


ARTICLE

# The long shadow of divorce: lifecourse, gender and later-life work and retirement

Belinda Steffan<sup>1</sup> , Jakov Jandric<sup>1</sup>, Wendy Loretto<sup>1</sup> and Laura Airey

<sup>1</sup>University of Edinburgh Business School, Edinburgh, UK

**Corresponding author:** Belinda Steffan; Email: [Belinda.steffan@ed.ac.uk](mailto:Belinda.steffan@ed.ac.uk)

(Accepted 17 June 2025)

## Abstract

Divorce is increasingly common and can have a significant impact on later-life work and retirement. However, the lived experience of choice and control around divorce and its financial ramifications is not adequately understood. This article demonstrates how women and men differentially experience divorce as a long-run lifecourse factor, which can impact an individual's scope for choice and control about working in later life, and how and when to retire. From a dataset of 47 in-depth interviews of workers aged over 50 in the United Kingdom from the international Dynamics of Accumulated Inequalities for Seniors in Employment project, findings show that the extent of choice and control at the time of divorce was constrained by individual and gendered lifecourse factors, by gendered, asymmetrical access to salient financial information and by emotional responses to relationship breakdown. Drawing on cumulative (dis)advantage over the lifecourse as a theoretical lens, this article demonstrates the ways in which short-term choices reinforce existing gendered and socio-economic (dis)advantage while instigating new pathways for (dis)advantage that have long-term implications for work and retirement.

**Keywords:** cumulative (dis)advantage; divorce; gender inequality; later-life work; retirement

## Introduction

The domestic context of later-life work and retirement is 'often messy and disrupted' (Loretto and Vickerstaff 2013: 65). Living longer lives means that more people will experience divorce. In the United Kingdom (UK), the cumulative percentage of marriages that end in divorce has increased over time; for example, 41 per cent of couples who married in 1997 did not reach their silver (25th) wedding anniversary (Office for National Statistics 2024), while between 2001 and 2021 the proportion of those aged over 50 who were divorced or separated increased by 54 per cent (International Longevity Centre 2023). Divorce has been described as the third most disruptive family event over the lifecourse after marriage and childbirth (Couch et al. 2013;

Tamborini *et al.* 2015), carrying significant social, psychological and financial consequences. However, divorce as a facet of the domestic context that affects individual choice and control around later-life work and retirement remains under-explored (Taylor *et al.* 2016). The 2023 ILC white paper challenged the overarching lifecourse narrative of ‘born, learn, work, marry, raise children, retire and die’, suggesting that it no longer represents the lived experience of many individuals: ‘we form, end and reform relationships in more fluid ways now – but our societal structures are still based on an outdated model, exemplified by ... a pension system that sees people lose out when they divorce ... particularly for those on lower incomes’ (International Longevity Centre 2023: 66).

Through the theoretical lens of cumulative (dis)advantage over the lifecourse (Dannefer 2003, 2009, 2020), this article critically examines the impact of divorce on individual choice and control around later-life work and retirement in the UK. Understanding the drivers of work in later life is more important than ever before, given the UK government’s focus on workers over age 50 in its Spring Budget 2023 (UK Government 2023<sup>2</sup>), which actively calls upon this demographic to address widespread labour market shortfalls.

Lifecourse theory posits that mid-life (40–60 years of age) is a complex and challenging time, characterized by social, domestic and financial pressures, particularly salient in the current economic context. And yet mid-life is ‘uncharted territory in human development’ and ‘remains the least-researched age span’ (Green 2016: 156). Our study acknowledges this paradox by providing insight into an under-reported aspect of the mid to later-life phase. Our qualitative approach, focusing on gendered aspects of divorce and the lifecourse, will also add to knowledge from existing studies of divorce, which have focused more on women than men, and have tended to draw on a quantitative method of data collection and analysis (Bowen and Jensen 2017; Sharma 2015).

We theorize an approach to analyse and better understand how divorce disrupts individuals’ sense of choice and control over the nature of retirement, and examine how this is gendered. We further problematize the concept of choice, as lifecourse theory suggests that individuals have more choices than ever before, albeit within a context of uncertainty and instability (Green 2016). As ‘choice’ is presented as the cornerstone of policy around working in later life (UK Government 2022), it is crucial to understand lifecourse factors that limit choice.

## Background

The UK’s ageing population means that the number of working-age adults supporting the broader population will continue to decrease (Edge *et al.* 2017). Therefore, understanding factors that influence extended working lives continues to have important societal, employment and policy implications. In 2022, the Department for Work and Pensions (UK Government 2022) repositioned its Extending Working Lives Agenda (Altmann 2015) to 50 Plus Choices, which tells ‘older workers’ that ‘staying in work and taking control of when and how you retire can give you more money in later life as well as benefit your health and wellbeing’. Since the Covid-19 pandemic, there has been an increase in economic inactivity of workers over 50, although it is acknowledged that

reasons are ‘complex and multi-faceted’ (Stickland 2022). While there is much research around retirement intentions, less is known about lifecourse factors that control or constrain choice around employment in later life (Taylor et al. 2016; Wildman 2020).

Over a decade on from Loretto and Vickerstaff’s (2013) case for considering the domestic and gendered context for retirement and work in later life, the majority of work on later-life employment still conceptualizes the individualized adult worker through an assumed traditional male trajectory of ‘full-time, full-year, full-life career’ (Wildman 2020: 212, citing Moen 2011). However, a small number of studies have demonstrated how dimensions of the gendered domestic context such as household financial precarity (Lain et al. 2020) and caring responsibilities (Airey et al. 2021) are relevant to individuals’ decision-making around later-life work and retirement (Foster 2018), arguably through a form of gendered contract. The gendered impact of divorce on later-life work and retirement decisions requires more attention as government policies often assume that women rely on husbands’ pensions. As such, women’s ‘marital trajectories’ can significantly impact financial resources and precarity in later life (Repetti and Calasanti 2024: 50).

Pensions are an important aspect of cumulative (dis)advantage and financial security/precarity in later life. In the UK there is no mandatory retirement age, but workers are eligible to draw their state pension (SP) after reaching a certain age. The calculation is based on sex and date of birth, and can range from 65 to 68 years of age (UK Government 2025). United Kingdom workers born on or after 1951 (men) or 1953 (women) must have at least ten years of National Insurance contributions in order to qualify for SP. Owing to a very low level of income from SP (the current maximum is £221.20 per week), many UK workers also have occupational pensions. Since 2012, employers are required by law to automatically enrol all employees into a private, defined contribution pension scheme. The UK pensions system does little to reduce gender inequality, with women facing greater risk of low pension income in retirement (Airey and Jandrić 2020).

### Gendered pathways of divorce disruption to later-life work and retirement<sup>1</sup>

The majority of existing studies that report on the gendered effects of divorce on work in later life draw on survey data (Bowen and Jensen 2017; Brown and Lin 2012; de Vaus et al. 2007; Dewilde and Stier 2014; Kim et al. 2024), leaving untold the stories of how divorce impacts upon individual lived experiences of work and financial security/precarity in later life. As such, gendered lifecourse pathways are important to consider. Regardless of their marital status, women are more likely than men to experience financial vulnerability in retirement owing to their structural disadvantage in the labour market over the lifecourse. This is reflected in the gender pay gap, childbirth-related breaks in employment, lower rates of full-time employment over the lifecourse and lower levels of pension savings compared with those of men (Duberley et al. 2014). Conversely, men are considered to have a stronger labour market position in later life owing to an assumed uninterrupted work trajectory, following the male-breadwinner model (Bowen and Jensen 2017; Foster 2018).

