I'm old enough and I'm young enough: Semi-retirement and career

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This article explores the nature of retirement in a career context by examining the experiences of people aged over 55 who define themselves as choosing to be 'semi-retired'. It provides new insight into a life stage phase and the importance of choice, agency and divided emotions in defining career.

Introduction

Retirement is a relatively new concept in human history. In the UK, as recently as 1951, 31% of people were still working at age 65 (Sargent et al., 2013). Longer life spans have meant that our relationship with retirement is changing (Gratton & Scott, 2016) and at the same time, the capacity for the state to support long retirements is in question, meaning that the age at which you can draw a state pension is on the rise (Hesketh et al., 2011). There has been a doubling of employment in this age group, particularly in part time work (Vickerstaff et al., 2015) which may represent a cultural shift towards post-retirement working (Sullivan & Al Ariss, 2021). It may be that having a retirement at all has been but a short-lived phase in the history of more affluent societies (Sargent et al., 2013).

There is a proliferation of new terminology to describe post-retirement employment: 'encore career' (Luke et al., 2016), 'bridge employment' (Mazumdar et al., 2021), 'silver work' (Maxin & Deller, 2010), 'late career' (Fasbender et al., 2019), 'un-retiring' (Plant et al., 2018), 'active aging' (Simova, 2010), and 'positive aging' (Newman, 2011). There are also few studies connecting this new phenomenon to career theory (Sullivan & Al Ariss, 2019) and a lack of qualitative studies in particular (Mazumdar et al., 2021). Research in this area is timely in order to understand the changing needs of this age cohort and the nature of retirement in a career context.

My background in the voluntary sector and in careers work led to an interest in the experience of the many newly retired volunteers I have encountered over the years. Their thinking as they entered this new phase seemed to me to be very much career decision-making. This research examines the experience of people over 55 and not in full time paid employment by choice who would define themselves as choosing to be 'semi-retired', a term chosen because it is colloquially recognisable. The research questions asked whether they saw semi-retirement as a life stage and about their experiences of this phase.

Literature review

The careers literature has tended to be focussed on early careers decision-making and mid-career transitions (Fasbender et al.,3wew 2019). Little was written about retirement until recently, with an assumption that retirement represented the end of career (Duberley et al. 2014). An exception was the developmental approach, which discussed retirement as 'decline' (Wang & Wanberg, 2017).

The last ten years, however, has seen increased interest in issues around retirement in response to changing retirement ages and late career employment (Zacher et al., 2019, Goodman & Anderson, 2012). We are left with a situation where there is no dominant theory of retirement (Beehr, 2014) and changes in life-expectancy and repeated failures to foresee changes to the retirement landscape cannot be ignored (Henkens et al., 2018).

Articles

Ideas of the 'third age' recognised a new stage influenced by the Baby Boomers (Gilleard & Higgs, 2007), with ideas such as bridge employment (Lytle et al., 2015) and 'unretiring' emerging in the literature (Maestas, 2010), though they remain underexamined (Beehr, 2014). The sustainable career approach (Newman, 2011) takes into account life stage and working into later life but also allows for careers to be renewable, flexible and integrative in a way reminiscent of the 're-creation periods' in a longer career (Gratton & Scott, 2016).

Super (1980) was one of the first career theorists to take retirement into consideration in his life stage approach, though it has been criticised for having been based on studies of male, white collar populations (Nagy et al., 2019). Super later revised his thinking and introduced the term 'disengagement' to replace 'decline' late in life (Super et al., 1996). This has been developed by more recent writers, rebranding 'disengagement' as 're-engagement' when looking at retirees returning to work for example (Luke et al., 2016).

There is a call for much more research into the transition to retirement (Sullivan & Al Ariss, 2019) and for a qualitative approach to looking at post-retirement employment (Mazumdar et al. 2021). Many studies on retirement have not adjusted to changes in policy, technology and the economy (Phillipson, 2019), nor to the changing behaviour of the Baby Boomer generation (Kojola & Moen, 2016). Questions have also been raised about the idea of encore careers and positive ageing (Simpson et al., 2012) and the 'duty to age well' (Rudman, 2006, p.196) as being neoliberal in their approach.

