exit, is now far less representative of how people actually navigate their later careers. Longer working lives and changes to the UK pension system have had a major impact in reshaping people's experiences of the latter part of their careers and retirement

Current estimates suggest roughly around 3 in 10 people move directly from full-time work to retirement, while around 3 in 10 full-time workers transition to part-time work before retiring, and 1 in 20 move into self-employment before retiring.[7] The number of people working beyond traditional retirement ages is also increasing.[8] For example, in April to June 2026 there were an estimated 1.7 million people working at age 65 and above, up from 1.2 million in 2016.[9]

Recent changes to the State Pension age (SPA) have been a key driver in these shifts. Research from the Standard Life Centre for the Future of Retirement found that more than half (55%) of people aged 60 to 65 expect to make changes as a result of the SPA rising to 67, including working for longer (24%), drawing on savings or pensions (23%) or seeking additional financial support including Universal Credit (8%).[10] However, experiences of later-life work and retirement are also shaped by inequalities in health and financial resources.[11] For those unable to continue working, a higher SPA may exacerbate financial hardship.[12]

Extending working lives has become an important policy objective. Population ageing, skills shortages, improved awareness of the protective health benefits of 'good work' and concerns about economic inactivity and pensions shortfalls have increased interest in retaining people in their 60s within the labour market. Employers also have an increased interest in retaining experienced workers and supporting longer working lives. The challenge is therefore not solely how to encourage people to work for longer, but how to support extended working lives that remain sustainable and rewarding.

Working for longer helps build financial security for the rest of an individual's life, as people benefit from earnings, continued pension contributions and delaying drawing

[7] Wilkinson & Pike 2024, How effectively does the current UK pension system support positive later life outcomes? Tracking progress through data
[8] O'Brien et al 2021, Changing patterns of work at older ages.
[9] ONS 2026, Employment, unemployment and economic inactivity by age group
[10] Standard Life Centre for the Future of Retirement 2026, How futures thinking can support retirement decision-making
[11] Boileau & Cribb 2025, Health, wealth and employment in the run-up to state pension age; Moulton et al 2026, Pensions and economic status among the 1958 birth cohort prior to reaching State Pension age
[12] Standard Life Centre for the Future of Retirement 2026, One More Year: Are people ready for a State Pension age of 67?

down pension savings.[13] Among workers aged 60 to 65, when asked about their reasons for continuing to work, 38% said they were working to have enough money for day-to-day expenses, 37% reported waiting to retire until they could receive the State Pension, and 31% cited saving more into their pension.[14] However, people's reasons for working later in life extend beyond financial necessity alone: workers aged 60 to 65 also reference drawing a sense of purpose from work (38%) and the enjoyment of working itself (36%).[15] People working beyond State Pension age are more likely to cite these non-financial reasons.[16]

Experiences of ill health, caring, furlough, redundancy and changing priorities during the Covid-19 pandemic prompted many people to reassess work and retirement plans.[17] However, the ability to adjust employment or retirement trajectories in response to these changing priorities is unevenly distributed, reflecting longstanding inequalities in health, caring responsibilities, labour market positions, and access to pension resources. Groups including women, carers, people with disabilities, those from minority ethnic backgrounds and self-employed workers are more likely to be under-pensioned and face poorer later-life outcomes. The Pensions Policy Institute identifies these groups as being at greater risk of inadequate retirement resources and financial insecurity.[18] Labour Force Survey data suggests that reasons people leave work before State Pension age include health (26%), redundancy (15%) and caring responsibilities (9%) and these may reflect existing socioeconomic inequalities.[19]

To date, much of the existing evidence on later-life employment concerns labour market participation, pension saving, or the impact of policy changes (such as the rising SPA). This study has a different focus: exploring the lived experience of navigating career changes in later life, particularly among what might be termed the 'broad middle'. We identify this group as middle-income earners whose needs mean that they have decisions to make about paid employment that are not straightforward and who are more likely to be influenced by policy initiatives, guidance or employment practices. In contrast, lower earners may face financial pressures that eclipse other considerations and mean they have no choice but to continue working to SPA or beyond, or as long as they are able to do so. On the other hand, wealthier groups have more freedom to act as they choose and are less likely to be influenced by policy or wider employment changes.[20] Focusing on this 'broad

[13] Standard Life Centre for the Future of Retirement 2026, Jam tomorrow? Work, finances and retirement in an era of a rising State Pension age
[14] Standard Life Centre for the Future of Retirement 2026, One More Year: Are people ready for a State Pension age of 67?
[15] Standard Life Centre for the Future of Retirement 2026, One More Year: Are people ready for a State Pension age of 67?
[16] Standard Life Centre for the Future of Retirement 2026, One More Year: Are people ready for a State Pension age of 67?
[17] D'Angelo et al, 2024 Why did middle-aged and older people retire since the first COVID-19 lockdown? A qualitative study of participants from the Health and Employment After Fifty study
[18] Wilkinson & Pike 2024, How effectively does the current UK pension system support positive later life outcomes? Tracking progress through data
[19] DWP 2026, Economic labour market status of individuals aged 50 and over, trends over time: September 2026
[20] For example, people who self-report being "retired" aged 50 to 59 are most likely to be in the highest-wealth fifth of households (Resolution Foundation 2023, Post-pandemic participation)

middle', the research was undertaken to explore the employment experiences and decision making of workers in their 60s.

Research aims

We set out to answer the following research questions:

- RQ1: What are workers in their 60s motivations, priorities, and orientations towards work and employment?
- RQ2: How do workers in their 60s reach career decisions and manage transitions as they approach retirement?
- RQ3: What are the barriers and enablers to extending working lives?

To address these questions, the study examined workers' experiences with particular attention to the transitions they made in four key areas:

- Moving into part-time work or reducing working hours
- Moving into self-employment
- Career change, such as moving role or sector
- Returning to paid work from retirement (sometimes referred to as 'unretirement')

We explored the extent to which different groups were able to exercise choice and control over these transitions, and the experiences of those who successfully adapted their working lives. The research also considered factors that enabled or constrained such transitions, alongside the workplace practices and wider policy frameworks that could support longer working lives.

Summary of methodological approach

The research combined a focused review of existing evidence with qualitative interviews to explore employment transitions among workers in their 60s.

The literature review was conducted using a Critically Appraised Topic (CAT) approach, drawing on peer-reviewed and research-based evidence published primarily between 2015 and 2026. Searches were undertaken systematically using Consensus Premium, supplemented by ABI/Inform and EBSCO Business Source Elite where necessary. This approach provided a robust overview of current knowledge on people working in their 60s and helped identify evidence gaps to inform the primary research.

The primary research focused on UK workers aged 60 to 69 who were still in employment and had made a significant employment transition within the previous one to three years, including reducing working hours, changing career or sector, moving into self-employment, or returning to paid work after retirement. Twenty participants were recruited from a broad middle-income range and with a mix of pension arrangements.

In-depth interviews were conducted via Microsoft Teams using a career narrative approach, enabling participants to reflect on their work histories and the personal, financial and workplace factors shaping their decisions about working in their 60s.

The study was underpinned by the Capability, Opportunity, Motivation and Behaviour (COM-B) framework, which provided a consistent structure for designing the research, analysing the data and interpreting findings. The framework helped explore the complex interplay of individual circumstances, resources and motivations that influence decisions to remain in, return to or reshape work, while identifying the key barriers and enablers to extending working lives.

Further details on our methodological approach are provided as an appendix. Pseudonyms are used in the case studies included in this report.

Research participant profiles

Participant	Gender	Type of change	Age	Previous sector	Destination sector
1	Female	Reduced working hours	60	Public healthcare (NHS)	Healthcare and psychotherapy
2	Male	Reduced working hours	Not stated	Automotive manufacturing	Automotive manufacturing
3	Female	Changed careers or sectors	62	Private-sector SME administration/finance (mixed sectors)	Higher education
4	Female	Reduced working hours	62	Financial services and the Charity/third sector	Charity/third sector
5	Female	Reduced working hours Changed careers or sectors	64	Catering	School transport/education
6	Male	Reduced working hours Changed careers or sectors	64	Engineering/technology manufacturing	Retail logistics
7	Male	Changed careers or sectors Moved to self-employment	61	Mental health/social care charity	Arts, heritage and food/drink enterprise
8	Female	Changed careers or sectors Moved to self-employment	68	Local government	Arts and crafts self-employment
9	Female	Changed careers or sectors Returned to paid employment after retirement	67	Higher education (lecturer)	Interpreting services
10	Female	Reduced working hours	61	Healthcare/nursing	Healthcare/nursing (agency)

Participant	Gender	Type of change	Age	Previous sector	Destination sector
11	Female	Changed careers or sectors Moved to self-employment	62	Social care	Arts, crafts and community wellbeing
12	Male	Reduced working hours Changed careers or sectors Moved to self-employment	68	Information technology/professional services	Arts/culture and property maintenance
13	Male	Changed careers or sectors Moved to self-employment	61	Financial services	Foster care/social care
14	Male	Returned to paid employment after retirement Changed careers or sectors Reduced working hours	68	Forces	Emergency planning
15	Female	Returned to paid employment after retirement	66	Local government	Local government
16	Male	Reduced working hours Moved to self-employment	67	Builders' merchants / tool hire	Portfolio self-employment/gig work
17	Male	Reduced working hours Changed careers or sectors	63	Business consultancy	School transport/education
18	Male	Returned to paid employment after retirement Changed careers or sectors Reduced working hours	64	Automotive manufacturing	Funeral services
19	Female	Returned to paid employment after retirement Changed careers or sectors	65	Public transport	Health and social care involvement/consultancy
20	Female	Reduced working hours Moved to self-employment	63	Private sector occupational therapy	Self-employed occupational therapy

2. What keeps us working?

This chapter focuses on why participants continued to work, regardless of the specific employment changes they had made. It explores participants' motivations underpinning the decision to continue working into their 60s and, for some, beyond State Pension age. It demonstrates that, while financial considerations remained important, decisions to continue working were rarely driven by income alone. Participants described a range of reasons for remaining employed including maintaining purpose, identity, social connection, intellectual stimulation and personal fulfilment.

Attitudes to and perceptions of work

Participants rarely described working in their 60s as simply a source of income or a means to an end. Rather, participants described work as something deeper: a means of preserving identity, purpose, independence, routine, social connection and self-worth. In short, they sought meaningful work.[21] This did not mean, however, that they wanted to remain in the same types of work or sector they had done earlier in life.

For several participants, work remained closely tied to their identities, something which research has found to be central to meaningful work.[22] For instance, one described themselves as a lifelong "grafter", linking their work to independence and self-reliance. Others saw their employment as a way of continuing to use their accumulated skills, remain capable and make a contribution to society. One offered a strong account of work as a means of self-expression, describing the choice to continue working as an extension of their sense of self rather than simply a job.

Another group described work as providing purpose, structure and mental stimulation as it helped them stay active, useful, and engaged. These too are factors that can be central to meaningful work.[23] For a small number this followed a period of retirement and a subsequent return to work as the time spent retired was felt to be monotonous.

At the same time, many participants had consciously moved away from high-pressure careers or no longer considered themselves to be climbing a career "ladder". For instance, one had left corporate work and reshaped employment around their own enjoyment, control and quality of life. Another had selected simpler work that "fits

[21] Bailey & Madden 2016, What Makes Work Meaningful -- Or Meaningless
[22] Bunderson & Thompson 2009, The Call of the Wild: Zookeepers, Callings, and the Double-Edged Sword of Deeply Meaningful Work
[23] Lips-Wiersma & Wright 2012, Measuring the Meaning of Meaningful Work: Development and Validation of the Comprehensive Meaningful Work Scale

around" his life, while one participant rejected full-time conventional employment, viewing it as too restrictive.

Overall, participants' attitudes to work were strongly positive, but on occasion, conditional. At this stage, they did not necessarily want career progression, higher earnings or a full-time commitment. Instead, they valued work that affirmed competence, maintained connection, supported wellbeing and allowed them to remain active without reproducing the pressures of earlier working life.

> ***[I'm] always wanting to be able to work and pay my own way, I think that's where I come from a lot of the time. There's nothing better than having your own money to do so… that's always been the motivator for me. Just having my own money really is a luxury, never taken for granted.***
>
> **Female, aged 60, reduced working hours**
>
> ***It's important to carry on, make a contribution, give something back, stimulate yourself. That's very therapeutic.***
>
> **Male, aged 67, reduced working hours**
>
> ***I can see why I've got jobs because I've gained all the skills, not through the workplace maybe, but through the different things I've done as well... I feel as I've got older, it's like I've become just more resilient about it [and] more belief in myself, I've got skills that I can offer people and that are valuable to people.***
>
> **Female, aged 62, reduced working hours and changed careers or sectors**

Attitudes to and perceptions of retirement

Retirement was rarely described as a simple, fixed endpoint. Instead, participants' accounts suggested a much more fluid experience and understanding of the direction of their working lives. Full withdrawals from paid work were often delayed, resisted, redefined or made conditional on health, finances, caring responsibilities and whether work was meaningful. While some participants looked forward to retirement, most were neutral or uninterested in the prospect. Several explicitly associated retirement with inactivity, and feelings of boredom, isolation and physical decline. For these people, continuing to work was less about rejection of retirement altogether, but more about trying to construct a life that preserved purpose, autonomy and connection.