It is generally accepted that men fare better financially from divorce (Dewilde and Stier 2014). Women experience a more negative impact from divorce owing to

interruption of work, mainly because of childcare responsibilities at time of divorce, compounded by lower rates of pay throughout the lifecourse (de Vaus *et al.* 2007; Dewilde and Stier 2014). Women who are divorced in later life can be particularly at risk of financial precarity (Repetti and Calasanti 2024), as older divorced single women have the highest rates (33 per cent) of financial hardship owing to divorce (de Vaus *et al.* 2007), and tend to expect to retire later than married women (Kim *et al.* 2024). However, not all divorced women will be adversely affected by their divorce, and the extent to which divorce serves as a turning point in women's earnings trajectories is less well understood (Tamborini *et al.* 2015). For example, Duberley *et al.* (2014) found that women who reported sufficient wealth accumulation, whether through inheritances, pensions or property, viewed post-divorce as a time of liberation, reinforcing choice and control provided by cumulative advantage.

One of the main factors that differentiates post-divorce experiences of women from those of men is access to financial resources (Duberley and Carmichael 2016). Incomes from paid employment (Tamborini *et al.* 2015), occupational pension and access to partner's pension (Léime and Loretto 2017; Taylor *et al.* 2016) and home ownership (Dewilde and Stier 2014) comprise the main gendered pathways to financial resources over the lifecourse. These can be significantly disrupted by divorce.

### *Income from paid employment*

In terms of women's labour market outcomes, much of the empirical work has examined women's earnings as a determinant of divorce risks: a relatively small body of work has focused on women's labour market response to divorce (see Tamborini *et al.* 2015 for review). This literature suggests that divorce may increase women's work incentives and productivity, and, in turn, earnings (Tamborini *et al.* 2015), known as a 'divorce premium' for women, specifically those who remain single (de Vaus *et al.* 2007). For example, Tamborini *et al.*'s (2015) findings firmly establish that marital dissolution may signal a turning point for women's earnings trajectories, whereby divorce increases the extent of women's employment, particularly in earlier life stages.

### *Pension*

Low pay and interrupted work trajectories result in women having lower SP entitlements and lower private and occupational pensions, on average, than men (Airey and Jandrić 2020; Taylor *et al.* 2016), rendering women more at risk of poverty in later life (Organisation for Economic Co-operation and Development (OECD) 2021). Divorced women's financial situations are more precarious for those who had planned to rely on their husband's pension and who have insufficiently planned for retirement, not envisaging divorce (Duberley *et al.* 2014). Further, older divorced women are often highly dependent upon their own resources, as SP from a former partner cannot be shared (Léime and Loretto 2017). A neo-liberal policy of individual pension saving is based on the male-breadwinner ideology, which is arguably punitive to women, largely owing to the gendered contract of unpaid care (Foster 2018). In short, pension provision derived from individual paid labour throughout the lifecourse inadequately accounts for the realities of many women's (and some men's) labour market experiences (Foster 2018).

### Home ownership

Over recent decades, the owner-occupied home is generally the highest value asset most people own and forms a significant aspect of later-life financial security, and yet the role of home ownership in later-life work and retirement is under-researched (Wildman 2020). Further, home ownership provides independence and control, buffers against housing cost inflation and can provide security against health and pension needs (Dewilde and Stier 2014). As such, home ownership plays an important role in the disruptive impact of divorce on later-life financial security, work and retirement options.

Dewilde and Stier's (2014) study using the SHARE database of 13 European countries on adults aged over 50 found that the negative consequences of divorce on home ownership carry into later-life financial stability/precarity, regardless of *when* the divorce occurred throughout the lifecourse. Both men and women were negatively affected by divorce in terms of housing tenure and affordability; however, this was moderated by access to credit, female employment and the availability of welfare support. This highlights the salience of the national context in shaping post-divorce outcomes. Both men and women face challenges to maintain their pre-divorce position in terms of tenure, affordability, quality and type of housing (Dewilde and Stier 2014). That said, one of the main differences between men and women following divorce was that divorced single older women have higher rates of outright home ownership (49.4 per cent) than divorced single older men (40.9 per cent) (de Vaus et al. 2007).

### Theorizing gendered pathways of divorce and later-life employment: a lifecourse and cumulative (dis)advantage perspective

In order to fully understand decisions concerning employment in later life, it is necessary to recognize that current experiences are intimately linked to prior experiences within particular socio-historical contexts. Research on divorce and specifically post-divorce adjustment is described as largely 'atheoretical' (Bowen and Jensen 2017, 1369, citing Demo and Buehler 2013). Adopting a lifecourse perspective, drawing on the concept of cumulative (dis)advantage (Dannefer 2003, 2009), facilitates understanding of how divorce may shape individuals' subsequent employment, housing and family trajectories in ways that significantly influence their degree of choice and control over decisions around later-life work and retirement. In doing this, we aim to address the theoretical puzzle of the underlying processes of patterns of inequality being less understood and tangible than the resulting observed patterns (Dannefer 2020: 1250). From the discussion so far, it is clear that divorce itself can act as a trigger for cumulative advantage or disadvantage, precipitating a cumulative effect contributing to experiences in later life; alternatively, it can intensify existing (dis)advantage to affect an individual's later-life work and retirement choices. Furthermore, in seeking to strengthen these theoretical foundations, we also explore the role(s) of agency and human action as a fundamental underlying and 'dialectically intertwined' (Dannefer 2009: 202) aspect of processes and structures creating and sustaining (dis)advantage. In our case, the focus is on how decisions made around divorce may shape work and retirement choices and control later in life.

Central questions around lifecourse pathways have recently been addressed by existing research, for example retirement pathways (Martin and Lee 2016), occupational identity (MacKenzie and Marks 2019) and the influence of gendered social structures on extended working lives (Wildman 2020). This article extends lifecourse theory to examine the ways in which choice and control around later-life work and retirement are influenced by decisions at time of divorce, and through subsequent lifecourse pathways of cumulative (dis)advantage.

## Research design and methods

This article reports on qualitative findings from the UK dataset that formed part of the Dynamics of Accumulated Inequalities for Seniors in Employment (DAISIE) project, which investigated the gendered impacts of extending working life (EWL) policies in the UK, Czechia, Ireland, Sweden and Switzerland. The UK dataset draws on in-depth, biographical interviews with 107 female and male participants aged over 50 years, employed in three sectors: health care, transport and financial services. This article draws on data from the 47 participants from the UK dataset who had experienced divorce/separation (Table 1).