Methodology

The 13 participants were selected via four network contacts and snowball sampling. It was important that they were semi-retired by choice as the research focus was on the participants' choices, rather than on people who had been forced to retire through redundancy or ill health, for example. Thematic analysis, as more of a method than methodology, (Braun & Clarke, 2021) was chosen as the approach for analysis as it could adapt to the themes identified by taking a semi-inductive approach (Braun & Clarke, 2006). The semi structured

interviews were transcribed and participants were referred to by transcript number in the research (T1:T13) deliberately, partly to allow a 'third person' perspective and attention to the data rather than the people involved (Watts, 2014).

Following familiarisation with the data (Braun & Clarke, 2006), initial codes were applied to themes and these were checked against transcripts using a frequency table. This was useful in refining themes and moving from a descriptive to an interpretive approach (Watts, 2014). While Braun and Clarke (2021) actively discourage this practice, it seemed important to counter check that themes did in fact appear across the majority of transcripts and reflected participants' experience rather than the researcher's interests and predilections as much as possible (Morrow, 2005; Watts, 2014).

Findings

Five themes were identified following analysis.

Age and stage

Participants overwhelmingly stated that age and stage of life were an important consideration in terms of feelings around semi-retirement, frequently using the terms 'age' and 'stage' themselves. There was a sense of being between stages, as T6 said about her decision to turn down the offer of a full-time job in favour of continued semi-retirement, 'I'm gonna crack on. I'm young enough and old enough'.

Also, there were sub themes around life and death as well as being positive regarding semi-retirement, viewing it as a 'bonus' period in their lives. 'Yes, I think it comes a time when your…either your health…or your brain…just can't hack it anymore. I'm not there yet' (T11).

Choice/agency

While the criteria for selection for this group did involve being 'semi-retired by choice', the degree to which exercising that choice came up in interviews was striking. 'I think you get to a stage in life where it's kind of like I should be able to please myself a little bit now, if you're lucky enough to be in a position to be able to do that' (T7).

The ability to choose not to do things was almost as important, resulting in a sub-theme of 'What I don't want to do'. The choice about whether to work and how much was important as was the ability to walk away from work and other activities which no longer suited them.

Work which can be taken or left

Participants talked about the kind of work they took part in as something small and disposable, which they would take up if it came along but didn't necessarily want to seek out: 'just odds and ends' (T1), 'a bit of consultancy' (T2), 'foot-soldier type work' (T3), 'bits and pieces' (T6, T9), 'that little admin job' (T7), 'a small job' (T8). Equally important was that the work is not actively sought but comes along, rather than being part of a plan or career direction: 'Yeah, I mean, I think I'll probably wait for something to wander in my path, rather than go and actively chase it - I think is quite a distinction' (T6).

The question of career

Participants' answers revealed a level of discomfort with the idea of what a career was, whether they had had one and whether this had any bearing on their current situation. What was noticeable was that a career was seen as involving moving in a forward and upwards direction and importantly, was seen as distinct from semi-retirement:

> But I'm not I'm doing other things, but it's not my career. It's - I don't quite know how you describe it. But I think the thing with a career is that you, you generally have a path and, and ah, and ah… you have ambitions, you have plans, you know… It's not a - there's not a plan. There's not a map.
>
> (T3.)

Divided emotions

The final theme which came up comprised a mix of positive and negative emotions around semi-retirement. The majority of people described their enjoyment of this phase of their life; many were excited about the future and described themselves as blessed, fortunate, or content. On the negative side, guilt, depression and boredom were a concern:

> I don't know if other people will say that to you but I feel I'm not earning my crust . Um, doing my bit…I feel a sense of guilt and I also feel like my mother would be disappointed.
>
> (T6.)

Discussion, limitations and implications for practice

Most participants said they would not use the word retirement to describe what they did and neither did they necessarily see it as part of a move to being fully retired. Despite the fact that the interviewees met some aspects of the description of 'bridge employees', very few were moving to a new field or employer as bridge employees are defined (Mazumdar et al., 2021). The idea of 'partial retirement' (Maestas, 2010) would have been recognisable to the participants. While they saw themselves as in a stage of life, it is questionable whether they would have seen themselves as 'disengaging' (Super et al., 1996) where attention moves from work to retirement planning and separation from their occupation. In fact, almost all participants were engaged in work which was an extension of their occupation, albeit in a part time format.