A large subgroup of participants did not see retirement as a clean break from their working lives. Participants described struggling to imagine stopping work completely and linked continued working to their own independence. The importance of remaining physically and mentally active was echoed by several participants, alongside the social contact and stimulation working brought them.

Those who had returned to work after a period of retirement had commonly retired early from a long-term profession, either to seek a different lifestyle and/or fulfil

caring roles or following redundancy. This group often had some financial stability from their occupational pension and did not always have a clear plan of how they would continue working. However, they saw the benefit of returning to work for both personal and financial reward. One participant who had formally retired and then returned to work did so because they felt retirement lacked purpose and routine. This suggests that, for some, retirement was perceived as a gradual process.

Shifts in the kinds of employment pursued as well as a gradual decline in working hours was actively preferred by others, allowing them to reap the benefits of work while shedding some of the less desirable aspects of work pressure. Interestingly, some participants referred to changing occupations and taking on a "retirement job" due to the lower levels of responsibility, bounded hours and reduced stress compared to previous work. This indicates that, for some, there is a difference between retirement from a specific job, and retirement from paid work entirely.

Another participant who had moved into a lower-stress role despite being able to afford to stop working, did so because she saw little appeal in "vegetating at home", with another feeling they had no immediate reason to stop while work provided them with routine and mental stimulation. Here, rather than remaining in previous high-pressure roles, participants were reshaping work into something more sustainable and compatible with the commitments and preferences of this period of their lives.

Several participants had already experienced retirement or semi-retirement and found it less fulfilling than they had expected. One described how they had intended to leave paid work behind permanently but after a few months found it boring and unfulfilling. Returning to working (as opposed to returning to her previous occupation) was sustained by the sense of purpose, the flexibility, and the contributions she could offer through her interpreting skills. Another participant who had taken early retirement through voluntary redundancy returned to work as she felt she "was not ready to retire" and found that employment provided purpose, appreciation and social connections.

A smaller group were more accepting of the prospect of retirement, particularly where they had financial security or non-work sources of purpose. For instance, one participant described retirement positively and had a clear plan to retire at 67, although retirement did not mean doing "no work at all" as he anticipated taking part in some charity or community-based work. Another who had personal caring responsibilities was comfortable stepping away from professional life as they derived a lot of meaning from their relationship with their foster child.

Attitudes to retirement were generally marked by ambivalence and a strong desire for more autonomy over their personal and working lives. Few participants considered retirement as the automatic endpoint for their working lives. Instead, they evaluated it pragmatically in relation to their health, finances, family, identity and social connections. Negative perceptions of retirement often centred around fear of inactivity, loneliness and loss of purpose while positive views were generally found where financial security had been achieved, and clear sources of meaning were present beyond paid work.

I intend to carry on doing it [working] while I'm enjoying it, quite possibly up to state retirement age.

Male, aged 64, reduced working hours, changed careers or sectors and returned to paid employment after retirement

I could financially give up both [my jobs] tomorrow if I wanted to, and I still think, you know, have enough money from the pensions and things to support myself, but I do it because I quite enjoy it now.

Male, aged 68, reduced working hours, changed careers or sectors and moved from PAYE employment to self-employment

Ongoing financial commitments

As discussed further in the following chapters, although financial factors were not the only influence on decisions and opportunities, they were key in shaping whether participants could continue working on their own terms. Savings, access to pensions and home ownership were key enablers for many participants. It is critical to note, however, that future generations may not enjoy this choice to the same extent. The cohort of people in their 60s today has, on average, benefited from conditions such as high rates of home ownership, house prices which were relatively lower, greater access to defined benefit pensions and more stable career trajectories. These factors cannot be guaranteed for future generations entering their 60s.

Nonetheless, even within this sample, some of the participants described financial situations which had constrained their ability to make the changes they wanted to. For example, some participants shared ongoing mortgage commitments and others referred to inadequate pension provision. In some of these cases, participants worked to 'top up' pensions as they felt this source of income could not provide them with the lifestyle or financial security they wanted. For others however, not having a sufficient pension was financially challenging. For example, one participant cashed in his pension to start a business which subsequently collapsed during the Covid-19 pandemic. With access to his State Pension some years away and only a small "widow's pension", he explicitly stated that he had to continue working because he needed the income.

Some participants linked their financial constraints to a divorce. This was reported as having an ongoing impact on mortgage commitments and pension accumulation which continued to shape employment decisions. Nonetheless, two participants demonstrated that even in these situations, continuing to work was not just a simple financial necessity. Both chose to work for longer to maintain what they valued (large family homes in these instances), demonstrating that, for this cohort at least, finances may constrain choices, but they don't necessarily entirely remove agency.

I like my big house and I have different priorities. I want to have a big house so my grandchildren can come around and stay and I love my house, it's my pride and joy… because this is a second marriage and those assets and property and things are split up in the divorces, we do still have a few years left to run [on] our mortgage so it's also a fact that at the moment I have to work because otherwise I wouldn't have the house.

Female, aged 62, changed careers or sectors

Through divorce, you lose half your pensions as well, that's the problem… here I am at 68, if I hadn't got divorced, I'd probably have retired at 60… at the start I was working because I had to, because I have the mortgage and the divorce penalties and all the rest of it. But over time, you know, I could have downsized and all the rest of it in the last 10 years, but I've chosen not to.

Male, aged 68, reduced working hours, changed careers or sectors and moved from PAYE employment to self-employment

It is important to note therefore that for several participants, financial constraints were a result of cumulative effects of earlier life-course events rather than solely current circumstances. Caring responsibilities, divorce, business losses and interrupted employment histories reduced pension accumulation and continued to shape employment choices decades later.

A small minority of women expressed that increases to the State Pension age for women had derailed their plans for retirement. One participant noted that she now had to "find" another seven years of work and, even though she enjoyed working, she felt the choice had been taken away from her to work less. Another referred to having "the rug pulled out" from under her feet. This echoes wider Standard Life Centre for the Future of Retirement research on attitudes to the State Pension age among people in their 60s, with women more likely to feel that changes were unfair.[24] However, it is also worth noting that one participant expressed disbelief that it had (historically) been accepted that women retired at 60. Although she was now having to work for longer than she had anticipated, she reported feeling capable, active and enjoying learning new skills in her new role.

[24] Standard Life Centre for the Future of Retirement 2026, One more year: Are people ready for a State Pension age of 67?

I'm quite annoyed that when I started work at 16, I should have retired or got my pension at 60… I think it's very unjust, very unfair that they've changed the goalposts and I'm sick, I've got to be in work till I'm 67… I've got to find another seven years of working and I've got to work. I have no choice. I have to work. I enjoy working, but maybe I feel I've been taken away the choice that maybe I only want to work two days a week and have the rest of the time.

Female, aged 62, reduced working hours

They've moved the goalposts since I started work so I've got to work for at least two years longer than I would have had to have done. I think people still, women were still retiring at 60 when I was working to begin with. And do you know what, they were really old. Now I can't believe that I was being expected to retire four years ago… even though I was over 60, I still had something left.

Female, aged 64, reduced working hours and changed careers or sectors

Work as personally fulfilling and meaningful

Many participants articulated a more purposeful reworking of employment. Some participants continued in current roles as they allowed them to act on interests, skills or ambitions that they had previously deferred for other reasons (e.g. financial pressures, health concerns, caring responsibilities). For these participants, work in their 60s became less about progression or status and more about the chance to do something personally meaningful. For example, one participant was attempting to start a new career in an area she had always found fascinating. Another had undertaken a PhD alongside paid employment because he wanted to "do some good" rather than as a route to promotion or progression. However, with no intention to use the PhD to enter employment, it is clear that meaning was not always sought within paid employment.

Others used work to convert existing skills, values or interests into more flexible and satisfying employment. One participant started a handyman business drawing on their practical skills and local contacts, alongside a role in theatre management, resulting in a lower-pressure second career undertaken on his own terms. Another leveraged her language skills, education and personal to transition from a senior management role to become a self-employed interpreter which she felt better aligned with her altruistic nature and personal values. Similarly, one participant who sought a more fulfilling second phase of her working life after leaving a stressful and difficult career, became involved in volunteering through caring and local community activities. This developed into a paid role where she found personal fulfilment in helping others.

I feel I am making a difference to my compatriots when I'm interpreting for them. Naturally I am compassionate… there's an element of compassion and understanding as well.

Female, aged 67, changed careers or sectors and returned to paid employment after retirement

When you give your time, you know, you get such recognition from it. I enjoyed doing that more than I ever enjoyed any job I ever did. I've always been a front people person. I've always given myself for others, so I like helping other people. It's nice to get a thank you.

Female, aged 65, returned to paid employment after retirement

I don't need to work full-time financially, you know, because we get paid quite well and… we're not really well off, but because I don't have a mortgage or a car loan, I have no financial commitment. So, I can actually afford to work part time.

Female, aged 61, reduced working hours

I actually quite enjoy doing this planning job. It's giving me, it's giving me mental… what's the word I'm looking for? Keeping your brain working. Stimulation, that's a good word. Brain stimulation. The PhD is a great stimulator.

Male, aged 68, reduced working hours, returned to paid employment after retirement and changed careers or sectors

Work as a means to maintain human connections

Maintaining a human connection emerged as one of the prominent reasons for remaining in work. For some, work directly countered feelings of loneliness, isolation, or the loss of social networks. Others benefitted from ongoing connections with colleagues, clients, customers, and communities. Several participants discussed work as a means by which to prevent feelings of isolation. They contrasted this with a perception of retirement and 'old age' being mainly experienced at home with little structure or social contact. For instance, one participant worried that retirement might be lonely because her interests did not necessarily involve others whereas she found her new role as a bus driver provided her with valuable daily interactions. Another participant described work as a way of remaining connected to wider society while avoiding what they referred to as a "dormant" state in retirement. A further participant described the social element of work as an important contributor to enjoyment and wellbeing.

Work was valuable for others as it created opportunities to help, listen and support people. For example, one participant described their work in storytelling, mental health, sport, social care and personal care as being rooted in interpersonal connections. He emphasised that listening to people and helping them make sense of their experiences was more than simply 'working'. Similarly, the participant who

worked as an interpreter valued supporting people in healthcare and mental health settings because of their compassion, understanding, and shared cultural connections. Another participant framed work as demonstrating "people person" skills. They felt that helping others and receiving recognition and appreciation gave them a sense of purpose. Work, for these participants, had connection as its central meaning.

Work which enabled participants to spend more time with family

The importance of family was also a recurring theme across interviews. One participant described their decision to reduce their working hours as being strongly shaped by his desire to spend more time with his wife, children and grandchildren following a health procedure. Another valued hybrid working, partly because it enabled her to see friends, spend time with grandchildren, and maintain family relationships while still retaining office-based social contact. One participant also spoke about the importance of working alongside family in a family business. Connections and interactions were therefore felt to be valuable, and it was important that work either provided these or did not impede them.

I would rather be mentally active than dormant at home doing nothing

Male, aged 64, reduced working hours and changed careers or sectors

Everything I've done [since leaving job in 2018] has been an expression of who I am and what my destiny is. It doesn't feel as if this is a job. It's the reason why I'm here. Even if I stopped doing paid work, I would still continue doing it

Male, aged 61, moved from PAYE employment to self-employment

I really enjoy meeting the staff, I've met so many staff. Love it. I absolutely love it. I wish I'd done this kind of work when I left school and not at the end when I've nearly retired

Male, aged 65, returned to paid employment after retirement

I've had a triple heart bypass… it makes you think of your mortality and maybe I should have done less work early on.

Male, aged 65, reduced working hours

3. Making changes

Participants in this research all made significant changes to their working lives in or as they approached their 60s. This included reducing working hours, moving into self-employment, changing role or sector, and returning to work following a period in retirement. While these categories provide a useful way of describing the sample, participants' experiences were often more complex than a single transition. Many had made multiple, overlapping changes. For example, participants who reduced their hours also often changed occupation or sector, while others moved to self-employment or made a broader reassessment of how work fitted into their lives. Rather than distinct pathways, these transitions were often different expressions of a shared desire to reshape work around changing priorities and circumstances.

The chapter begins with an overview of the experiences categorised by the employment changes defined by the sample. It then moves on to explore the events and circumstances that prompted participants to make these changes in more detail. In particular, this chapter highlights how career decisions at this stage were rarely the result of a single trigger, but more often emerged from the interaction of work, health, finances, caring responsibilities and personal priorities. Furthermore, they cannot be viewed in isolation from the personal and professional experiences which preceded this point in their working lives.