### Research design

The research design was influenced by biographical lifecourse methods (Blane 1996; Parry *et al.* 1999), which have become well-established to provide accurate descriptions of participants' life trajectories (MacKenzie and Marks 2019), and potentially challenge the 'stereotypical and outdated male model of continuous labour market participation across the life-course' (Taylor *et al.* 2016: 684). The lifecourse offers a conceptual framework approach (Kelly-Irving *et al.* 2015) through which we mapped our theoretical model of linked lives, individual agency and opportunity (or lack thereof). The lifecourse approach to theoretical development provided a roadmap for developing our method and interpretation of findings (Kelly-Irving 2019).

### Participant selection

Participants were recruited through their organizations, which shared a recruitment advertisement from the project research team. Employees then contacted the research team directly in order to protect their identity from their organization. These individuals were provided with a participant information sheet highlighting what was required of them, ethics guidelines and their rights as study participants. Participants were told in advance that they would be asked about their employment history, views on organizational attitudes towards workers aged over 50, family events and health, and their expectations of future work.

This article draws on data from the 47 participants from the UK dataset who had experienced divorce/separation: 32 women, 15 men, all aged between 50 and 73 years old (Table 1). This sample were identified by a read-through of all 107 transcripts to identify participants who had experienced divorce or separation from a civil partnership or relationship in which individuals co-habited and/or had co-owned assets. Detailed participant information is provided in Table 2.

**Table 1.** Participants who had experienced divorce from the main sample

Sector	Total UK interviews			Participants in this study*		
	Female	Male		Female	Male	
Healthcare	44	6	50	22	2	24
				50%	33%	48%
Transport	3	13	16	1	4	5
				33%	31%	31%
Financial	20	21	41	9	9	18
				45%	43%	44%
<b>Total</b>	<b>67</b>	<b>40</b>	<b>107</b>	<b>32</b>	<b>15</b>	<b>47</b>
				<b>48%</b>	<b>38%</b>	<b>44%</b>

\*Participants who have divorced or experienced long-term relationship disruption.

**Table 2.** Participant overview by category

Characteristic	Categories	Women (n)	Men (n)
Age at interview	50 – 54	9	4
	55 – 59	14	5
	60 +	9	6
Age at divorce	20 – 29	9	2
	30 – 39	10	4
	40 – 49	8	2
	50 +	3	5
	Unknown	2	2
Subsequent relationship*	20 – 29	3	1
	30 – 39	5	4
	40 – 49	7	2
	50 +	4	2
	60 +	0	1
Subsequent divorce	30 – 39	0	1
	40 – 49	3	1
	50 – 59	3	1
Children	No	8	4
	Yes	24	11
Housing tenure	Owner	22	10
	Renter	7	4
	Other/unknown	3	1

\*Relationship includes marriage and co-habitation



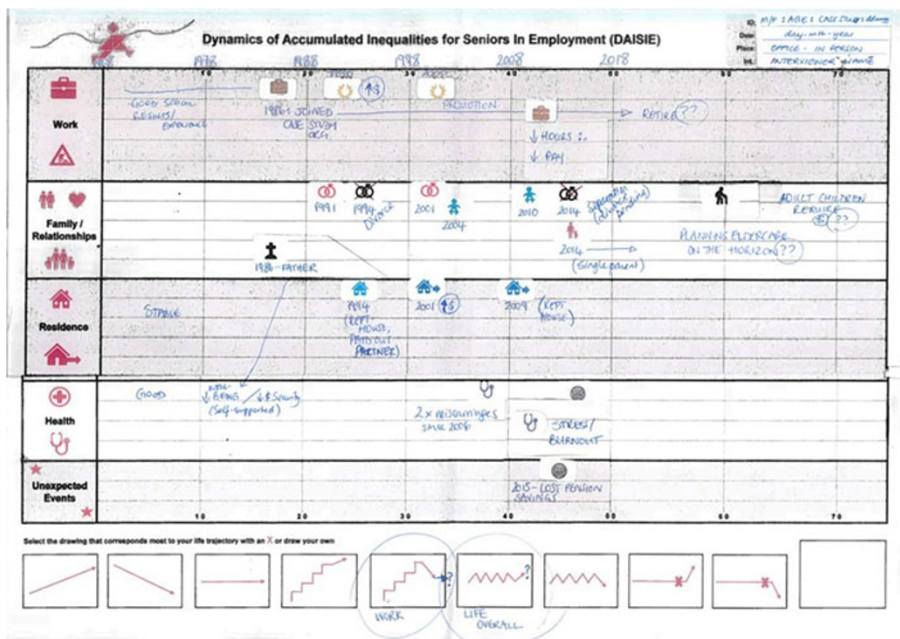


Figure 1. Life-grid example (composite for illustration purposes).

### Data collection

Semi-structured interviews, using life-grids, and a detailed five-page interview guide explored participant employment history, health trajectory, family circumstances and unpaid caring responsibilities across the lifecourse. Figure 1 provides a life-grid populated with composite data for illustration purposes. Interviews also focused on employees' views about their current jobs and their aspirations regarding future work and retirement. Moving from a simple aide-memoire for data collection (Berney and Blane 1997), this study used the life-grid method actively as an analysis tool to gather, visualize and compare the biographical lifecourse of participants in relation to work, family, education and health trajectories. In agreement with recent lifecourse research, our adoption of a biographical lifecourse method was 'not intended as an objective account of indisputable facts, but rather an interpretation and reflection by participants on how events shaped changes in attitude over time' (MacKenzie and Marks 2019: 44). Nevertheless, the life-grid was a useful tool to help overcome a criticized element of qualitative academic rigour, that of memory distortion of retrospective data collection (Blane 1996; Nico 2016). Interviews were audio recorded and transcribed verbatim. During data collection, the interviewers continually discussed the interview questions, interviews, transcripts and emerging findings.

### Data analysis

Transcripts were open coded in NVivo, resulting in the creation of a codebook, which was then developed in consultation with the project team. This codebook was



developed using inductive analysis (Braun and Clarke 2006), given the researchers' knowledge of the subject areas and development of the research protocols. Key life events from these 47 life-grids were transcribed to a summary life-grid, providing a between-person, visual comparison of the temporal aspects of important life events or decision points. Key findings, participant data and key quotes were then transposed to a framework analysis (Appendix 1), which provided individual life history, focusing on divorce-related themes, in each row, with key themes as columns. Each row in the framework was populated with a summary of each life-grid (Figure 1), creating a tool for visual pattern analysis for identifying lifecourse pathways of cumulative (dis)advantage and the disruptive nature of divorce on later-life work and retirement.

## Findings

Cumulative (dis)advantage over the lifecourse and how a couple's assets were divided at time of divorce shaped subsequent pathways through housing and labour markets, which had implications for the extent of choice and control over later-life work and retirement. Throughout, we focus on the ways in which pathways of men and women converge or diverge, resulting in later-life work experiences.

### Profile of relationship breakdown

The age range of (first) divorce was between 24 and 59 years old (women 24–59; men 27–55), with the average age for women 35.7 years, compared with 42.7 for men. The average duration of marriage also differed by gender: the medians were 11 for women and 15.5 for men (this compares with the national median of 12.9 years for opposite-sex couples in England and Wales; Office for National Statistics 2024). Eight out of the 32 women (25 per cent) and 7 out of the 15 men (47 per cent) were single at time of interview. Seven women and three men had experienced a second divorce or separation. At the time of their first divorce, 88.5 per cent of women had children, compared with 73.3 per cent of men. See Table 2 for a detailed summary.