Exercising choice was very important to participants, a preference which is echoed in the literature. The statement 'the third age is a field constituted by agency' (Gilleard & Higgs, 2005, p.153) seems representative of participants' experience. Research into Baby Boomers, where this cohort fits, does suggest that working flexibly in less demanding roles is perhaps a generational attitude (Kojola & Moen, 2016), corroborated by Schlosser et al. (2012) who recognise this as a uniquely privileged cohort. Like Maxin and Dellar's (2010) 'silver workers', the desire for flexible hours and self-determination stood out. The need to be agents in decisions about activity also echoes some of the Protean career ideas in the sustainable career literature (Nagy et al., 2019).

The preoccupation with work which could be taken up or left is not much mentioned in the retirement or career literature. One qualitative study of post-retirement work does echo this research, describing participants as feeling "released from the cage and free to wander". They could openly express their

ideas, choose to take or not take on an assignment.' (Cunningham et al. 2015, p.193-4) While there were echoes of chaos theory (Peake & McDowall, 2012) 'planned happenstance' (Mitchell et al., 1999) and 'serendipity' (Williams et al., 1998), the best fit was with 'positive uncertainty' (Gelatt, 1989). In line with this idea, participants accepted that circumstances might change, and were open to new possibility and re-evaluating goals as they went along. As Fasbender et al. (2019) noted, older people's idea of late career turns career theory, largely based on research with younger people, on its head.

The willingness of participants to share their polarised emotions was also striking. Emotions are not always well recognised in the career field – either in practitioners or clients (Kidd, 1998, Hartung, 2011). Understanding emotions and their role in career may be particularly helpful in understanding career transitions (Kidd, 2004), which would explain emotions coming to the fore in this research.

The lack of variety in gender and ethnicity within the sample, who were mainly white women, was a limitation of this study. The fact that participants had chosen semi-retirement also begs a comparison to those who had not, though this was beyond the capacity of this research. There is also a tendency to ignore the facts of financial necessity and lack of choice in the individualisation of retirement which certainly merits further study (Vickerstaff & Cox, 2005).

How then can the career practitioner offer support to people who are over 55? This cohort has poor access to career support (Clayton, 2010) despite the fact that there have been calls for attention to be paid to the training of older workers and their extended career options (Phillipson, 2019). Career practitioners will need an understanding of retirement as a complex, often iterative process – as 'multiple choice' rather than a simple dichotomy (Beehr, 2014, p.1093).

Cunningham et al. (2015) suggest that competencies around sustaining motivation, adapting successfully to life span issues and relating to others are those that will help with self-direction through semi-retirement and retirement. It may also be that taking a proactive approach to job crafting would help match the needs of those in the semi-retired age group (Kooij, 2015).

While there is a call for career practitioners to 'help clients navigate retirement as a new phase of vocational development as opposed to the end of their work lives' (Lytle et al., 2015, p.179), this study suggests that framing it in those terms might not resonate with this generation. Instead, one thinks of the adage attributed to Pasteur 'chance favours the prepared mind' (Mitchell et al. 1999, p.121).

While this study reveals a match to thinking about career and retirement in terms of age and stage being an important theme to participants, the almost casual attitude to paid work has been mentioned only glancingly in the literature and may merit further study, as does the diffidence towards career itself and the mixed emotions surrounding this for this generation in their semi-retirement, alongside attitude to work and feelings about career. (Sullivan & Al Ariss, 2019).

Conclusion

This study started with the premise that decisions about retirement are career decisions. While this research has shown that people who are semi-retired see themselves in terms of their stage in life and that choice and agency is of great importance them, they also do not see decisions about how they spend their time as career decisions. Sullivan and Al Ariss (2019) call for more research on the dynamic nature of employment post-retirement – something which changes and is re-evaluated over time. The qualitative research undertaken here suggests that there is something about the attitude to post-retirement work of the baby boomer generation, which is worthy of further investigation, and poses interesting questions about the role of the career professional in supporting this.

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