Patterns of employment change

Reducing working hours

This group of participants was characterised primarily by a deliberate goal to rebalance work in later life. Participants were economically active, but sought occupations with fewer hours, greater flexibility, lower stress, or a better work-life balance than their previous role or career had provided. In the majority of cases, a significant life event (discussed below) acted as a catalyst to making changes, prompting reflection on the role of work and working in their lives. Reduced hours presented an opportunity to prioritise what mattered to them, whether family or personal wellbeing.

Financial security was an important factor in helping make these transitions possible. It acted as a buffer, allowing participants to essentially exchange earnings for time, health, flexibility or more meaningful work without losing basic financial stability. Pensions helped in making reduced hours a viable choice; savings and redundancy packages supported transition periods; and a general understanding of financial topics, including drawdown options on pensions, tax, and budgeting, helped participants judge how far they could safely reduce their working hours.

Case Study: reducing working hours

After a fragmented period of work following divorce, Angela moved from a stressful, remote charity administration job into a four-day role at a local dementia charity in 2024. The reduction was deliberate: after years of long hours, repeated redundancies and pressure to maintain a home and support her daughter, she wanted "to get some time back for me".

Several resources made the change possible. Her daughter was now at university and needed less day-to-day support. Selling the family house and downsizing to a bungalow released equity and reduced her housing costs. Drawing a defined benefit pension alongside her salary, plus occasional income from online selling and house clearances, meant she could "live comfortably more or less". Her background in finance, mortgages and estate agency gave her the confidence to make these decisions without external advice.

The extra weekday gave her time for appointments, house renovations and other tasks, leaving weekends freer. Her current employer was flexible and appreciative, and the role provided valued contact with colleagues and the local community. Some pressures remain however in that she was unexpectedly given a line manager responsibility, has less energy in the evenings, and longstanding back problems. Overall, however, four days "worked out really well". At the point of interview, renovations to the bungalow were ongoing and she planned to reduce her days further and supplement with her self-employed work in the future.

Moving to self-employment

As with the reduced working hours group, participants who took up self-employed work typically did so as part of a broader reassessment of work, lifestyle and personal priorities in later life. Rather than a goal to maximise earnings, these transitions were motivated by a desire for greater autonomy, flexibility and control over the timing and nature of work. Self-employment, for many, provided a way of remaining economically active while adapting to changing personal circumstances.

The shift from PAYE to self-employment was often a gradual process rather than a single abrupt transition. Furthermore, self-employment was generally facilitated by some degree of financial security. Pensions, redundancy packages, savings, and inheritance reduced reliance on earned income and enabled participants to take risks, experiment with new types of work, or accept lower, less predictable earnings.

Case Study: moving to self-employment

Denise's move into self-employment followed an abrupt health-related exit from a career in social care. After relocating to a cheaper, mortgage-free bungalow, she took on voluntary work and, completed a tutoring course. One voluntary opportunity "snowballed" into paid community sessions, craft fairs, online sales and wellbeing groups. Her management experience transferred directly as she was already confident with business administration, tax, finance and working with people.

Self-employment offered control over her workload and location, which she viewed as essential as her health had worsened and she provided care for grandchildren several times a week. Denise reported finding the work less stressful than social care as well as keeping her brain active and expanding her social network. However, the income was seasonal and uneven. Nonetheless, combined with spousal maintenance following her divorce and benefits the income provided a bridge until she reached State Pension age. While she felt she might retire or scale back her work due to health reasons at this point, Denise described herself as "not a sitting around person" and hadn't ruled out another self-employment venture.

Changing roles or sectors

This group of interviewees were generally characterised by a change in their attitude towards their former careers and current occupations, typically triggered by significant life events, dissatisfaction with previous roles, health shocks, caring responsibilities and desires to pursue long-held interests that were not accessible in earlier life. Participants were often searching for work which provided greater personal fulfilment and meaning or a better work-life balance. Health and wellbeing also featured prominently as motivators for career changes.

Case Study: changing roles or sectors

Gillian moved from finance and office-management posts in small private-sector firms into university research finance. Redundancy in 2018 and further moves between SMEs exposed the insecurity and limited sick pay of private sector employment. In 2022, she took on a university role before moving to another university for higher pay, location-based weighting and a larger pension contribution, while commuting only one day a week. Her mathematics and finance background, and experience accumulated across several roles, strengthened her application.

The change delivered the lifestyle Gillian wanted: home working, 41 days' holiday, mentally challenging work and time for family, friends and travel. It also helped her build her pension provision after years out of paid employment caring for her children. Her remaining mortgage meant work was still financially necessary and could sometimes involve long hours. Nevertheless, she described her new role as affording "the lifestyle that I want" without too much salary compromise. She reported not seeking promotion and that her next decision would be whether to retire or negotiate fewer, more location-flexible hours.

Returning to work or 'unretiring'

The 'unretiring' group consisted of participants who had exited the labour market through retirement and subsequently re-engaged with work, often in new ways. In contrast to those who delayed retirement, these individuals viewed retirement as a meaningful transition point before later deciding to return to paid work or self-employment. A key theme was wanting to avoid the pressures associated with previous roles and careers. Retirement also played a role in creating space to discover new forms of meaningful work.

Rather than returning to old careers or working patterns, returning to work after retirement was characterised by change. Several were working part time, combining employment with study, volunteering, or family commitments whereas others reduced their workload or entered new sectors or roles. Generally, participants returned to work not simply because they needed to, but because work continued to provide purpose, connection, engagement and personal fulfilment, aligning with expectations around the 'broad middle' group's motivations for continuing to work in their 60s.

Case Study: returning to work, or unretiring

Sally took early retirement at 55 after a stressful departure from a public sector transport company. A redundancy payment from an earlier 25-year retail career had cleared the mortgage, and her defined benefit pension, savings and her husband's pension meant that paid work was not financially necessary. She initially had no intention of returning. Retirement, however, did not suit her image of herself as busy, active and people-focused; she feared the idea that people could "sit indoors" and "vegetate in front of the television".

Her route back was gradual and unplanned. She took on a range of different volunteering roles including becoming an unpaid carer. This led to her becoming involved in health care service-user involvement activities. After being invited to give a paid talk, she was asked to undertake more meetings, consultancy, training and hands-on involvement. This was enabled by accumulated expertise through her voluntary work and associated training as well as earlier work chairing a mental health committee and dementia training.

Sally continued to decline full-time employment as she felt part-time work preserved her social life and autonomy. The income was defined as a welcome extra used for holidays rather than a necessity. She reported, "I absolutely love it," and that she wished she had found this work earlier. Her case shows unretirement as a pathway from volunteering into meaningful paid work, rather than a planned return driven by financial need.

What prompts change?

This section expands on the data discussed above to explore how a combination of work and life events led to a changed perspective or a changed need with regard to working. This included health concerns, changes in the workplace, relationship breakdown and redundancy. Participants rarely described a single decision taken at a single moment. Far more often, several events accumulated over a period of years, and it was their combination rather than any one of them which prompted change. Importantly, the same event could produce markedly different outcomes depending on what an individual had to draw on.

Accumulated triggers

The most consistent finding in this data is that triggers seldom arrived alone. Participants described sequences of events, frequently spanning several years, in which a workplace change, a health problem, a bereavement or family illness compounded one another until a change to working life became either desirable or unavoidable.

The interaction between these events mattered more than any single one of them. For example, one participant had been unsuccessful in an application for a senior post, and shortly afterwards their mother had a stroke; they took several months

away from work due to experiencing poor mental health associated with these events and subsequently negotiated their exit after re-evaluating what work meant to them. While it is not clear that either event alone would have produced that outcome, taken together they prompted a reassessment of whether the role remained right for them. Another experienced redundancy, the pandemic, three bereavements and their wife's critical illness across a few years. A third lost both their business and the private pension during the pandemic and subsequently undertook two prolonged and consecutive caring roles.

When events accumulated, this had an impact on the choices available to participants in terms of the changes they were able to make. The level of resources participants had when experiencing key events was also important. In other words, when a single trigger met an intact base of resources, participants generally moved into something they had chosen. However, when they experienced several triggers, particularly where they arrived in quick succession, the change was better characterised as something necessitated rather than something selected. This is encapsulated by Paul's narrative.

Case Study: When events accumulate

Paul had spent much of his career self-employed and later established a consultancy. At 55 he cashed in a substantial pension he held from an earlier career and invested it in his consultancy business. By March 2020 he had several business sales approaching completion, which between them would have earned him a sum he described as life changing. However, the Covid-19 pandemic interrupted their completion, ended the business and, with it, his pension provision sum that had been withdrawn and invested in the business. ***"I cashed that in [pension], I was 55, and I invested that in this business… and with it went my pension."***

What followed was a sequence of events which left little room to rebuild. He took agency work and, for a time, ran a pub. However, his wife became ill, and he cared for her full time until her death. He then took part-time work with a local authority, which he enjoyed and gave him a workable balance, before leaving after eighteen months to care for his mother.

Paul's retirement planning had assumed both a viable business and his wife's long-service final salary pension. At the time of interview, he had been out of work since the previous summer and had attended six interviews without success but was about to begin a part-time driving role. His income was maintained by widow's pensions, supplemented by interest on savings and made possible by downsizing his house following his wife's death. At this point, he would be eligible for his State Pension in five years.

Health events as a prompt for change

In a number of cases, participants experienced a specific health event which ended a particular kind of work outright. One participant described how their spinal collapse made it impossible to continue managing a residential care home, while another found that a change in working conditions requiring them to be on their feet throughout the day in a local government role producing repeated periods of sickness absence, culminating in ill-health early retirement. Two others were seriously ill with Covid, while a third left a role in which they had become significantly stressed.

These participants can be characterised as having little choice in the changes they were making in that they were responding to circumstances, frequently at short notice and alongside other events. As the accumulated triggers discussed above suggest, a health event rarely acted alone, and its consequences depended heavily on what resources were available at that moment.

Changes in the workplace

A substantial number of triggers related to changes in the character and culture of participants' employment, rather than their own capacity to work. Several described a change of ownership: one recounted the sale of their employer to a more profit-driven company, which removed the discretion and autonomy that had made the role enjoyable; another experienced a comparable cultural shift and, after more than two decades with the same firm, lost their appetite for the work; while a third described their employer moving from a client-service orientation to a financial one.

Others pointed to an increased workload or reduced management support. For instance, one participant returned from a period of illness to find that none of their work had been covered in their absence, and that they had additionally inherited the workload of other colleagues. Another found that their senior role in education had become principally concerned with saving their organisation money, which they felt was a departure from why they had entered the profession in the first place.

For one participant, the trigger was employment insecurity rather than workplace culture. Having been made redundant in the past and having recently observed a close family member require an extended period of sickness absence, they concluded that small private-sector employers offered neither the sick pay, nor the pension provision, that they now needed, and moved deliberately to work in the public sector to gain this. In these situations, work had not necessarily become too demanding, but participants felt that their perceived terms and conditions of work had changed without their agreement.

My main job was to save money for the organisation, and I felt that wasn't right for me.

Female, aged 67, changed careers or sectors and returned to paid employment after retirement

I just lost the energy for the job.

Male, aged 64, reduced working hours, changed careers or sectors, returned to paid employment after retirement

[The new owner] is basically run by money men… the whole thing just got no fun.

Male, aged 67, reduced working hours

Relationship breakdown

Divorce and separation, even if many years prior to the period we were exploring, featured in a significant minority of accounts and operated quite differently from caring and other family responsibilities. Caring created demands on participants' time, which they generally accommodated by changing when and how they worked. Relationship breakdown, by contrast, removed part of the financial foundation on which a change would have rested: a second income, shared housing costs, or an expectation of two pensions supporting one household. When that foundation went, participants who might have chosen to reduce their hours or move to lower-paid work instead found they needed to continue to earn money or increase their earnings. For example, for one participant, divorce meant the loss of both a second income and rent-free accommodation, substantially altering what his retirement could look like and leaving him reliant on a portfolio of small income streams. Another was deferring access to her pension until her settlement concluded, which shaped both her finances and the timing of her eventual withdrawal from work. Divorce could also precipitate a reassessment of priorities. For example, one participant described his divorce as causing him to rethink his corporate career which had, in his view, cost him his family life.

4. Work and employment priorities in our 60s

The previous chapter explored the employment changes participants made in their 60s and the events that prompted them. This chapter shifts attention from the changes themselves to the priorities those changes were intended to support. Although participants were recruited on the basis of a particular transition, such as reducing hours, changing sector, becoming self-employed or returning to work after retirement, many made additional adjustments to their working lives. This included working from home, reducing their commuting time, working flexibly, taking on gig work, searching for lower intensity work or pursuing employment with generous annual leave. Rather than ends in themselves, these changes were sought to make space for other priorities.