### Financial decisions at time of divorce

#### Home versus pension

As per the existing literature, our findings show that choice and control at the time of divorce was significantly influenced by accumulated wealth, specifically home ownership and pension assets. A small number of female and male participants had sufficient financial resources to be able to sell their marital home and each buy a new, generally reduced-value home outright as part of their divorce settlement; this offered them a sense of financial security throughout their lives post-divorce. These participants tended to be employed in high-earning occupations, and both partners may have previously owned properties prior to their marriage.

*I had a big house at this point and we sold it and I had enough for me to live in a house without a mortgage and so I wasn't ... I could have been a lot worse off. (Male, 61, finance, divorced in 30s, married again twice since turning 50)*

By contrast, for women and men employed in relatively low-paid occupations, who owned few joint assets with their spouse during marriage, divorce could precipitate a devastating loss of financial resources. In the case below, divorce happened in her early 20s, which contributed to early adulthood financial precarity, from which she struggled to recover into her 40s, where co-habitation eased her financial position:

*I thought [my ex-husband] was paying bills and dealing with stuff. But obviously he wasn't paying bills or dealing with anything ... I lost everything. I lost my car and my home, everything. I had nothing. (Female, 53, healthcare, co-habiting since mid-40s)*

However, irrespective of wealth status, most cases of financial decision-making at the time of divorce were characterized by a gendered trade-off between home and pension. The domestic contract of the mother as carer of children and the father as male-breadwinner generally resulted in the woman retaining the home asset while the man retained the pension asset. Several divorced mothers described their efforts to stay in the family home in order to maintain a sense of stability for their young children. Fathers were more likely to move out of the family home and into private rented accommodation in the immediate aftermath of their divorce. This could have a long lead time back to ownership, if at all. For example, this participant discussed private then council renting for the ten years since his divorce:

*I moved into rented, private rented because I didn't get any help at all whatsoever. Being a single male [who's] working, so I was in private rented for lots of years. I've been in the council one for two years now [pause] the house got sold, the debts got paid off, wife got most of it because of the kids ... (Male, 61, transport, divorced in early 50s)*

Men who left the family home tended to experience a period of housing insecurity post-divorce; several reported that they continued to pay the mortgage on the marital home for several years, as well as paying child maintenance. This meant that they did not necessarily have enough money to buy their own property. As one twice-divorced father explained:

*A complete rebase back to living, living either back with my parents or a flat while we sorted out the money and the house was sold and the equity was given to look after the kids. The pension is still mine ... it's what I have accrued, so I'm pension rich and asset average. (Male, 58, finance, divorced in 30s and 50s)*

Those men who 'gave up' their homes often did so on the basis that their ex-wives no longer had a claim on their pension savings. The 'choice' between home versus pension was made through a domestic decision-making lens rather than as purely through equitable financial planning motives.

### *Asymmetry of information*

In their accounts of negotiating the division of assets at the time of divorce, relatively few mothers appeared to have weighed up the monetary value of their marital home

as set against the value of their own or their ex-spouse's pension savings. Their narratives indicated that their priority at the time of divorce was their children's immediate wellbeing and sense of security, rather than their own future financial wellbeing or future-orientated concerns about pensions. By contrast, men were much more likely to talk about having made a conscious trade-off between their house and their pension:

*I got to keep my pension I had from working in the city, I had built up and put my bonuses that I got then into a pension scheme, so I'd built that ... It was almost the same as what she was getting and I was getting. She wanted to stay in the house. I wanted to keep my pension. (Male, 53, finance, recently divorced, now single)*

In rare cases, divorced women in the study indicated that they had been aware of how valuable their own occupational pension was, and had taken steps to protect their pension savings when going through their divorce, by agreeing to sell their house. This was more likely among women who were in their 40s and 50s at the time of divorce, working in relatively high-paying occupations:

*Getting divorced later, one of the things I was really conscious of was what I was not going to give up. So, although we lived in a big house, I didn't want to give up my pension. My pension was significantly better than my husband's ... So, I fought really hard to keep my pension and gave up some of the money in the house, to kind of compensate. (Female, 50, finance, divorced late 40s, lives alone)*

Housing was a tangible asset and a potential source of rental income that women perceived as meaning that they 'didn't have to worry' about their financial futures. This is illustrated by the following quotations:

*Because he could keep his pension, I got most of the money for the house, I bought some property so that I could eventually have an income when I retire. (Female, 60, finance, divorced twice – early divorce in 20s little financial impact; divorce late 50s bringing financial security)*

Several women spoke about the financial security that they derived from home ownership, even when their level of pension entitlement was low, accompanied by a narrative around not understanding the value of pensions and/or a distrust of how pensions are managed. The asymmetry of information was gendered, in that the detrimental impact was experienced by more women than men in the study.

### *Emotion and decision-making*

Many financial decisions around divorce were not primarily based on rational calculations, but were led more by an emotional response to uncontrollable events surrounding the marriage. When a marriage ended owing to infidelity, the party who committed adultery was less likely to make a claim on the family home, because of feelings of guilt, regardless of gender, occupational or parenthood status. For example, one woman spoke of how she felt she had control over the divorce settlement after her husband had an affair; she had been able to negotiate what she saw as a generous settlement.

*Well, he'd met somebody else anyway so it was fairly straightforward, I had the upper hand ... I wanted to get the house and I wanted to stay in the house ... (Female, 64, finance, divorced mid-30s, two young children at the time)*

Another female participant reported that she had been forced to leave the marital home, which was also her place of work, after she had become pregnant by another man.

*Left family home with nothing other than fourth baby after having an affair ... and ended up getting divorced so that was that. I got pregnant because I was stupid ... And of course I had to give up the [job] because I was giving up my house. (Female, 57, transport, separated mid-30s, divorced ten years later)*

Another female participant refused to accept any money from her ex-husband after she had an affair that ended her marriage, indicating a choice, albeit one shrouded in emotion at the time of separation/divorce.

### *Employment decisions*

The decision to retain the house post-divorce meant that it was common for divorce to lead to a change in women's employment situation in order for them to earn sufficient income to pay for housing. This could mean re-entering paid employment after a period of time at home caring for young children, or increasing paid working hours, or securing a more highly paid job:

*When my marriage broke down, I wasn't supported. So, I had to go full-time to make ends meet. (Female, 50, finance, separated late 30s, became single parent to two small children, at same time as moving to full-time work)*

In the short term, divorce was more likely to disrupt women's than men's employment. A striking feature of divorced mothers' narratives is that, whether they had increased or decreased their participation in the labour market post-divorce, they presented their decisions in terms of prioritizing their children's needs – either through staying at home to care for their children or by increasing their earnings in order to support their children. To a certain extent, women's post-divorce employment pathways reflected both their prior occupational status, and levels of institutional support for lone parents. This had long-term implications for their labour market position and earnings in later life:

*My circumstances never were such that I could [retrain] ... I had to be the breadwinner myself and it really didn't seem a viable option. (Female, 56, health care, precarious domestic context since early 20s, relationship ended early 40s, work offered her stability)*

Those women who had been employed part-time in low-paying occupations when their children were young generally reported that they had not earned enough money at the time to be able to afford to make pension contributions. Some had even cashed in their pensions when their children were young in order to meet immediate financial needs such as paying bills and housing.

