IPR Policy Brief
September 2026

UNIVERSITY OF BATH

‘I don’t have a pension, really’: Women restarting work after 50

Dr Helen Kowalewska

Policies to extend working lives increasingly seek to support people over 50 to return to employment. Yet we know relatively little about the role of pensions in this return, especially for women returning after varied or prolonged periods outside paid work, who are at greater risk of pension insecurity.

Drawing on 36 life-history interviews with women aged 49–65, this brief shows that women with the greatest pension disadvantage may have the strongest need to return to employment, yet the least room to hold out for jobs that could improve their retirement security. Earlier employment gaps and part-time work around care, alongside continuing unpaid labour, recruitment barriers, and financial pressures, can channel women towards low-paid, low-hours, or unsustainable work. Even where workplace pensions are available, contributions may be unaffordable. State Pension insecurity can also shape decisions.

Policy should focus not simply on job re-entry, but on sustainable re-entry that enables women to rebuild retirement security. This brief outlines five changes to help achieve this: (1) specialist midlife returner support; (2) measuring success by job quality; (3) continuing support after job re-entry; (4) affordable pension building for low earners; and (5) recognising unequal ability to work until State Pension age.

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Women returners: a gap in the longer working lives evidence base

The evidence base on women's later working lives centres mainly on women currently in employment,[1] transitioning into retirement,[2] or returning to work after retirement age.[3] While a separate body of research examines women returners, it focuses on professional and managerial women returning after childcare-related career breaks.[4] Consequently, we still know little about women seeking to re-enter employment in the years preceding retirement age following a period outside paid work. Their employment interruptions may have arisen for more varied reasons than childcare, and they may have more fragmented or disadvantaged employment histories, as well as a shorter time horizon in which to rebuild pension provision.

Addressing this gap, this policy brief centres the experiences of women seeking to restart employment in later mid-life. It draws on 36 life-history interviews with women aged 49–65 across southern England. These interviewees had left work for myriad reasons, including redundancy, menopause, burnout, care responsibilities, relocation, or overlapping changes. Employment breaks ranged from one month to 12 years. Of the 36 participants, 16 were still looking for work, 14 had recently returned to employment, and six had stopped searching altogether.

Participants were approaching re-entry from vastly different financial positions. Of the 36 interviewed, only four described individual pension provision that appeared sufficient to support their expected retirement.[5] Most had limited, uncertain, or unknown individual provision. For some, retirement plans depended on a partner's income or pension or on housing resources, such as taking in a lodger or downsizing. Six participants believed they were not or might not be entitled to a full State Pension due to gaps in their National Insurance records.

For many of these women, re-entry was critical not only for current income but for their longer-term retirement security. Yet returning to employment was not always enough in itself: what mattered was whether the work they could access was sustainable, adequately paid, and capable of rebuilding private pension provision and/or State Pension entitlement.

1 For example: Loretto, W. and Vickerstaff. S. (2015) Gender, age and flexible working in later life. Work, Employment and Society, 29(2): 233-49.

2 For example: Duberley, J. and Carmichael, F. (2016) Career pathways into retirement in the UK: Linking older women's pasts to the present. Gender, Work and Organisation 23(6): 582-99.

3 For example: Madero-Cabib, I., Le Feuvre, N. and König, S. (2023) Gendered retirement pathways across life course regimes. Ageing and Society 43(10): 2394-423.

4 For example: Guillaume, C., Kirton, G. and Elliott, C. (2024) The fate of being a 'distressed asset': Insights into women returners' experiences in the UK. Sociology 58(6): 1432-50.

5 This is a qualitative classification based on participants' accounts of their pension provision and retirement expectations, rather than an assessment against a formal benchmark or amount.

What the research shows

Findings identify several mechanisms through which returns to paid work after 50 can reproduce rather than reduce pension disadvantage.

Gendered employment histories can restrict the quality of re-entry

Employment histories that had contributed to pension disadvantage could also make it harder for women to return to work at a comparable occupational level. Many participants had histories marked by employment breaks or part-time, local, or low-hours jobs below their skill level, but which could fit around family responsibilities or a male partner's career. As one interviewee reported: 'I just kept sacrificing my career for my husband's'. This left some without the recent job title, linear CV, or formal references through which employers usually recognise skills. Of the 14 women who had returned to or secured work, half had re-entered at a lower level of pay or responsibility than before the employment gap.

Amira,[6] for example, had left teaching to care for her son and father. During these 12 years, she had also managed her family's business. Despite the skills and responsibility involved, she struggled to translate this into recognisable experience: 'It looks like you've just been sitting at home watching *Teletubbies*!' Amira now worked as a receptionist at half her previous peak earnings.