This section highlights how employment changes were leveraged in order to prioritise time to care, to protect health and to pursue interests outside of paid work. It also discusses how autonomy and control over work, though prerequisites for achieving these aims, were also valued as priorities in their own right.

Accommodating changing but continuing care responsibilities

Research and literature on work-life balance has traditionally focused on the relationship between paid work and family responsibilities, often conceptualised as work-family conflict. Although this impacts both men and women, women continue to take on a disproportionate amount of unpaid care and domestic work and are more likely to make changes to their working arrangements to make time for caring responsibilities.[25] Indeed, a number of the female participants in this research referred to working part time, taking time out of the workplace or making decisions about roles or opportunities to care for their children across their working lives. Interestingly, many of the female participants articulated how their parental roles continued to shape their decisions around work into their 60s.

Although hands-on childcare was no longer required, many of the participants had older or adult children at university or living at home. Consequently, parenting remained part of their lives albeit in a different guise. For instance, many continued to provide financial support, either in terms of living costs or with specific outlays such as weddings or help buying a house. Beyond needing to provide financial support, many of the women also shared how their employment decisions continued to be informed by family needs and remaining available, not just for their children, but for the family as whole. One participant, Sara, provided a clear illustration of how caring responsibilities remain at the forefront of working decisions.

[25] McMunn 2025, Unpaid work – the missing link in the gender gap

Case Study: Family and caring responsibilities

Sara recounted how she worked part time in an administration role while her children were young. Once they reached secondary school age, she felt able to pursue her own career and embarked on a part-time master's degree in psychotherapy. At the point of interview, Sara was starting to build up her private practice whilst also continuing to work in the community. Nonetheless, work decisions remained shaped by her commitments to family life.

Sara discussed her continuing financial commitments to her children as she supported them with travelling, university and while they remained living in the family home. She shared how maintaining financial independence through working was important for herself and because it enabled her to support her family. However, Sara's caring role consisted of more than simply financial provision, as she also expressed the importance of presence in the family home. In 2023, her husband became critically ill which she described as a "*life changer*" and led to her making further career decisions in order to be available for him. Sara shared how a combination of working from home and self-employed working meant she was in control of how and when she worked. This enabled her to be present for her children, and associated household chores.

"I work two certain days. I wanted those days off, because now my children are wanting to be maybe more available at the weekend. So, I'm thinking they won't want that for long. They'll only want that until they, you know, settle down and what have you. So, I think about being available for them still… it is a godsend because I like working from home. I like being able to put on a wash, I like being able to be available for the dog. So, you know, this kind of availability, it suits me."

Women in this sample were more likely than the men to describe care as a priority in their working decisions at this stage of life. Nonetheless, caring itself was not limited to women, and furthermore it was not only children who required care. For instance, a number of participants referred to caring for grandchildren. While this did not always directly influence working decisions (particularly for men), being able to spend more time with grandchildren and wider family often emerged as a benefit from reduced or more flexible working.

I really, I really enjoy it [working fewer hours]. I mean, my grandkids are growing up, so I've got the chance to take them to school a couple of days and see more of general, you know, family life, which is what I wanted… I want to spend more time with my wife and then definitely more time with my grandkids
Male, aged 60, reduced working hours

Where I am at the moment, I get 41 days' holiday, including bank holidays. That's something that's important to me if I want to take a couple of days off to look after the grandkids because my children are doing something.
Female, aged 62, changed careers or sectors

Some participants also referred to supporting ageing parents. This took the form of directly providing care or more practical support such as attending hospital appointments or managing parents' 'affairs'. In some cases, work decisions such as working more flexibly or reducing hours were made, at least in part, as a response to the needs of ageing parents. Interestingly, caring for elderly parents was not as strongly gendered as caring for children and grandchildren. There were several instances of male participants making significant employment changes to prioritise elder care across their working lives with one recounting leaving work in order to care for his mother after she was diagnosed with terminal cancer.

For a small but significant number of participants, caring for a spouse also influenced decisions about the changes they needed to make to their working lives. For example, three participants talked about caring for a seriously ill spouse, one of which resulted in a bereavement and another in a partner becoming disabled. These participants recounted how caring responsibilities during this period meant their priorities were for work to be flexible, low pressured and for them to have sufficient time to care.

This evidence suggests a continuing relevance of the concept of a 'sandwich generation'. This refers to adults in midlife who are simultaneously caring for dependents and ageing parents.[26] However, participants in this sample also reported caring for grandchildren and ill spouses. Indeed, there is a growing recognition that this conceptualisation does not capture the full range of caring responsibilities at this stage in life and that multigenerational care increasingly includes grandparent care.[27] This research demonstrates that caring can extend horizontally as well as vertically.

In most cases, caring for family members was expressed as a normal and valued part of life and most participants had successfully adapted their working lives in order to incorporate caring. However, sandwiched caring at this stage has been found to impact on workers' productivity, job satisfaction and ability to continue with

[26] Grundy & Henretta 2006, Between elderly parents and adult children: a new look at the intergenerational care provided by the 'sandwich generation'
[27] Vlachantoni et al 2020, Caught in the middle in mid-life: provision of care across multiple generations

employment.[28] Furthermore, it has been found to have a more profound effect on women who are more likely to take on care-related tasks.[29] Indeed, some participants described challenges in accommodating paid work alongside caring, particularly where caring was intensive or prolonged. For example, one participant required substantial accommodations from his workplace, and two further participants had to take time out of employment. Most participants were able to successfully accommodate caring responsibilities. However, as discussed in Chapter 5, many of these accommodations were made possible because of factors such as supportive managers and the availability of flexible working arrangements which, outside of this sample, may not always be available.

Making employment decisions to protect health and wellbeing

As discussed above, some participants reported that a health 'event' specifically prompted their decision to make a change to their working life. However, even without a specific health trigger, a number of participants articulated that health and wellbeing considerations were key priorities shaping their employment decisions. For instance, some reduced their hours or sought greater flexibility to make time for activities such as yoga, walking, mindfulness or healthy eating. Others moved into less intensive roles, roles which did not require long commutes or work they were able to do from home to reduce stress. These cases can be distinguished from those discussed in Chapter 3 who foregrounded health as precipitating change. Here, we see more control in that, rather than responding to a health crisis, participants were making proactive changes to ensure their work remained sustainable as they aged.

One notable example is discussed in the case study below. Here, a female participant, Pam, working as an occupational therapist, described how concerns about her physical health (along with other priorities) were central to changes she made to her working pattens and practices.

[28] O'Sullivan 2015, Pulled from all sides: The sandwich generation at work; Barbosa and Real de Oliveira 2026, The invisible burden: A qualitative study on the sandwich-generation's work–life collision and corporate accountability
[29] Albertini et al 2023, Becoming sandwiched in later life: Consequences for individuals' well-being and variation across welfare regimes

Case Study: Prioritising health and wellbeing through self-employment

Pam had already reduced her hours from five to four days after being furloughed during the Covid-19 pandemic had made her realise she valued having more time for herself. Pam described how, at this point, she deliberately used her day off as a wellbeing day: *"I called it wellbeing Wednesday and it was my day when I just went out for walks or just, you know, did nothing and it just improved my mental well-being."*

Pam was prompted to make a further change in 2022 when new management took over her organisation and there was a shift in culture to prioritise productivity and profit over service quality. This coincided with her suffering with a neck condition which was worsened by working on a laptop. Although occupational health had made some recommendations to address this, Pam felt pressured to take on more work and was becoming concerned about the impact this was having on her neck.

In order to gain more control over her workload and working environment, Pam made the decision to go self-employed. This meant she was able to reduce her working week to around 14 hours and adapt her work processes such as working from home and using 'voice to text' technology to help manage her condition. Being self-employed also meant she was able to support her elderly mother who she was concerned might need more care in the coming years.

Pam described how she missed aspects of her previous job such as being able to mentor junior colleagues, but she felt that the change had generally been very positive. She was able to continue in a job she enjoyed and found rewarding but with reduced stress and fewer demands on her physical wellbeing. Pam described herself as being really lucky and said that *"it's really, really worked for me over these last few years"*. She noted that, even with the technological assistance she now used, she would have struggled to continue working in the way she had been, but in contrast "*the way I've got things set up, it works really well for me*".

Pam's case illustrates how employment changes at this stage of life can be influenced by multiple factors. For instance, we can see here how changes in the workplace and caring for elderly relatives feature in Pam's decisions. However, the predominant theme in this narrative was the need to proactively protect her physical health and wellbeing. In turning to self-employment, Pam was able to make the changes she needed to ensure her work was sustainable. We can therefore see how health management can be an important priority for new working arrangements as workers enter their 60s.

Making work-related changes to have time for self

A minority of participants articulated that, in making workplace changes, they were prioritising a good balance between work time and time to pursue interests for

themselves. Some specified wanting more time for holidays and travel, others noted hobbies, completing a PhD or volunteering. While female participants were more likely to frame their employment changes as gaining flexibility to care, participants making time for leisure or personal activities tended to be male. This group of participants were very positive about the changes they had made.

The great thing about it is that it's extremely flexible so I can nominate the days that I work. I've just got a 10-hour contract and I work a few more hours, but I do it essentially in somewhat of a self-serving way because I just pick the days that I want to work, which is usually a couple of days a week… I can pretty much organise a month in a self-serving manner, really. You know, it fits, I can fit me and my golf.
Male, aged 64, reduced working hours, changed careers or sectors and returned to paid employment after retirement

It's the flexibility of doing things that you want to do when you need to, it's that. So that's why the work that I do now works very, very well. It gives you that flexibility, I can go away three times a year, if I want. I went away in November and in February… I thought, 'that's a good idea, let's go abroad'.
Male, aged 67, reduced working hours

Work is actually letting me take a month off in October because I'm going to Australia for my stepson's wedding. Working here affords me the lifestyle that I want without necessarily having to compromise too much on salary.
Female, aged 62, changed careers or sectors

Choosing to need less

A recurring feature of these accounts was that participants were not motivated by increasing their income and often sacrificed this in order to meet other priorities. For example, one participant continued to decline additional paid roles in favour of working in a way which gave her more autonomy and satisfaction.

Participants appeared willing to sacrifice material comfort in order to reduce stress and responsibility. For example, one participant who had been a deputy general manager moved into minimum-wage work, describing it approvingly as basic work without responsibility; another left a senior role in information technology for self-employed handyman work; a third moved from running their own consultancy into manual work for a local authority. In almost every case, this was narrated as relief rather than loss. Certain expenditures, by contrast, often continued to be prioritised. Travel in particular was protected: one participant organised their portfolio of occasional work expressly around going abroad three times a year, while another's intention to take several holidays a year determined what work they were willing to consider at all. Income and seniority were conceded; time and travel were not.

The capacity to make this trade was itself a resource, and one unevenly held. Those who reduced their expenditures generally did so when they had no housing costs or

were in receipt of an above adequate pension. Participants without that floor were not exchanging income for balance but absorbing financial pressure with fewer means of relieving it.

Prioritising autonomy and control

Throughout the research, participants expressed the importance of autonomy and control over their work in order to accommodate caring responsibilities, protect their health or pursue interests outside of work. However, autonomy and control didn't just emerge as a means to an end but were also expressed as goals in and of themselves. For instance, one participant referred to full-time work as a "prison sentence" and valued freedom and self-determination over and above maximising earnings. Here flexibility, control and 'time' were discussed as more nebulous ideals and sometimes stemmed from pressures earlier on in their careers. These participants were therefore seeking a better work-life balance than they had been able to enjoy earlier in their working lives but without a specific goal for their non-working time.

I just wanted to slowly try to get some life back for me really, because I've just been working all the time. And especially like, you know, I don't have to support my daughter as much now. I'm still here, but I can go weeks without seeing her, she's at uni, she knows I'm on the end of the phone, but I haven't got the day-to-day things to do with her, so it's like I felt it was time for me to try to get some time back for me.

Female, aged 62, reduced working hours

I got divorced after a long, long marriage, partly caused by working away overtime. It takes a toll on the family and the marriage… I do quite like working for myself, I have to say, because it gives you even more control over what you do. I spent most of my career working for the same organisation, was quite ambitious and climbed up the corporate organisation… I don't want to climb up the management tree anymore. You know, there's only one level above me and I don't really want to, I don't want to build a big corporate company of my own, you know.

Male, aged 68, reduced working hours, changed careers or sectors and moved from PAYE employment to self-employment

I've earned this job, you know, I've earned going home for lunch. I've earned finishing at 4pm because I've done it all already. I've worked seven days a week. I've started at 5 in the morning. I've finished at 11 at night, you know. I've done all that. And also travelling as well, where you could be away from home for a week or two at a time. I've done it, now I can go home to my house.