### *Long shadow effects of divorce decisions on later-life working and retirement*

The division of assets and additional housing costs associated with divorce meant that, at the time of interview, divorced women and men had generally accumulated fewer financial resources than they had anticipated at earlier lifecourse stages. Being '*blown off course*' financially owing to divorce led many participants to reconsider the timing of retirement, and they faced extending their working lives for longer than they had originally envisaged in early to mid adulthood.

### *Pension (in)adequacy*

Many of the divorced women tended to have inadequate pension savings by the time they reached later working life owing to fractured employment patterns, childcare-related breaks in employment and lower pension contributions related to restricted household income as sole earners. Pension inadequacy was a key driver of women's 'choice' to continue working. This was the case even for women working in the health-care and the finance case study organizations who were members of defined benefit occupational pension schemes.

Several divorced/separated mothers described how they were now financially compelled to work for longer than they would otherwise have chosen, because their financial priority after divorce was to maintain a home for their children, rather than saving into an occupational or private pension.

*Oh no my pension pot is terrible ... I wouldn't want to be working more than another five years. So that would take me to 63. And obviously I'm not going to get a state pension till I'm 67 ... I have a small [occupational] pension but that's not very much either, because I had to cash that in because of being a single mum. (Female, 58, health care, separated early 40s, not divorced owing to associated cost, no intention of remarrying)*

Regardless of their socio-economic status, women tended to emphasize that post-separation, their gendered role of primary carer had expanded to include a breadwinner role. Even into their 50s and 60s, divorced mothers still regarded themselves as having a role to play in providing financial support to their (now adult) children:

*I've got two of them at university now. And I really want for them to have a nice flat and not a flat with rats, that kind of thing – to be warm enough and so, I just want them to have a nice start in life and I want their education to be paid for ... I'm definitely in provider mode for the foreseeable, but yes, if I stopped being in provider mode, I'd love to cut down the hours. (Female, 57, finance, separated early 40s)*

For divorced/separated mothers, decisions about working in later life were strongly influenced by their ongoing parental responsibilities, such that they were prepared to remain in jobs that provided relatively limited job satisfaction because of the perceived job security associated with these roles. Being the sole provider of childcare and income in their households underpinned their continued employment, rather than any intrinsic motivation for the job; they felt forced to settle for a '*survivable income*'.

By contrast, by the time the men in the study reached later working life they were more likely to have accumulated a higher level of pension savings. This was partly owing to more stable, full-time employment across the lifecourse, without needing to alter employment patterns to account for unpaid childcare responsibilities. However, it was also owing to having been more likely to retain their full pension after divorce, rather than dividing it with their ex-wife. In those cases where men had split their pension with their ex-wife, division of pensions appeared to have a more detrimental effect on men than women regarding choice and control over later-life work and retirement. One example of this was a male nurse whose pre-divorce plan was to use his pension lump sum to start a business in retirement. However, after splitting his pension with his ex-wife, he no longer felt financially secure enough to do this:

*My grand plan was to use the money and set [son] and me up as wee [business] ... So that was my big plan for the retirement ... So ended up not having the money to do that you know. (Male, 57, health care, divorced early 50s)*

However, there were few such cases. Overall, divorce frequently led to the reinforcement of pre-existing gender inequalities in pension savings, with women potentially losing out not only on their own pension savings but also on a share of their ex-husband's pension owing to the trade-off between the family home and the husband's pension.

### *Starting again*

'Starting again' post-divorce was a common theme in both men's and women's interviews, referring to taking out a new mortgage at a stage in life when they had previously anticipated being close to paying off their original mortgage. Often, this led to the requirement of needing to continue working beyond the point at which they had originally hoped to retire:

*When we got divorced she got no pension but she got the whole house ... I had to start all over again, and that's why I am working with [company] ... I'd have been comfortable if I'd been still with my wife. I wouldn't be bothering about working, the mortgage would have been paid 20 years ago. (Male, 62, transport, divorced late 30s and again in early 50s)*

*Well, I've got to get a mortgage and to be able to afford that, I'm going to have to work up into my 70s... (Female, 50, finance, relationship ended late 30s, husband had inconsistent earnings throughout relationship, providing little financial or emotional support)*

For men, 'starting again', as a financial setback, was also often linked to re-partnering and subsequently being required to financially support two households. By contrast, divorced women who had remarried tended to report that their remarriage had led to increased financial security, both in terms of being able to access owner-occupied housing and in terms of once again living in a dual-income household. These women expressed a greater degree of choice and control over their later-life working conditions and the timing of retirement. However, individual context is more complicated than just one factor. For example, this participant not only enjoyed relative financial comfort

from her own favourable occupational pension but also income from rental property (owned a flat first that was not sold when she purchased the family home with her first husband), access to her ex-husband's pension and financial support from her second husband within their current household. As she demonstrated:

*I had another pension from my ex and my husband has a pension ... we've got my husband's flat to sell ... That will clear our mortgage and more, and we both have other money in the background, you get a really good pension at my level having done 35 years in the [organization], my husband is in a final salary pension, so it was just a case of what made my decision to retire was doing the sums. (Female, 62, health care)*

The theme of starting again influenced both women and men in the study, albeit through different mechanisms, as men were more likely to experience starting again as a negative financial experience.

### *Home as security in later life*

Divorce frequently led to women's employment and housing trajectories becoming more closely intertwined than they had been prior to divorce, when housing costs were predominantly covered by their ex-husband's earnings from employment. If they had not re-partnered, they now had sole responsibility for household expenses. For some women, the decision at the time of the divorce to remain in the family home led to some degree of security in later life in that home ownership was perceived as a buffer against the financial precarity engendered by low pension income and a lack of awareness around pension value and management.

*I think as a woman particularly you have to have some safety net, some way to prevent you crash landing ... having my own house and knowing that it can generate an income for me. (Female, 51, healthcare, high uninterrupted personal income throughout adulthood, despite precarious relationship challenges and little financial support from father of children, divorced early 30s)*

However, for others, remaining in the family home after divorce led to divorce-related housing insecurity at a later stage in the lifecourse. This occurred when their youngest child reached the age of 18 and their ex-husband stopped providing financial support, which paid the mortgage. At this point, women then became liable for mortgage costs, which was unaffordable for some. This led to financial precarity in later working life; women were faced with the choice of increasing their working hours, continuing to work beyond the point at which they had anticipated retirement or selling their home and finding somewhere cheaper to live:

*The deal I had with my ex-husband was I could stay in the house until my daughter was 18 and she's just turned 18. And at the time, I thought, I might have met somebody, or my position might be different, but it's not. So, I've got to put the house up for sale. ... My whole future now is really uncertain about where I'm going to live, where I'm going to work ... I'm basically starting again at 50. (Female, 50, finance, retained house as single parent after husband had affair in late 30s)*



By contrast, some of the divorced fathers reported an improvement in their own financial circumstances as dependent children became adults, meaning that their obligation to pay child maintenance to their ex-wives would end. For example, this father talked about how he had paid two mortgages for several years, but that he and his ex-wife would sell the marital property once their children had left home. This would benefit him financially in the future, while potentially exposing his ex-wife to housing precarity in later life:

*So I said I would pay the mortgage as long as I could and when the kids moved out, we would dispose of the property and share the proceeds. (Male, 57, finance, high and uninterrupted earnings throughout adulthood, divorced late 30s)*

In sum, although men's housing trajectories post-divorce may have been more unstable compared with women in the study, it seems that women were more likely to be bearing the financial and familial obligations associated with home ownership, without the security of a decent pension.

