

# Gender, education and class impacts on retirement and quality of life in older age

January 25 2018

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Credit: University of Birmingham

Researchers from the University of Birmingham have found that raising your level of education and skills during your working life are key factors in determining your quality of life in retirement and older age.

The study, led by the University of Birmingham Business School, involved interviewing around 50 retirees from a range of different professions and educational backgrounds. It was found that pathways to [retirement](#) and experiences of retirement differed greatly according to

profession, gender, class and education.

The researchers identified 6 groups of workers including the professionals, delayed professionals, those who had disjointed careers, mid-career transformation, administrative careers and semi-skilled careers.

Experiences of retirement differed greatly according to which group workers fell into; for example, it was found the professionals were more likely to continue working in a part-time capacity (though not for financial gain), while those who had disjointed careers were more likely to continue to work in some capacity, such as in self-employment with retirement not an option to them.

Meanwhile, those who had administrative careers retired from paid employment but were more likely to stay busy with activities such as helping family and doing volunteering.

The study showed the importance of external factors throughout working life, such as employment, family caring history, access to resources, particularly material and financial resources, social networks and cultural capital (including education) and physical and mental health in younger and middle ages.

The research also identified a link between gender and class. For example, men and women with similar career histories shared similar retirement expectations and experiences, but this relationship was mediated by factors such as gender and class, as well as access to resources.

Professor Joanne Duberley, University of Birmingham said:

'All of these factors are interlinked, so financial resources can give

individuals greater access to social and cultural resources and help maintain physical health.

'While education shapes careers and helps people to amass financial capital. As such these interlinkages can mean that inequalities in the initial distribution of resources are reinforced, facilitating those in a privileged position and constrain those who are disadvantaged.'

The researchers identified a range of differing perspectives and feelings about retirement within each group. For example, those who had long professional careers were more likely to be optimistic and contented in retirement.

Professor Duberley, University of Birmingham added:

'One retiree who had had a professional career used their retirement to set up a cheese making business, something they could afford to do and had the time to do only in their retirement. They saw retirement as an opportunity.'

'In contrast, those who did not embark on professional careers until later in their lives, due to factors such as their earlier caring responsibilities, were more ambivalent about retirement, fearing the loss of work-related identities and financial insecurity.'

The study found those who followed disjointed [career](#) paths with periods in and out of work and in different types of employment, including self-employment, could also face financial instability in retirement.

Women who had worked in administrative jobs, but had also been very involved in family networks, cited feeling more optimistic about retirement because it meant more opportunities to spend time with family and friends. In contrast, men who had followed semi-skilled

careers were more concerned with identity loss and inactivity in retirement.

The study also highlighted the importance of access to financial resources at all stages of people's lives.

Those who had access to significant financial resources early on in their lives were found to be more likely to have successful careers—accumulating more [financial resources](#) and having excellent financial security in later life—opening up options for positive retirement experiences.

However, periods of ill-health, family caring responsibilities for adults as well as children and decisions relating to re-training and learning could change the life course in both negative and positive ways.

**More information:** Holly Birkett et al. Activity in the third age: Examining the relationship between careers and retirement experiences, *Journal of Vocational Behavior* (2017). [DOI: 10.1016/j.jvb.2017.08.002](https://doi.org/10.1016/j.jvb.2017.08.002)

Provided by University of Birmingham

Citation: Gender, education and class impacts on retirement and quality of life in older age (2018, January 25) retrieved 4 May 2024 from <https://medicalxpress.com/news/2018-01-gender-class-impacts-quality-life.html>

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