Female, aged 64, reduced working hours and changed sectors

Although the literature on work-life balance remains dominated by discussions of work-family conflict, there is evidence of people 'downshifting' and accepting lower incomes in order to have a better work-life balance in and of itself.[30] For some, this can be traced back to the Covid-19 pandemic which led to a shift in priorities; for others, burnout and caring responsibilities remain key underlining reasons.[31] It may be that, for this age group, there is a greater urgency behind making time for self. For instance, one participant noted how heart surgery had prompted him to consider his own mortality and that life was "too short" and there was a need to "get the balance right". Nevertheless, it is questionable whether these priorities are representative of this particular age group or are more of a reflection of wider shifts in the place of work in our lives and increasing competing pressures. It might, of course, be that both of these positions are applicable.

[30] Hamilton & Mail 2023, Downshifting in Australia: A sea-change in the pursuit of happiness
[31] Choi-Allum 2023, Understanding a changing older workforce: An examination of workers ages 40-plus

5. Managing change

The previous chapters explored the employment changes participants made, the events that prompted them, and the priorities those changes were intended to support. This chapter focuses on the enablers that made these transitions possible. It draws out how participants' ability to change their working lives was shaped by a combination of external resources, such as pensions, home ownership affordable housing, employer support and employment opportunities, as well as personal resources, such as good health, financial confidence, resilience and the accumulation of transferable skills. The chapter also examines the barriers and constraints that limited choice and narrowed opportunities for some workers in their 60s.

External resources: how is change managed?

This section focuses on external resources which enabled participants to make the changes they wanted, and which distinguished those with a genuine choice from those with very little. Participants drew on a combination of financial resources, pension income, employer flexibility and personal networks. What emerged is that few relied on any single one of these. Rather, it was the accumulation of several modest enablers which gave participants room to manoeuvre, and the absence of that accumulation which most sharply narrowed their options.

Combining different income sources

Very few participants described a single income stream supporting their change. Far more common was a combination: a pension drawn early or in part, an exit package, some savings, a partner still earning and earnings (albeit often reduced) from employment. However, across the sample, pension savings were the most commonly used income source, although rarely in isolation. What mattered was not the size of any one element but whether, taken together, they covered any gaps created by reduced earnings from employment. Once they did, paid work became a supplement rather than a necessity, and it was this shift which enabled them to make the changes they wanted or needed.

Several participants were explicit about what their income streams allowed them to change. One described keeping a stable amount coming in from their pension scheme while their part-time earnings covered the discretionary spending which the pension alone would not stretch to. This was described as principally enabling him to maintain the same standard of living and pay for holidays. Across the sample, this division was consistent: pension income tended to cover fixed and essential costs, while earnings funded the discretionary spending participants were unwilling to give up.

Where a pension was directly used to enable an employment change, this often came from a range of employer pensions and private pensions (defined benefit and defined contribution pensions were evident across the sample and sometimes held

by the same person). Most drew on pensions early as an income, with only a minority taking out a lump sum. It is worth noting, however, that using pension savings in this way did not prevent participants having to be careful with money or make spending adjustments. For example, one participant described themselves as comfortable, but with a vastly reduced income from the one they had previously enjoyed while in full-time work; they had adjusted their lifestyle around the reduction. Another pointed out that that while they currently earned good money from the interest on their capital, as the capital was eroded, so did the interest and that future vulnerabilities were possible. Furthermore, pensions were rarely the sole financial resource used to support a change in employment. What is clear with these examples, and discussed further below, is that ensuring there is 'enough' is important, but that attaining wealth was not a goal.

Case study: Using multiple pension pots to support a gradual transition into self-employment

Jenny described how she planned to stagger the use of four different pensions to finance her change in employment and ensure she was not being drawn into a higher tax bracket.

Jenny spent most of her career working in the NHS. At the time of interview, she had recently realised that, unlike some other pension arrangements, her NHS pension would not continue to increase in value if she delayed drawing it. Consequently, she had decided to start claiming it and use the income to reduce the number of paid hours she worked so she could redirect her time to further developing her private practice.

At the same time, she continued working for the NHS and was enrolled in the newer NHS 2015 pension scheme. Although she saw this scheme as less advantageous than the older 1995 arrangement, she felt being able to accrue pension benefits was an important reason to remain employed by the NHS. She therefore intended to draw one NHS pension while simultaneously continuing to build entitlement in the other.

Alongside her NHS pensions, Jenny also held a separate private sector pension from earlier employment, which she described as a valuable pension pot. Although she was eligible to access this pension, she had decided not to do so immediately because drawing on this alongside her employment income and NHS pension would increase her taxable income and potentially move her into a higher tax bracket. She had therefore deferred access to a later date.

Jenny was also paying into a private pension she had access to via some current part-time employment. Rather than a traditional pension pot, however, she viewed this more as a means by way which to generate savings and intended to take the accumulated fund as a lump sum in the future.

> *[Employer name] is not a pension pot, I came to it far too late in life for it to be a pension pot... I would just take it as a kind of a lump sum and reinvest it and draw down something from that… The [employer name] one I know will be like a, I don't know, the equivalent of getting some money and putting it towards an ISA or sort of like a lump sum type of thing.*

Lastly, Jenny also expected eventually to receive the State Pension. Jenny's case illustrates how multiple pension pots can be strategically sequenced and combined to support changes in employment. Rather than replacing work, the pensions acted as transition finance, enabling reduced hours, greater flexibility and a progressive move towards self-employment while managing financial risk and taxation.

The relationship between income streams and expanded choice could also be seen in the reverse. Where there were few financial resources, participants continued to work but with markedly less choice about the terms. One participant's income from craft work fluctuated seasonally and was supplemented by spousal maintenance and disability benefits. Another relied on a widow's pensions to cover their bills, with anything beyond that drawn from the interest on their savings. In these cases, financial need remained paramount and as a consequence, both had considerably very little freedom to decide how and how much they worked.

> ***You have to be mindful of the advice of your financial adviser, how long [pension savings are] going to last and what's the right thing to do. So I just thought, well, you know, if there are things you want to do or there's bits of it that can help with, then keep a stable amount of money coming in from the pension scheme and then the other bit supplements what you might need.***
>
> **Male, aged 65, reduced working hours**
>
> ***I'm 63, I've probably got 10 years where I'm active and want to really be able to enjoy life and go on holidays, lots of holidays, and that comes at a financial cost. So, I earn enough from my widow's pensions to pay the bills just about and the extras come from interest off the capital.***
>
> **Male, aged 63, reduced working hours, changed careers or sectors**

How and why participants used their pensions

Participants' use of their pensions was frequently strategic, rather than viewing them as income for 'traditional' retirement (that is, income for when they had stopped paid work altogether). Four distinct patterns emerged:

- Drawing a pension in order to subsidise preferred work
- Deliberately deferring drawing on a pension
- Managing a pension's interaction with tax
- Disengaging from pension saving altogether[32]

The most common use of pension income was not to replace earnings, but to make lower-paid work affordable. One participant drew down on one of four pension pots expressly so that they could afford to remain in a lower-paid role they preferred. Another described how a pension they had from their previous employment becoming available in their 50s allowed them to accept a lower salary elsewhere. A third, still waiting for access to theirs, was clear that although a pension would not enable them to retire, it would enable them to work fewer days. In each case, the pension functioned as a subsidy for a better working life rather than as a substitute for not working at all.

[32] It is worth noting that this last group was a minority of participants.

Case Study: Using a pension to enable change

Gordon had spent his career in engineering and manufacturing, latterly in a senior technical role. However, he became seriously ill in late 2023 and had to have several weeks off. On his return to work, found that none of his work had been covered during his absence. He had additionally inherited the responsibilities of colleagues who were themselves winding down towards retirement. The role had become, in effect, considerably larger than the one he had left.

With no prospect of the workload being addressed, Gordon negotiated an exit which included six months' salary and six months of continued pension contributions. Rather than seeking an equivalent position, he took a delivery driving role. This paid substantially less than his previous work in engineering and he had to draw down on one of four pension pots (a combination of employment and private) to make the change affordable. However, Gordon felt that the job brought certain advantages in terms of being able to "leave work at work", as well as keeping him mentally and physically active. He also reordered his priorities to a stance he had not held earlier in his career.

"Firstly family, but secondly me, not the company. I'll give my best once I'm there, but the focus is more so me. If it's not right, I'm going to be off."

He reported the change as being positive and compared his experience to that of a relative who had stopped work entirely and whom he felt had seen a concomitant decline in their mental sharpness.

These narratives accord with the picture from quantitative data published by the Second Pensions Commission. Their analysis suggests that, after people start to receive income from a private pension, around half reduce the number of hours they work in the subsequent one to two years. Among those who reduce their hours of paid work, the average reduction is around 10 hours per week.[33]

Several research participants had made a considered decision not to draw down on their pension yet. For example, one participant established that their scheme became payable without penalty in 2029 and so decided to wait in order to avoid the penalty, whereas another was deferring access to their pension until a divorce settlement concluded, since the settlement would determine how much of their former partner's provision they received.

Tax featured prominently in participants' reasoning, and in several cases determined the sequence and timing of decisions. One participant had four separate sources, including a frozen scheme, a scheme still accruing, a deferred private pension, and the State Pension. They intended to phase access to them across consecutive tax

[33] DWP 2026, Second Pensions Commission report: evidence pack

years specifically in order to remain below the higher rate threshold. Another declined promotion where the additional income would have been substantially eroded by tax and student loan repayments, concluding that the extra responsibility was not worth the remuneration.[34] A third, with a substantial amount saved in a defined contribution pension, was weighing an annuity against self-administered drawdown and acknowledged that they would need further advice before deciding.

For a minority, the decision was not how to use a pension, but whether to engage with pension saving at all. One participant had concluded that pension saving was not worthwhile, citing that her friends had been taxed 40% on their additional voluntary contributions and saying that it would be more worthwhile to save in an ISA and "live for today". This view reflects a broader pattern of confusion around pensions which sometimes leads to negative perceptions of pension saving.[35] Another described an entrenched mistrust of insurance companies and financial institutions. They retained a small untouched workplace pot which they had no intention of accessing and instead built savings through a banking app's round-up feature. These positions were formed from direct experience and, in the first case, reinforced by the experiences of a friendship group, rather than decisions made on the basis of professional advice. The majority, however, valued their pensions highly with one participant describing a pension as the "pot of gold at the end of the tunnel" and the "best security available".

Housing as the biggest single enabler

Among different financial resources, housing costs did most to determine how much or little participants needed to earn. A substantial number were mortgage-free by this stage, in several cases as a direct result of a redundancy payment. One participant cleared their mortgage with a package received after 25 years of service, together with the proceeds of shares they sold at the time which enabled her to earn far less then she previously had needed to.

Others actively reduced their housing costs in order to make a change viable. One participant knew that a planned sale and downsizing would allow them to drop from five days a week to four. Another, having been bereaved, downsized substantially and described the effect on their monthly overheads as the thing which kept their income and expenditure in balance. A third pointed to a private landlord who had not raised their rent in six years, noting that if a rent increase were to occur, it would have a substantial impact on their current working arrangements.

[34] This participant had a student loan from their master's degree.
[35] Which? 2026, The common pension misconceptions that could cost you

My landlady, she's not put the rent up in six years… it's a cheap place to live, so I'm not bothered about that at all. If my landlord was to stick the rent up, that would hurt.

Male, aged 67, reduced working hours

The role of employers and managers in enabling flexibility

As noted in Chapter 4, participants were generally able to accommodate caring responsibilities and protect their health because of supportive management and available flexible work arrangements. Indeed, several participants described employers who accommodated their requests for changed working patterns or hours readily. One participant had dealt with the same family-run firm since the 1980s and characterised the relationship as mutually flexible, with no pressure on the timing of their eventual retirement. Another described an employer permitting them to set their own rota, an arrangement they had not found matched anywhere else. A third was supported through their father's death and partner's illness by a firm they described as extremely flexible throughout. As explored in the previous section, where that flexibility was absent, participants frequently exited the workplace. For instance, one participant found their working conditions changed such that they were required to be on their feet all day, which precipitated a period of sickness absence and eventually ill-health retirement. In these cases, the distinction between these groups was not the severity of the participants' circumstances but the willingness of the employer to adapt.

[when it came to decisions around reducing hours] They're as flexible as I am, really. It could have been 12 months, it could have been 3 years.

Male, aged 65, reduced working hours

The employer [was] very happy to accommodate the flexibility… on the face of it is a gift from God.

Male, aged 64, reduced working hours, changed careers or sectors, returned to paid employment after retirement

After my wife became ill, it was the support that I got from my boss and my firm that enabled me to work flexibly and from home… The reason I stayed in the workforce was because of the support that I was getting from my boss and my firm.

Male, aged 61, changed careers or sectors and moved from PAYE employment to self-employment

I go one day a week into the office… I am much more productive at home. And I have a manager that does not micromanage at all.