## Discussion

This article contributes to existing knowledge around later-life work and retirement (Loretto and Vickerstaff 2013; Taylor *et al.* 2016) by demonstrating reciprocal influences of divorce on gendered lifecourse pathways of cumulative (dis)advantage (Dannefer 2020) that in turn influence later-life work and retirement decisions. Our findings show that choice and control at time of divorce were constrained by gendered lifecourse factors such as educational attainment, work history, income, but also by domestic factors such as accumulated wealth, specifically home ownership and pension assets. We demonstrate the gendered experience of these factors whereby access to pension and housing assets was different for women and men, mixed in with financial implications of remarriage. Further, we make a unique contribution by highlighting how emotions can lead to seemingly irrational, and certainly shorter-term, decision-making with this multitude of factors surrounding the relationship breakdown and/or subsequent divorce. Crucially, only a minority of participants reported that they had divided assets equally at the time of divorce, through often emotionally charged 'choice and control', which is important as legal recourse recommends an equal split of matrimonial assets (Nelsons (Solicitors) 2023). Our study shows that, more commonly, divorcing couples traded between house and pension assets with *asymmetrical information*, that is, an understanding of the market value of the property asset but not the pension asset(s); access to relevant financial information at the time of divorce favoured the (male) breadwinner (Foster 2018; Wildman 2020). Further, among many women in the study there was distrust and lack of understanding around the value and future management of the pension asset that did not exist around the house asset, which was seen as more reliable in the future.

While previous studies have highlighted the gendered contract as relevant to decision-making in later life (Lain *et al.* 2020), this arguably constrained choice was made through decision pathways marked by emotion and potential disruption to rational decision-making, resulting in a short-term decision-making horizon. Previous

work on precarity, poverty and gender discrimination has under-reported the emotional aspect of these experiences, except through descriptive references of emotion, such as depression and unhappiness (e.g. Duberley et al. 2014). In our study, the domestic contract of the mother as carer of children and the father as male breadwinner generally resulted in the woman retaining the home asset while the man retained the pension asset. We also found that the burden of being a single parent continued to cover adult children, supporting a recent finding from Repetti and Calasanti (2024) that unexpected continuation of supporting adult children financially drained the retirement savings of divorced participants. In some cases, the role of emotion went even further. Disruption of rational decision-making owing to emotion-dominance around who was at fault for the relationship breakdown had a significant impact on settlement of assets. The party whose act(s) had led to the breakdown quite often left the marriage with far less than the equitable 50 per cent which could have, in most cases, been their legal recourse.

Delving more deeply into the reasons behind choice and control at time of divorce has illuminated the long shadow cast by these gendered, asymmetrical and emotionally charged decisions on later-life work and retirement choices, reinforcing the need for more qualitative reporting of lived experience (Bowen and Jensen 2017). These findings reinforce the assertion that research on extended and extending working lives must move away from viewing workers aged over 50 as a homogenous demographic or cohort (Krekula and Vickerstaff 2020) and must consider non-quantifiable factors and reassess the bases of possibly outdated quantitative measures of key household factors.

The intersection of gender and socio-economic factors relating to work and wealth accumulation played a key role in determining access to financial resources during and post-divorce. While men generally fared better than women financially (Dewilde and Stier 2014), the reasons behind this and the longer-range financial outcomes were far more complicated. Divorced mothers who retained the family home experienced financial security in the period between divorce and the youngest child turning 18; fathers experienced financial hardship while supporting their ex-partner and child(ren) at the same time as 'starting again' financially and domestically. However, results also show that divorce was more likely to influence women's paid employment. Once women no longer had dependent children, they could experience a second financial shock of no longer receiving financial support, at which point they were more likely to increase labour force participation, experiencing a 'divorce premium' (Tamborini et al. 2015). A further implication of our findings is that even where there is a seemingly financially equitable split of resources at the time of divorce, the structural gendered influences on subsequent pathways lead to different later-life outcomes for men and women.

As regards the pathways for cumulative (dis)advantage, for women, divorce was more likely to reinforce existing disadvantage, in terms of intensifying the employment and pension penalties associated with motherhood. However, we have also demonstrated the ways in which divorce disruption introduced new sources of disadvantage. While this could be seen among women *and* men, in general men's disadvantage (mainly around housing disruption) was shorter-lived than that for women, in that men's pension provision proved to be a stronger asset in the longer run. On the other hand, for women, while retaining the home at the time of divorce seemed to be the

better 'choice' at the time, the ongoing responsibilities of owning a home, aligned to a sense of lifelong parental obligation, more often acted to constrain women's options in later-life work and retirement. Moreover, our findings also demonstrate the ways in which decision-making at the time of divorce influences the effects of agency in altering pathways – evidence of a lack or asymmetry of information and of decision-making on emotional bases both led to decisions at the time having less-positive outcomes for women in later life. Policy makers could consider divorce in gender impact assessments of future retirement and pensions policies and should be aware of gender differences in divorce disruption. In order to lighten the long shadow of divorce, future generations should be better educated on personal protection of assets, while regulation around legal and financial advice around dissolution of relationships should take a longer-term perspective into account.

We acknowledge a number of limitations of our research. The findings are based on a sample of 47 people, so there is an opportunity to test the pathways more widely. Further, we do not suggest that our findings are generalizable to a wider population. Moreover, we appreciate the inherent heteronormativity in our approach. All of the study participants except one had been or were in opposite-sex relationships. Future work could usefully extend the scrutiny of decision-making to dissolution of same-sex relationships. We also note that our background, analysis and subsequent interpretation could have focused more on the issue of welfare, employment and social benefits of cohort effects. We encourage future research on lifecourse pathways of cumulative disadvantage, including divorce, to delve more deeply into cohort effects of individual experiences in later-life work and retirement.

## Conclusions

As the EWL agenda is to encourage workers aged over 50 to stay in work and to take control over how and when individuals retire (UK Government 2022), it is crucial to understand factors that constrain or facilitate choice. This article contributes to the previously identified gap in knowledge base by providing accounts of the lived experiences of women and men (Foster 2018). Our results highlight that the long-range financial implications of divorce are not as straightforward in terms of gender as previously reported (Dewilde and Stier 2014). Indeed, contrary to much of the literature in this area, our findings demonstrate that men are also significantly adversely affected by divorce. However, as women are more likely to experience later-life poverty than men (Price *et al.* 2016) and experience an accumulated deficit in gendered employment and pay gaps (Damaske and Frech 2016; Edge *et al.* 2017), our finding that women are more likely to make incomplete and possibly punitive decisions owing to the asymmetry of financial information at time of choice is important.