Female, aged 66, returned to paid employment after retirement

Employment opportunities: networks, sector and place

The majority of successful moves into new work came through an existing contact rather than through formal recruitment. One participant was telephoned by a former colleague about a vacancy while they were out of the workplace caring for their mother and took it. Another had built up a client base through side work, which transferred directly into a self-employed business. A third had a single voluntary role in a small village which led to paid group sessions, charity-funded work and interest from the NHS, all from a network of existing contacts. A fourth learned from a friend that the volunteering they were already doing could be paid work and was hired by the first organisation they contacted about this.

Experiences of formal recruitment were mixed. Participants who possessed current, in-demand experience in a sector with active labour shortages found the formal route worked well. For instance, one moved between engineering employers readily and was clear that employers valued the experience they brought. As discussed later in this chapter however, difficulties arose where participants were attempting to enter a field in which they had no demonstrable track record, or where they had a substantial gap in employment.

Sector and geography also shaped available opportunities. One participant found an abundance of work in manufacturing and technology in Scotland, driven partly by defence demand, and could move between employers readily. Another, living in an isolated town some distance from any major centre, described an almost complete absence of local opportunities, which had kept them in a role they no longer enjoyed for several years.

> ***Contacts is a big thing, because if not for her [a former colleague], I would have taken that other job, but it's not really what I wanted. I didn't really want to go and work every day in an office.***
>
> **Female, aged 66, returned to paid employment after retirement**
>
> ***It all only came about through one voluntary job… everyone knows everyone.***
>
> **Female, aged 62, moved from PAYE employment to self-employment**
>
> ***The first place who contacted me, they interviewed me and they offered me the job.***
>
> **Female, aged 67, changed careers or sectors and returned to paid employment after retirement**

Redundancy and organisational exit

A substantial proportion of participants had experienced redundancy or negotiated an exit from their employment, often with a payout. In some cases, this was experienced considerably earlier in their careers, but the consequences remained important in the years under examination. Notably, these events were not described as a crisis, but as a key mechanism which made a desired change affordable. For

instance, one participant's redundancy after 25 years of service was used to pay off their mortgage. That decision was still shaping their options a decade later, since it meant when they left employment at 55, they had no housing costs to meet. Another negotiated a package specifically in order to have a period of respite from corporate life. A third left with six months' salary and six months of pension contributions, and a fourth's voluntary redundancy came with both a lump sum and access to their pension.

Personal resources and capabilities: Who is able to make changes?

External resources determined what was financially and practically possible, but participants' internal resources of good health, financial acumen, resilience, willingness to take risks and adaptability were also important. This section considers these resources, and the ways in which these capacities had themselves often been built by earlier experiences of disruption.

Health as a resource, and work as a means of maintaining it

Chapter 4 discussed the priority participants placed on protecting their health, and the previous section considered health events which precipitated change. Health also functioned straightforwardly as a resource. In other words, participants in good health named it first among the things enabling them to continue, and several were actively working to maintain it.

What emerged alongside this is that participants frequently experienced their continued working as sustaining their health and capabilities rather than depleting them. For instance, one participant found that a delivery role kept them physically well. Another had grown considerably more confident with technology through their new work role. A third described their current work as keeping their brain active and had taken on additional training. Several also described improvements in wellbeing following their change, including one participant who described the lifting of workplace stress as a cloud disappearing, had subsequently lost three stone and considered herself the healthiest she had ever been.

Once you stop work, it's like a cloud disappears and all of a sudden, you're free. It's like being released from prison.

Female, aged 65, reduced working hours, changed careers or sectors, returned to paid employment after retirement

Luckily, I'm in good health. I don't have any medical conditions… I look after my mental health.
Female, aged 67, changed careers or sectors and returned to paid employment after retirement

I've been fortunate that my health's good. I've always been quite fit. And yeah, because you need to have good health to do these positions.

Female, aged 61, reduced working hours and changed careers or sectors

I think it certainly stops you dwelling on things, keeping working. The people that I know that don't work, they can get much more upset about things that are happening around them, whereas I just don't think about it, because I've got a lot of things to do.

Female, aged 64, reduced working hours and changed careers or sectors

I actually quite enjoy doing this planning job… keeping your brain working. Stimulation, that's a good word. Brain stimulation.

Male, aged 68, reduced working hours, returned to paid employment after retirement and changed careers or sectors

Skills, experience and expertise making new opportunities possible

One of the most striking capability findings is that most successful changes were a redeployment of existing skills accumulated across their working lives into a new setting, rather than an attempt to build something wholly new. Participants who had transferable skills such as running departments, budgets or teams found that this experience was more easily redirected into self-employment or new and unfamiliar sectors.

One participant, who had managed a residential home found the business side of a craft tutoring enterprise straightforward and only needed to develop the craft skills themselves. Another described their career in sales as fundamentally about talking to people, a capability they traced back to earlier police work which transferred without difficulty to their current informal work life. A third, who had moved from sports science into mental health and then into consultancy, characterised their approach as taking a range of experiences from one context and applying them in another. A fourth found that bilingualism acquired long before, combined with the professional skills of a former career in education, made their new work comparatively easy.

Because of my background, when somebody turns around and says, 'tell me about this', I say, 'you need to know this…' They think they know about it, but they don't. I've been there.

Male, aged 68, reduced working hours, returned to paid employment after retirement and changed careers or sectors

I can see why I've got jobs, because I've gained all the skills, not through the workplace maybe, but through the different things I've done as well… I've got skills that I can offer people that are valuable to people.

Female, aged 62, reduced working hours

It's basically sales… it's very similar to police skills, really, it's just talking to people and not getting thumped.

Male, aged 67, reduced working hours

[I can] turn my hand to anything… it's just about using a range of different experiences in this context, taking it from one place and bringing it to another.

Male, aged 61, moved from PAYE employment to self-employment

It's very easy money because I speak two languages, so doing the job is very easy compared to what I used to do in my previous profession.

Female, aged 67, changed careers or sectors and returned to paid employment after retirement

Financial acumen providing knowledge and confidence

Participants with a strong grasp of their own finances typically acted sooner and with greater confidence. Several had backgrounds in finance, banking or investment, and described drawing on that knowledge directly rather than seeking advice.

This financial understanding was a precondition for change, rather than a consequence of it. One participant reduced their hours only after being satisfied that their pension pot would comfortably support their household, describing that calculation as the thing that gave them the confidence to proceed. Another, with a mathematics background, had modelled the effect of inflation on pension income. She was concerned that she only had a small pension pot as result of consecutive companies only paying the minimum contributions and her own time out of the workplace to care for her children. Consequently, she sought and found a role at a university which she said, "meant that I was building up my only guaranteed pension, but also an index-linked one". A third had planned their pension well in advance and had confidence in their own ability to manage their investments.

Resilience and adaptability built through earlier disruption

Participants frequently referred to their resilience or adaptability, for example describing a willingness to take on new challenges. They described how often these capacities had been formed by experiences they had faced throughout their lives

(redundancy, divorce, illness, or bereavement for example) rather than being inherently part of their character. However, participants also noted that age itself could lead to more strength and resilience. For instance, one participant, having navigated redundancy, divorce and a period of single parenthood, was explicit that they had become more resilient and more adaptable with age, and less willing to tolerate unfairness. Another attributed their return to work after serious financial difficulty to sheer determination. A third, whose working life he characterised as a lurching from one crisis to the next, described becoming "comfortable in his own skin" in the last five years.

Consequently, several participants framed age as conferring advantage rather than diminishing it. One participant observed that as you get older you feel more able to be selective with what you do and who you engage with. Another found employers in their sector valued the experience and capability age enabled.

I've become a lot more resilient, I think, as I've got older, and a lot more adaptable. And I don't stand for unfairness as much.

Female, aged 62, reduced working hours

As you get older, you can avoid things better. You don't have to get involved with stuff, which I do like.

Female, aged 64, reduced working hours **and changed careers or sectors**

My life has been like a lurching from one crisis to another… it's only really in the last five years that I've become comfortable in my own skin.

Male, aged 67, reduced working hours

The way I was brought up, you're always going to be working and you're going to be working hard, because life doesn't throw you any favours.

Female, aged 60, reduced working hours

What are the barriers to working or making the changes you need or want in your 60s?

Taken together, the data shows that this is not a cohort that has experienced smooth uninterrupted careers and quiet personal lives. Throughout their working lives, many navigated redundancy, caring responsibilities, divorce, illness or challenging workplace environments. Indeed, these experiences fed into their working decisions across their working lives. Furthermore, as they entered their 60s and sought to make changes to their working practices, some participants shared challenges they had experienced such as poor health (as well as anticipated future poor health), changes to the State Pension age and lack of understanding of pensions and challenges finding employment. Caution should be expressed in considering these as insurmountable barriers for these participants given that, in most cases, participants were still working, and most had made the changes they wanted and needed. In talking to a cohort who have successfully made the changes they wanted to make,

there is likely to be less discussion of barriers than if we had interviewed people who were *not* working into their 60s. It is nonetheless important to highlight the challenges these participants faced as, if experienced by a different cohort, they may have had a greater impact. Furthermore, it is also important to consider the converse of the enablers these participants exhibit (e.g. good health and home ownership) and to highlight that an absence of these may have led to different outcomes.

Caring responsibilities

As noted above, those who had caring responsibilities had been able to make the changes they needed in order to accommodate caring. Nonetheless, some of the female participants reflected on the continuing impact of altered work patterns on their accumulation of pension funds. Indeed, the Gender Pensions Gap is well documented and reflects the tendency of women to work part time and take periods out of paid employment to care.[36] For example, one participant related how having several years out of the workplace to raise her family meant she was now having to "play catch up" without "that much time left to build a pension". This was exacerbated by other disruptions to her pension accumulation such as having several small pensions and a period working in a start-up with no pension scheme. Taken together, these experiences meant pension security became a central concern and impacted on her decision to move into public sector work for the pension offer.

Another participant referred to earning less and having a smaller pension than her husband because of an extended period of part-time working to care for young children. In this case, her husband's higher salary and pension provided a financial cushion which meant she did not feel the need to prioritise pension accumulation or maximise her income. However, this situation arguably renders her dependent on her husband and highlights the vulnerability of single, divorced or widowed women in their 60s who took time out of the workplace to care.

Divorce and the loss of a partner through death have an impact on household finances in that costs can no longer be shared. Although evidence suggests pension savings are sometimes used to deal with increased costs, our data highlights how care earlier on in the life course can reduce this as a potential buffer.[37] In these cases, therefore, the impact of care on pension accumulation functioned less as a direct barrier to employment change and more as a factor that could reduce financial security and narrow future options. That is not, however, to say that other workers in their 60s would not have felt the impact more keenly.

Poor health

While good health was discussed above as a key enabler, the evidence also demonstrated that poor health could act as a potential barrier. Chapter 4 highlighted how protecting or preserving good health was an important factor in seeking changes to working practices. This included reducing hours or working less intensively. It is clear therefore that health plays an important role in shaping employment decisions even if not directly acting as a barrier to working altogether.

[36] DWP 2026, *Pensions 2050: Evidence and Future Priorities. Interim Report*
[37] DWP 2020, *Pension Freedoms: a qualitative research study of individuals' decumulation journeys*

For example, one participant recalled how becoming severely ill precipitated his exit from work but was compounded by returning from sick leave to a large backlog of work and little support from management. Consequently, he negotiated a severance package and left employment for a period. This helps to demonstrate how health becomes more of a barrier when there isn't the opportunity to slow down or adapt working practices.

We would expect to see more incidences of health barriers among a cohort who were no longer working in their 60s. Ill-health among the UK's working-age population has increased over the past decade.[38] This is particularly the case for women, workers in their 50s and 60s, people with lower educational attainment and some ethnic groups.[39] There is therefore an increased risk of health and wellbeing acting as a barrier across the lifespan, especially for some groups. Indeed, some of these participants were making employment decisions based on an awareness that ageing would eventually lead to physical limitations rather than current poor health. For example, one participant articulated how ageing and arthritis were likely to affect her ability to continue some of the more physical aspects of her work. She was anticipating this by developing more digital skills. However, another participant felt that any future deterioration would lead to an exit from the workforce into retirement. Here too then we can see how the extent to which health acts as a barrier depends on the ability, opportunity or willingness to adapt working practices accordingly.

Lack of pension knowledge and understanding

For some participants, their ability to make employment changes in their 60s depended not only on pension accumulation but also on their ability to understand, access and navigate pension systems. Several participants described uncertainty, poor information or difficulties accessing advice. This was the case across the cohort even where financial acumen was good and suggests that pension literacy and clear pension information are important to increase agency over working lives. Although this didn't appear to have directly prevented their employment changes, one participant's misunderstanding about NHS pensions rules may have delayed her move towards reduced hours and self-employment. In other cases, uncertainty and a lack of clear pension information made planning and decision making more challenging.

[38] The Health Foundation 2024, Health conditions among working-age people
[39] Atwell et al 2023, What we know about the UK's working-age health challenge

For the last year, I have been trying to get my hands on a bit of my pension that has been due since I turned 60… It's a bit complex and they kind of don't explain it to you very well because the NHS is a big place… This particular pension is frozen. It doesn't build up. So you might as well take it, which I didn't discover until very lately.

Female, aged 60, reduced working hours

Nobody at pensions would answer my calls so I didn't have a pension number, it was really, really difficult. I was emailing, nobody would answer. The practise where I worked in could not help me or did not help me at all.

Female, aged 61, reduced working hours

I am savvy, but it's very difficult to get information. You know, you ring the taxman about the same sort of thing about tax and pensions and things, and you end up with someone on the helpline who has little knowledge of any of the subject matter they talk about. It's a very sad because I am savvy and I'm very tenacious and I'll ring back six times to try and get the right answer, but a lot of people aren't like that, are they?

Male, aged 68, reduced working hours, changed careers or sectors and moved from PAYE to self-employment

I'm not quite sure how I deal with [pension provider], not quite sure how it works, because I've never done it. That's an area which, to be honest, that's a weakness of somebody like myself who's been in a steady job and spent 34 years and not worrying about it… I think knowledge of pensions is an area which I will admit I'm weak on.

Male, aged 68, reduced working hours, returned to paid employment after retirement and changed careers or sectors

Challenges finding employment

Lastly, and to a slightly lesser degree, some participants found it difficult to find employment which matched their needs and desires at this stage. Some participants felt that their age was a disadvantage and there was "a lot of stereotyping" about age. One participant also felt there were fewer opportunities for the over 50s as "no one wants to employ you". Another reported struggling to obtain interviews despite her extensive experience in government administration and only gained employment through a personal contact. One participant had found he was not entitled to help with his PhD funding due to his age, which he felt was discriminatory. The Centre for Ageing Better has found that many older jobseekers feel that employers hold stereotyped assumptions about them including that they are less adaptable, less willing to learn new skills and that they are less physically or mentally capable.[40]

[40] Centre for Ageing Better 2021, Too much experience: Older workers' perceptions of ageism in the recruitment process

There is also evidence to suggest ageism is not solely a result of perception, and that age discrimination is present in recruitment processes, and tends to increase with age.[41]

Nevertheless, this was not a universal experience within this sample. Furthermore, where participants struggled to find employment, there were often additional challenges such as periods out of work for caring or, in one case, a period in prison which meant organisations were unwilling to employ him in the kinds of business senior leadership roles he had been used to. As a result, he had to take on a number of lower-paid positions until he was offered a job through an old acquaintance in a new sector drawing on his experience from earlier in his career. Another participant, Sybil, was also attempting to make a career change. Unlike many of the other participants, rather than leveraging existing skills and experience, she was attempting to establish an entirely new career. Her narrative (below) demonstrates that building experience, as opposed to the qualifications, to gain entry to new sectors can be challenging at this stage.

Case Study: Pursuing a new career in your 60s

Sybil spent much of her career working internationally as a nurse and public health specialist. She had always been interested in geopolitics and international relations and, in her late 50s, applied to do a master's degree in the area.

After graduation Sybil hoped to move into a new career as geopolitical analyst or researcher. However, despite her academic qualifications and some related experience in the area, she found it difficult to break into the sector. ***"I spent four or five months really applying for everything under the sun within that field... geopolitical research, analyst work, risk and security... and basically I couldn't even get an unpaid internship."***

Sybil felt that intense competition within the sector had been exacerbated by recent cuts. However, she also reflected on the challenges of breaking into a new field as an older applicant. ***"People assume that I'm quite senior because of my age... I'm not actually, I've just finished my master's."***

Unable to find work, Sybil returned to nursing in the UK while she pursued her interest in geopolitics by attending networking events and conferences and continues to apply for jobs in the sector.

[41] Batinovic et al 2013, Ageism in hiring: A systematic review and meta-analysis of age discrimination

6. What works to extend working lives?

This research focused on workers aged 60 to 69 who had recently made one of four key employment changes: reducing their hours, changing role or sector, moving into self-employment, or returning to work after a period of retirement. Their narratives show that their decisions around these changes were more likely to emerge from the interaction of experiences across the life course, than one isolated event. This included redundancy, ill health, bereavement, divorce and caring responsibilities. We argue, therefore, that work in one's 60s should be understood as part of an ongoing life-course and employment trajectory rather than as a distinct final career stage.

Who was able to make the changes they wanted or needed however, was highly dependent on what resources were available to them. Where adequate resources were in place, participants were better able to reduce hours, change work, take risks or prioritise their quality of life. Where there were fewer resources available, participants had little autonomy over the work they did, how much they worked, and when they were able to retire.

Financial resources were particularly key. For many participants, pensions, savings, redundancy payments and earnings from part-time or self-employed work were combined to make a different kind of working life possible. Rather than as a complete replacement for earnings, pension income was often used to supplement income so participants could pursue lower-paid or part-time work.

Housing costs were also a strong determinant of choice. Participants who were mortgage-free or had downsized needed to earn less and therefore had greater scope to prioritise flexibility, wellbeing and personal fulfilment. By contrast, mortgages or rent payments, insecure housing costs, divorce, inadequate pension provision or lower savings narrowed options and made continuing in work more of a financial necessity than one of choice.

Gender was also an important indirect factor in shaping decisions and opportunities at this stage. Women were more likely than men to describe how caring responsibilities across the life course such as time out of the labour market and part-time work reduced pension accumulation and therefore financial stability and choice in their 60s. Furthermore, ongoing family commitments remained influential in some cases. Hands-on daily childcare was no longer required; however, caring decisions often encompassed the needs of adult children, grandchildren, ill partners and ageing parents. Furthermore, although women were more likely to discuss their children as part of their decision making, caring activities with regards ageing parents or ill partners were not exclusively female.

These findings therefore challenge assumptions that age automatically brings fewer constraints and more freedom. The ability to exercise autonomy over work depended not only on individual preference, but on the financial, personal and workplace resources available at the point when change became desirable or

necessary. Change could also be constrained by the extent to which family members were reliant on participants for care and support.

Nevertheless, participants broadly spoke enthusiastically about working in their 60s. They related positive impacts on their physical and mental wellbeing and spoke enthusiastically about new careers or roles they had taken on. For most, work continued to provide purpose, identity, social connection, stimulation and a sense of contribution. However, positive working at this stage was strongly dependent on being able to determine their own terms of work, particularly if work had previously had negative impacts on health and wellbeing. Reduced hours, self-employment, lower-pressure roles, remote or flexible working, and moves into more meaningful work enabled participants to continue working while protecting their health, making space for family and caring, and pursuing interests outside of paid employment.

These findings therefore point to the importance of autonomy and control. Participants wanted (and had often obtained) a greater say over how, when and where they worked. For some, this was a practical way of accommodating caring responsibilities or health needs; for others, it was a goal in itself after years of high-pressure work. Work remained valuable beyond its financial rewards, but its value was conditional on being able to make it accord with priorities such as health, family, leisure or purpose and the extent to which it enabled or added to their quality of life.

The findings suggest that extending working lives depends on enabling work to adapt as people age. For policy makers, this could mean strengthening financial resilience, improving pensions information and guidance, supporting unpaid carers, tackling ageism and enabling more flexible routes to retirement. For employers, it could mean valuing accumulated experience, adapting roles around health and caring needs, and offering sustainable and flexible pathways that allow people to remain economically active. For individuals, this could mean looking after health and wellbeing, investing in new training and learning opportunities, seeking out financial advice and experimenting with new ways of working. However, people also need to be clear and confident in the range of skills and experience they have accumulated and how these can be deployed at this stage. The following section discusses the implications for policy makers, employers and individuals in more detail.

Policy recommendations

Stronger action on ageism in the workplace. Although participants did not directly report being denied work due to their age, there were several incidences where this seemed likely. Indeed, research has shown that negative assumptions around competency and productivity in workers in their 50s and 60s can lead to issues with recruitment and retention.[42] However, the findings from this research illustrate that workers in their 60s still have a wealth of experience and expertise to contribute. Indeed, contrary to common stereotypes, OECD evidence suggests there is no straightforward relationship between age and productivity, with workers in their 50s

[42] Chen et al 2024, Ageism directed at older nurses in their workplace: A systematic review

and 60s often contributing valuable experience, accumulated knowledge and problem-solving skills that can enhance organisational performance.[43]

Challenging assumptions about workers in their 50s and 60s and reducing age-related barriers to recruitment, progression and career change would help more people remain economically active for longer. To support this, the government could endorse and promote the Centre for Ageing Better's Age-friendly Employer Pledge and encourage its employer-facing services, such as the Jobs and Careers Service, to actively engage employers in adopting age-friendly recruitment and retention practices, challenging ageist attitudes and recognising the value of workers in their 60s.[44]

Continue to support flexible routes to retirement. Participants' experiences demonstrate that retirement is rarely a straightforward transition from full-time work to retirement. Rather, many sought to gradually reshape their working lives through reducing their hours, hybrid/home working or moving to a less demanding role. These changes enabled them to continue working for longer and in ways which were largely positive and fulfilling. The right to request flexible working from day one came into force in April 2024. Further changes coming into force in 2027 include a reasonableness test and a new process for consulting employees if a request cannot be granted. These changes do much to shift the burden to the employer to agree to reasonable requests and normalise flexible working patterns. As such, we welcome this direction of travel as an important means by which to support this particular group to decide how often, when and where they work and therefore potentially extend working lives.

Improve and promote pensions information and guidance. Participants' ability to make employment changes often depended not only on pension wealth, but also on their ability to access and understand pension information. Several participants described difficulties obtaining information, understanding entitlement rules, or navigating complex pension arrangements. Ensuring government-backed services such as MoneyHelper, Pension Wise, Midlife MOTs and the forthcoming MoneyHelper Pensions Dashboard are well known, useful, and accessible is important in order to increase people's ability to make informed decisions about work, retirement and income in later life. Furthermore, encouraging people to engage with pensions information and saving earlier in life could prevent people having to learn and make forced decisions about pensions under time pressure.[45]

Improved support for carers across the lifespan. Caring responsibilities continued to shape employment decisions throughout participants' 60s, particularly for women. Many balanced work alongside caring for ageing parents, adult children, grandchildren or partners and there is a long-term financial impact of caring for young children. Greater recognition of the impact of both early and later-life caring responsibilities on pension accumulation and the ability to continue working is

[43] OECD 2020, Promoting an Age-Inclusive Workforce
[44] Centre for Ageing Better 2022 Age-friendly Employer Pledge
[45] Standard Life Centre for the Future of Retirement 2026, Beyond automatic enrolment: the challenge of deeper pensions engagement

needed. Recognising that many people today balance work and caring responsibilities, especially people in their 50s and 60s, the UK government should introduce a statutory right to paid Carer's Leave. Ten days' paid leave has been recommended by Carers UK and others, and as a pragmatic first step, the government should introduce five days of paid leave by the end of this Parliament, with the entitlement enhanced over time.[46] This would build on the current right to unpaid Carer's Leave.[47] The UK government should also work with employers to maximise carers' take-up of the existing right to unpaid Carer's Leave and continue to promote good practice with regards to supporting carers in employment. This might include more guidance on job design, different forms of flexible working, and signposting to specific support.

More targeted support for mid- and later-life retraining and career transitions. Several participants extended their working lives by changing occupation, developing new skills or redeploying existing expertise in different sectors. However, transitions into entirely new occupations can be challenging. Greater support for retraining, expanded access to personalised careers guidance, mid-life career reviews and funded training would aid later-life career transitions into more sustainable roles. This could also include promoting different paths and providing role models by the showcasing of research such as this through targeted campaigns. This could help people to understand what is possible, how to access support and what the benefits might be. Participants in this research also demonstrated that they had a wealth of skills and experience. In many cases, therefore, rather than retraining, people may simply need support in redirecting their existing knowledge and abilities. The reformed Jobs and Careers Service provides information, advice and guidance to people at all stages of their working lives and can be promoted as a potential avenue for those seeking career changes in their 60s.[48] Currently, the government's Midlife MOT website (launched in 2023) is largely self-directed. However, much like employment support across the life course, the findings here indicate a more holistic, personalised adviser-led approach which incorporates information on helping people with future work patterns including phased retirement may be more helpful.[49,50]

Strengthen later-life financial resilience. Participants who were most able to make positive employment changes typically had access to a combination of resources, including pensions, savings, home ownership and other sources of financial security. These resources enabled them to reduce hours, pursue more suitable work and respond to changing health or caring needs. However, as noted by the Second Pensions Commission, many people are not saving enough earlier in their working life.[51] The Commission will publish their final report in February 2027, and expanding

[46] Carers UK 2026, Balancing work and unpaid care: a critical issue
[47] Employees are currently entitled to one week's unpaid leave per year if providing or arranging care for someone with a long-term care need
[48] DWP 2026, Free careers support now available through Jobcentres
[49] IES 2026, Evaluation of the JobsPlus Pilot: Final report
[50] The Private Sector Midlife MOT two-year pilot was concluded in 2025 and found that participants valued a holistic review with many reporting awareness of how they could prepare to stay in work for longer. However, employer and participant engagement was low and the DWP ended the pilots early (DWP 2025).
[51] DWP 2026, Pensions 2050: Evidence and Future Priorities: Interim Report

automatic enrolment, increasing minimum contributions, encouraging the self-employed to save for retirement and supporting longer working lives are likely to be key areas of consideration.