Divorce in later life is increasingly common and as the UK government is exploring how to retain workers aged over 50 in paid employment for longer, a better understanding of factors that affect choice and control about later-life employment is crucial (Wildman 2020). This study provides evidence of how divorce can cast a long shadow throughout the lifecourse, influencing individual sense of choice and control around work and retirement decisions even decades after divorce. Divorce can reduce choice around work in later life, potentially leading to a delayed, under-funded and precarious

retirement. Ensuring that both women and men are aware of the value of marital assets, regardless of who has legal title or who has accumulated these assets, can address the gendered asymmetry of information, which generally favours male breadwinners and devalues women's unpaid care and domestic work.

We address the theoretical paradox of mid-life being a particular time of personal and domestic complexity and yet it is the least-researched life stage. Specifically, we contribute to providing clear findings on the underlying processes of patterns of inequality, which are less understood and tangible than resulting observed patterns (Dannefer 2020). Using cumulative (dis)advantage, which places age-related inequality/inequity into the mainstream of lifecourse research (Dannefer 2020), we have demonstrated the ways in which micro-dynamics of financial decision-making (Foster 2018) at the time of divorce intersect with structural and macro-level systemic factors, such as gendered patterns of employment and childcare, to affect choice and control around later-life work and retirement.

**Supplementary material.** The supplementary material for this article can be found at <https://doi.org/10.1017/S0144686X25100202>

**Acknowledgements.** We would like to thank Professor Sarah Vickerstaff for her early feedback on our approach to this article.

**Financial support.** This research was carried out under the European research programme 'Dynamics of Inequality Across the Life-course: Structures and Processes' (DIAL) in the framework of NORFACE (New Opportunities for Research Funding Agency Cooperation in Europe), under which the DAISIE (Dynamics of Accumulated Inequalities for Seniors in Employment) project has received funding from the European Union Horizon 2020 research and innovation programme, under grant agreement N° 72436. The project received additional support from the LIVES Centre at the University of Lausanne.

**Ethical standards.** Level 2 approval was provided to the project team in writing by the University of Edinburgh Business School Research Ethics Committee (REC) in February 2019.

## Note

1. There are many ways that a relationship can come to an end: divorce, separation, annulment, dissolution and break-up. Each of these can have varying social, financial and legal implications and outcomes. For the purposes of this article, we default to 'divorce' as the majority of participant experience reflects this definition, however, we also acknowledge participant experiences where the situation differs from this legal parameter.

## References

- Airey L and Jandrić J (2020) United Kingdom. In Léime ÁN, Ogg J, Rašticová M, Street D, Krekula C, Bédiová M and Madero-Cabib I (eds.), *Extended Working Life Policies: International Gender and Health Perspectives*. Cham: Springer, pp. 469–480.
- Airey L, Lain D, Jandrić J and Loretto W (2021) A selfish generation? 'Baby boomers', values and the provision of childcare for grandchildren. *Sociological Review* 69, 812–829. <https://doi.org/10.1177/0038026120916104>.
- Altmann R (2015) *A New Vision for Older Workers: Retain, Retrain, Recruit*. Report commissioned by Department for Work and Pensions. Available at <https://assets.publishing.service.gov.uk/media/5a809c64e5274a2e87dbacc1/a-new-vision-for-older-workers.pdf> (accessed 1 July 2025).
- Berney LR and Blane DB (1997) Collecting retrospective data: Accuracy of recall after 50 years judged against historical records. *Social Science and Medicine* 45, 1519–1525. [https://doi.org/10.1016/s0277-9536\(97\)00088-9](https://doi.org/10.1016/s0277-9536(97)00088-9).

- Blane DB** (1996) Collecting retrospective data: Development of a reliable method and a pilot study of its use. *Social Science and Medicine* **42**, 751–757. [https://doi.org/10.1016/0277-9536\(95\)00340-1](https://doi.org/10.1016/0277-9536(95)00340-1).
- Bowen GL and Jensen TM** (2017) Late-life divorce and post-divorce adult subjective well-being. *Journal of Family Issues* **38**, 1363–1388. <https://doi.org/10.1177/0192513x15596197>.
- Braun V and Clarke V** (2006) Using thematic analysis in psychology. *Qualitative Research in Psychology* **3**(2), 77–101.
- Brown SL and Lin IF** (2012) The gray divorce revolution: Rising divorce among middle-aged and older adults, 1990–2010. *Journals of Gerontology Series B: Psychological Sciences and Social Sciences* **67**, 731–741. <https://doi.org/10.1093/geronb/gbs089>.
- Couch KA, Daly MC and Zissimopoulos JM** (2013) Divorce, women's earnings, and retirement over the life course. In Couch KA, Daly MC and Zissimopoulos JM (eds.), *Lifecycle Events and Their Consequences: Job Loss, Family Change, and Declines in Health*. Stanford, CA: Stanford University Press, pp. 133–157.
- Damaske S and Frech A** (2016) Women's work pathways across the life course. *Demography* **53**, 365–391. <https://doi.org/10.1007/s13524-016-0464-z>.
- Dannefer D** (2003) Cumulative advantage/disadvantage and the life course: Cross-fertilizing age and social science theory. *Journals of Gerontology: Series B* **58**, S327–S337. <https://doi.org/10.1093/geronb/58.6.s327>.
- Dannefer D** (2009) Stability, homogeneity, agency: Cumulative Dis-/advantage and problems of theory. *Swiss Journal of Sociology* **35**, 193–210. <https://doi.org/10.1093/geroni/igy023.1506>.
- Dannefer D** (2020) Systematic and reflexive: Foundations of cumulative dis/advantage and life-course processes. *Journals of Gerontology: Series B* **75**, 1249–1263. <https://doi.org/10.1093/geronb/gby118>.
- Davies Emma** (2023) How Are Assets Divided in Divorce?. [www.nelsonslaw.co.uk/court-divide-matrimonial-assets-divorce/#:~:text=The%20Court%20will%20normally%20consider,is%20also%20an%20important%20consideration](http://www.nelsonslaw.co.uk/court-divide-matrimonial-assets-divorce/#:~:text=The%20Court%20will%20normally%20consider,is%20also%20an%20important%20consideration) (accessed 27 March 2023).
- de Vaus D, Gray M, Qu L and Stanton D** (2007) The Consequences of Divorce for Financial Living Standards in Later-Life. Research Paper 38, February 2007. Melbourne: Australian Institute of Family Studies.
- Dewilde C and Stier H** (2014) Homeownership in later-life – Does divorce matter? *Advances in Life-Course Research* **20**, 28–42. <https://doi.org/10.1016/j.alcr.2014.01.002>.
- Duberley J and Carmichael F** (2016) Career pathways into retirement in the UK: Linking older women's pasts to the present. *Gender, Work and Organization* **23**, 582–599. <https://doi.org/10.1111/gwao.12144>.
- Duberley J, Carmichael F and Szmigin I** (2014) Exploring women's retirement: Continuity, context and career transition. *Gender, Work and Organization* **21**, 71–90. <https://doi.org/10.1111/gwao.12013>.
- Edge CE, Cooper AM and Coffey M** (2017) Barriers and facilitators to extended working lives in Europe: A gender focus. *Public Health Reviews* **38**, 1–27. <https://doi.org/10.1186/s40985-017-0053-8>.
- Foster L** (2018) Active ageing, pensions and retirement in the UK. *Journal of Population Ageing* **11**, 117–132. <https://doi.org/10.1007/s12062-017-9181-7>.
- Green L** (2016) *Understanding the Life Course: Sociological and Psychological Perspectives*. Hoboken, NJ: John Wiley and Sons.
- International Longevity Centre** (2023) Longevity White Paper – One Hundred Not Out: A Route Map for Long Lives. Available at <https://ilcuk.org.uk/longevity-white-paper-project/> (accessed 8 December 2023).
- Kelly-Irving M** (2019) Why Use a Life Course Framework in Health Research? *Research Frontier*. Available at <https://researchfrontier.wordpress.com/2019/06/22/why-use-a-life-course-framework-in-health-research/> (accessed 10 January 2024).
- Kelly-Irving M, Tophoven S and Blane D** (2015) Life course research: New opportunities for establishing social and biological plausibility. *International Journal of Public Health* **60**, 629–630. <https://doi.org/10.1007/s00038-015-0688-5>.
- Kim H, Ekerdt DJ and Baker TA** (2024) Retirement preparedness: A study of gender, marital status, and motivation factors by using a theory of planned behavior model. *Journal of Women and Aging* **37**, 43–55. <https://doi.org/10.1080/08952841.2024.2385858>.
- Krekula C and Vickerstaff S** (2020) The 'older worker' and the 'ideal worker': A critical examination of concepts and categorisations in the rhetoric of extending working lives. In Léime ÁN, Ogg J, Rašticová M, Street D, Krekula C, Bédiová M and Madero-Cabib I (eds.), *Extended Working Life Policies: International Gender and Health Perspectives* Cham: Springer, pp. 29–45.
- Lain D, Airey L, Loretto W and Vickerstaff S** (2020) Older workers and ontological precarity: Between precarious employment, precarious welfare and precarious households. In Grenier A, Phillipson C and