Employer recommendations

Support people to balance work and unpaid caring responsibilities. Participants discussed the importance of work with sufficient flexibility to allow them to provide unpaid care. Participants also noted the importance of employers and managers in providing both formal and informal types of flexibility at work, especially with regard to balancing work and unpaid care. Employers should:

- Introduce at least five days of paid Carer's Leave for employees, with the aim of increasing this to 10 days
- Offer flexible working arrangements which support working carers to balance work and caring responsibilities
- Provide training for line managers on how to support carers in the workplace

Enable flexible retirement pathways. Participants in this group did not want to retire, but they were not able or willing to continue working in the way they had previously done throughout their working lives. They expressed a desire for reduced hours, temporary work, consultancy work, part-time work and self-employment. Employers can support this through approaches such as 'job carving' (adapting an existing job description to match an employee's unique capabilities or needs), phased retirement and flexible working arrangements. Participants particularly valued flexibility over when and where work was undertaken. Flexible and hybrid working arrangements helped participants balance employment with caring responsibilities, health needs and wider priorities outside work. For some, the ability to work remotely or autonomously was an important factor in remaining economically active. Furthermore, flexible working practices also have benefits for employers in that they can improve recruitment and retention, widen access to talent, enhance employee engagement and wellbeing, and reduce staff turnover.[52] Employers should therefore consider flexible and hybrid arrangements as part of wider efforts to support sustainable later-life working.

Value accumulated experience and trust and empower employees. Participants remained in roles where they felt trusted, valued and supported. They particularly valued not being micromanaged and being given autonomy over their work. Participants saw themselves as has having built a lifetime of skills and experience. Continued and new employment was enabled where this was recognised by employers and where employers valued transferable skills across sectors and roles. These accounts highlight the importance of the line manager role in shaping employees' day-to-day experiences and is consistent with wider evidence which

[52] Bloom et al 2024, Hybrid working from home improves retention without damaging performance; McCartney 2025, Flexible and hybrid working practices in 2025

shows the positive impact line management which is built on trust can have on retention.[53]

Adapt work to changing health needs. Several participants were able to continue working because their roles could be adapted to accommodate changing health needs. Where working environments were not supportive of health conditions or wellbeing, participants sought alternative employment arrangements or exited roles altogether. Employers can demonstrate their commitment to creating age-inclusive workplaces, including health support, by signing up to the Age-friendly Employer Pledge.[54] This also supports employers with the recruitment and retention of workers in their 50s and 60s.

How can individuals prepare to work well for longer?

Capitalise on skills, experience and knowledge. Research participants had accumulated a lifetime of skills and experience with many having reached considerable peaks in their careers. However, many participants took on further training or learnt new skills to find new avenues of work which suited their lifestyles. This was not considered onerous; participants reflected positively on the experience of learning new skills in later life with some reporting that it helped keep them mentally active. Individuals should therefore be confident in the skills they have gained, while being open to new avenues where they can capitalise or build on their expertise. For those seeking a change in career, support can be accessed through the Jobs and Careers Service as well as other initiatives such as Skills Bootcamps.

Be open to change later in life. This research has demonstrated how varied working lives can be with individuals changing jobs and roles, sometimes multiple times and not always of their own choosing. Given this, and the fact that we are now working for longer, traditional planning approaches which assume a linear pathway no longer feel relevant. It would therefore be beneficial to encourage engagement in 'futures thinking'.[55] This can help people to evaluate potential future scenarios to explore different pathways and build confidence in the face of uncertainty. The Standard Life Centre for the Future of Retirement convenes the 'Careers can change' campaign with a range of partner organisations, which aims to inspire people to see that careers can change successfully. The Resource Hub on the Careers can change website also features advice, practical tools and inspiration to help people with career change.[56]

Build pension knowledge early to create more options later. Participants often used pensions, savings and earnings strategically to support reduced hours, career changes or to start working for themselves. Those best placed to navigate these changes had often developed a good understanding of pensions, savings and tax implications. Developing this understanding early can help people make strategic choices about work, retirement and income throughout their 50s and 60s. Individuals

[53] Bajorek et al 2024, How to Be the Line Manager You Never Had: Managing People, Performance & Wellbeing in a Hybrid World.
[54] Centre for Ageing Better 2022 Age-friendly Employer Pledge
[55] Standard Life Centre for the Future of Retirement 2026, How futures thinking can support retirement decision-making
[56] See https://careerscanchange.co.uk/resource-hub

can access free support through MoneyHelper, Pension Wise (for defined contribution pension guidance), workplace pension providers, and regulated financial advisers where more personalised advice is needed.

Prioritise health and wellbeing. Good management of health and wellbeing appears critical for extending working lives. Some participants noted issues with heavy lifting, being on their feet all day, or increased tiredness after work. Nevertheless, it was also felt that maintaining activity improved their physical and mental wellbeing. Participants noted practices such as yoga, running and walking supported their ongoing good health. Conversely, 'good work' can also have positive effects on health. There is some evidence that paid work for women in their 60s is good for cognitive functioning and can delay or prevent the onset of physical disability.[57] One implication is that individuals should think about the two-way relationship between work and health: evidence suggests that good health can potentially enable working for longer, and that 'good work' can potentially support physical and mental health.[58]

Rethink relationships with income. Many participants were able to continue working by combining income sources rather than relying on one full-time role. This meant participants were able to maintain sufficient income while exploring new opportunities, enjoying greater variety and exercising more control over how and when they worked. Participants also demonstrated a willingness to re-evaluate priorities and accept a lower income if it brought better wellbeing, an improved work-life balance or opportunities to do something which felt meaningful. Considering what level of income is 'just enough' may open up more options and, crucially, lead to greater life satisfaction.[59]

[57] Banks et al 2025, The impact of work on cognition and physical disability: Evidence from English women

[58] The Health Foundation 2024, What builds good health?

[59] Dolan (2019) points out that there is a threshold where increasing an income ceases to bring joy and can diminish life satisfaction. However, he acknowledges that breaking free from the 'narrative trap' which encourages us to maximise income is challenging. Dolan therefore argues for the application of a 'just enough' principle to create space for health, relationships and meaningful activities.

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Appendix: Methodological approach

Literature review

A brief literature review was undertaken as the first stage of the research to synthesise existing research on employment and job transitions among workers aged 60 and over. This review aimed to ground the qualitative fieldwork within the broader evidence base and to identify key evidence gaps relating to the research questions.

The review took the approach of a 'critically appraised topic' (CAT), following the standards of the Centre for Evidence-Based Management (CEBMa). This provided a focused summary of the best available evidence than that obtained from a traditional "snowballed" literature review. A CAT is a shorter and less comprehensive review compared to a 'rapid evidence assessment' (REA) but uses some of the same techniques: the search is systematic and reproduceable; studies are selected based on explicit inclusion and exclusion criteria; and the methodological appropriateness and quality of each study is appraised using predetermined quality criteria.

Academic literature and research reports were primarily identified through the Consensus Premium platform, with the search broadened where necessary to include material from ABI/Inform and EBSCO Business Source Elite to plug gaps in knowledge. Material was included if it was peer-reviewed, available in English, and available online. Particular emphasis was placed on research published between 2015 and 2026, as were research-based contexts comparable to the UK such as Europe or North America.

Primary research population

Participants for the primary research were purposefully selected to exclusively focus on people working in their 60s who had significantly changed the way they worked over recent years. While this does not represent the population of people working in their 60s, at large, it was anticipated that this subgroup would provide positive examples of what is possible across a range of experiences.

The research population of interest was, therefore, defined as UK workers aged between 60 and 69 years old, from a wide range of occupations and industries, who had made one of the below employment transitions in the preceding one to three years:

1. **Reduced their hours of work from full-time to part-time**
2. **Changed careers or sectors**
3. **Moved from PAYE employment to self-employment**
4. **Returned to paid employment (including self-employment) after a year or more being retired**

As noted above, participants also had to fall within a 'broad middle' of workers. Taking ONS data on the median income as a central point (ONS, 2025) we sampled participants earning between £26,000 and £58,999. The sample did not seek quotas for gender, ethnicity or marital status but ensured a good mix. Sample quotas were, however, applied to pension types to ensure a spread of those with defined contribution pensions, defined benefit pensions, those with both and those with no private pensions.

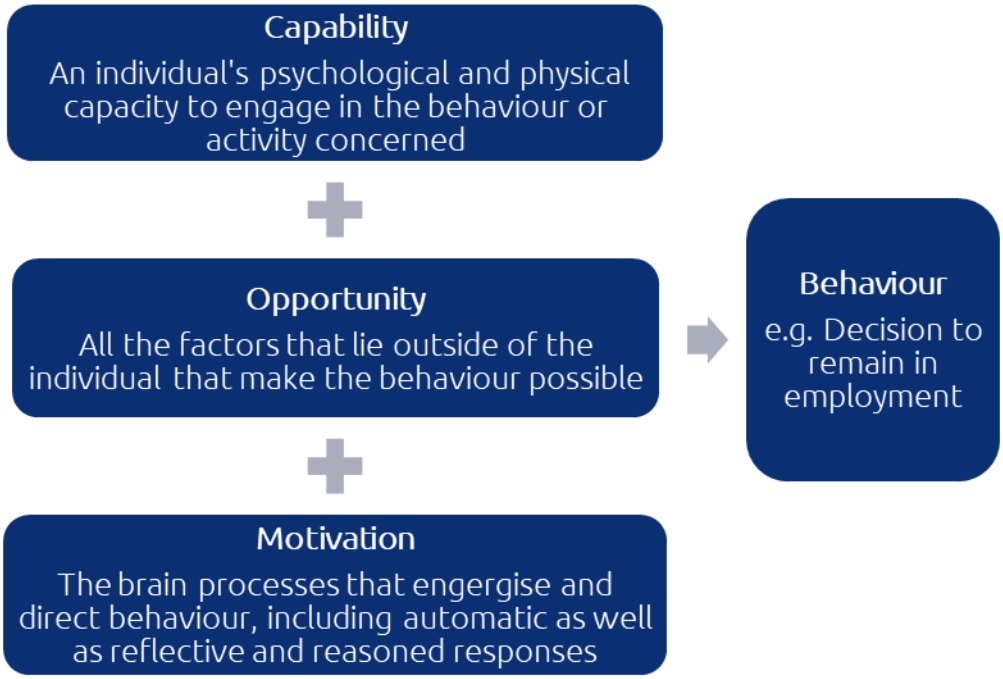
Qualitative fieldwork: career narrative interviews

Informed by the literature review, we conducted 20 in-depth interviews with workers in their 60s from the population of interest (as defined above). We used a career narrative approach by which we invited participants to reflect on their career journeys, collaboratively map their life, work and social events with the interviewers, and build a contextualised understanding of the recent years of their working lives. The discussions explored workers' motivations, drivers and experiences and uncovered factors in workers' home/personal lives and working lives which impacted their decision-making as they approach retirement. Interviews were conducted by MS Teams and guided by open-ended questioning, with the starting prompt of "How did you get to where you are now?" followed up with probes exploring influences on career decisions, sources of information, support, barriers and enablers, and future aspirations. This enabled themes to emerge organically through participants' career stories rather than being imposed through predetermined categories.

Capability Opportunity Motivation: Behaviour (COM-B) system

Our approach was underpinned by the *Capability Opportunity Motivation: Behaviour* (COM-B) system (see Figure 1) which depicts behaviour as a system in which these three elements interact to influence behaviour. COM-B is a tool that draws on behavioural insights' theory to challenge assumptions that behaviour is fully rational and explain real-world decision making and behaviour. The tool was used to develop the research materials, analyse data, interpret findings and inform conclusions, providing a consistent and transparent process throughout. As a structured approach to analysis, it helped bring clarity and coherence to complex data from a diverse sample. As a theoretical approach, it enabled the research team to consider a range of factors that influence individuals' decisions on continuing to work in their 60s, and helped to uncover root causes and drivers of behaviour and shed light on the complexity of individuals' circumstances.

Figure 1: The COM-B system: a framework for understanding behaviour



Source: Adapted from Michie et al. 2011

Acknowledgements

We would like to thank all the research participants who generously gave up their time to share their views and experiences without whom this report would not have been possible.

We would also like to thank Andrew Phillips, Patrick Thomson and Karen Hancock at the Standard Life Centre for the Future of Retirement for their thoughtful feedback on earlier drafts.

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November 2026

Standard Life Centre
for the Future of Retirement

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