- Settersten Jr RA (eds.), *Precarity and Ageing: Understanding Insecurity and Risk in Later Life*. Bristol: Policy Press, pp. 91–114.
- Léime ÁN and Loretto W (2017) Gender perspectives on extended working life policies. In Léime ÁN, Street D, Vickerstaff S, Krekula C and Loretto W (eds.), *Gender, Ageing and Longer Working Lives: Cross-National Perspectives*. Bristol: Policy Press, pp. 53–76.
- Loretto W and Vickerstaff S (2013) The domestic and gendered context for retirement. *Human Relations* 66, 65–86. <https://doi.org/10.1177/0018726712455832>.
- MacKenzie R and Marks A (2019) Older workers and occupational identity in the telecommunications industry: Navigating employment transitions through the life-course. *Work, Employment and Society* 33, 39–55. <https://doi.org/10.1177/0950017018760212>.
- Martin B and Lee MD (2016) Managers' work and retirement: Understanding the connections. *Work, Employment and Society* 30, 21–39. <https://doi.org/10.1177/0950017015583634>.
- Nico ML (2016) Bringing life back into life research: Using the life grid as a research instrument for qualitative data collection and analysis. *Quality and Quantity* 50, 2107–2120. <https://doi.org/10.1007/s11135-015-0253-6>.
- Office for National Statistics (2024) Statistical Bulletin, Divorces in England and Wales: 2022. Available at [www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/divorce/bulletins/divorcesinenglandandwales/2022#main-points](http://www.ons.gov.uk/peoplepopulationandcommunity/birthsdeathsandmarriages/divorce/bulletins/divorcesinenglandandwales/2022#main-points) (accessed 2 August 2024).
- Organisation for Economic Co-operation and Development (2021) Old-Age Income Poverty. Available at [www.oecd-ilibrary.org/sites/d76e4fad-en/index.html?itemId=/content/component/d76e4fad-en#:~:text=On%20average%20in%20the%20OECD,line%20is%2023.8%25%20on%20average](http://www.oecd-ilibrary.org/sites/d76e4fad-en/index.html?itemId=/content/component/d76e4fad-en#:~:text=On%20average%20in%20the%20OECD,line%20is%2023.8%25%20on%20average) (accessed 23 March 2023).
- Parry O, Thomson C and Fowkes G (1999) Life course data collection: Qualitative interviewing using the life grid. *Sociological Research Online* 4, 102–112. <https://doi.org/10.5153/sro.233>.
- Price D, Glaser K, Ginn J and Nicholls M (2016) How important are state transfers for reducing poverty rates in later life? *Ageing & Society* 36, 1794–1825. <https://doi.org/10.1017/s0144686x15000690>.
- Repetti M and Calasanti T (2024) Escaping economic precarity. In *Retirement Migration and Precarity in Later Life*. Bristol: Policy Press, pp. 46–66.
- Sharma A (2015) Divorce/separation in later-life: A fixed effects analysis of economic well-being by gender. *Journal of Family and Economic Issues* 36, 299–306. <https://doi.org/10.1007/s10834-014-9432-1>.
- Stickland H (2022) The Over-50s and the World of Work: What's Happening and Why? Blog, *Office for National Statistics*, 14 March. Available at <https://blog.ons.gov.uk/2022/03/14/the-over-50s-and-the-world-of-work-whats-happening-and-why/> (accessed 28 April 2022).
- Tamborini CR, Couch KA and Reznik GL (2015) Long-term impact of divorce on women's earnings across multiple divorce windows: A life-course perspective. *Advances in Life-Course Research* 26, 44–59. <https://doi.org/10.1016/j.alcr.2015.06.001>.
- Taylor P, Loretto W, Marshall V, Earl C and Phillipson C (2016) The older worker: Identifying a critical research agenda. *Social Policy and Society* 15, 675–689. <https://doi.org/10.1017/s1474746416000221>.
- UK Government (2022) Help and Support for Older Workers. Available at [www.gov.uk/government/publications/help-and-support-for-older-workers/help-and-support-for-older-workers#:~:text=DWP%20s%2050Plus%20Choices%20offer,transition%20during%20their%20working%20lives](http://www.gov.uk/government/publications/help-and-support-for-older-workers/help-and-support-for-older-workers#:~:text=DWP%20s%2050Plus%20Choices%20offer,transition%20during%20their%20working%20lives) (accessed 30 June 2022).
- UK Government (2023) Spring Budget 2023. Updated 21 March 2023. Available at [www.gov.uk/government/publications/spring-budget-2023/spring-budget-2023-html](http://www.gov.uk/government/publications/spring-budget-2023/spring-budget-2023-html) (accessed 27 March 2023).
- UK Government (2025) State Pension Age Timetable. Available at [www.gov.uk/government/publications/state-pension-age-timetable/state-pension-age-timetable](http://www.gov.uk/government/publications/state-pension-age-timetable/state-pension-age-timetable) (accessed 18 February 2025).
- Wildman JM (2020) Life-course influences on extending working: Experiences of women in a UK Baby-Boom birth cohort. *Work, Employment and Society* 34, 211–227. <https://doi.org/10.1177/0950017019880077>

**Cite this article:** Steffan B, Jandric J, Loretto W and Airey L (2025) The long shadow of divorce: life-course, gender and later-life work and retirement. *Ageing & Society*, 1–21. <https://doi.org/10.1017/S0144686X25100202>