Women with substantial paid-employment histories sometimes found they could not simply resume a career that they once had. Extensive experience could sometimes mean women felt seen as overqualified, difficult to manage, or 'threatening',[7] against stereotypes and expectations of women as invisible, maternal, or declining in competence after 50. Barbara, for example, described how 'we don't get seen', while Sally found that younger colleagues cast her as 'the mum of the office' and Patricia felt pigeonholed as 'dithering or not picking up quickly'.

Pension and financial insecurity can undermine searches for *better* work

Pension inadequacy was not only a consequence of women's previous employment histories – it could narrow the terms on which they felt able to return to paid work. Women with the least pension provision often had the greatest urgency to earn again but the least financial room to wait for work that was stable, sustainable, or capable of rebuilding pension security. Women's room to hold out for better work also depended on wider

6 All names are pseudonyms.
7 See also: Bowman, D., McGann, M., Kimberley, H. and Biggs, S. (2017) Rusty, invisible and threatening: Ageing, capital and employability. Work, Employment and Society 31(3): 465-82.

household resources, including access to a partner's income and housing wealth.

For example, Emily had accepted a receptionist role after 18 months of unsuccessful searching, having relocated to care for her father. Her fragmented employment history, with periods freelancing and caring for her mother, had left her with a limited private pension. Now, on minimum wage and working fewer than 16 hours a week, she had opted out of the workplace pension due to debt and Council Tax arrears: 'When you're only working two days a week, £50 is a lot of money.' So, while re-entry had generated the income she needed now, it did nothing to repair her private pension provision. She expected she would have to keep working into her 70s.

Some participants saw low-hours jobs, casual work, or self-employment as the only viable route back into earning, despite limited pension-building potential. Although Priya had found low-hours bar work with a contributory pension scheme, she said: 'I need to be putting more in.' Hazel, meanwhile, had started freelancing after an unsuccessful job search but wanted employment with employer pension contributions: 'I don't have a pension, really, to speak of.'

State Pension insecurity can shape later-life work decisions

For some participants, insecurity concerned not only private pension provision but whether they would receive a full State Pension. Uncertainty about gaps in National Insurance records left some women unsure whether they needed to work for longer, while several said they had not anticipated increases in State Pension age and expressed anger about having to wait longer. Brenda and Evelyn, both aged 61, felt that getting the State Pension now would reduce the financial pressure they were experiencing. For these women, a later State Pension age did not simply extend an existing working life but increased the number of years for which employment was financially necessary. Rachel reflected: 'I don't think I knew I'd have to work until I was 68 when I chose to have my children. That might have influenced some decisions – to know that they were moving it up even higher.'

Continued unpaid labour can narrow the terms of re-entry

It is widely recognised that caring responsibilities into women's 50s and 60s can dampen their employment participation and undermine pension building. However, existing accounts often treat childcare as an earlier-life source of pension disadvantage, while discussions of caring in later working life foreground responsibilities for older relatives or partners.[8] This obscures the support that women may continue to provide to children in later life.

8 For example: Pensions Commission (2026) Pensions 2050: Evidence and future priorities: Interim report. London: Department for Work and Pensions.

Against the 'empty nester' stereotype,[9] many participants were still providing substantial support to teenage or adult children, including children experiencing ill health, anxiety and mental health difficulties, or problems transitioning towards independence. These needs are not readily addressed through conventional care services, yet they shaped the hours, flexibility, and kinds of work participants felt able to take: 'I had offers of work but they were all international, and because my son's [in his early-20s] not well, I can't take them' (Catherine).

Beyond direct care, some participants described the continuous domestic, administrative, and emotional labour involved in keeping families and households functioning, such as cooking, cleaning, shopping, monitoring family members, and providing emotional support. This load falls disproportionately on women's shoulders[10] and often expanded during women's absence from employment, constraining job searches and availability. After leaving her last role due to burnout, Alice was looking for local, part-time work, even though 'I know the salary is really low, which is humiliating.' Yet her domestic load and anticipated care for her ageing parents meant sticking with local, part-time, and flexible employment was important – even though, as Emily's case shows, such jobs do not always provide substantial or affordable pension contributions.

A 'work first' approach can mistake job entry for success

Several participants found Jobcentre support was poorly equipped to assist them. They felt that the support offered focused on generic advice, basic employability, and movement towards any available job: 'I walked in with a huge skill set, and it was assumed I was at the level of a 16-year-old school leaver.' This left some women in a 'missing middle': too experienced for many vacancies available through the Jobcentre, but without a recent, linear, or readily recognisable pathway into higher-level work. Hazel even said her Jobcentre adviser had described her CV as 'too good' and had encouraged her to 'dumb it down' to get a job.

9 Ryan, L. and Gatrell, C. (2024) How are middle- and older-age women employees perceived and treated at work? A review and analysis. International Journal of Management Reviews, 26(4): 536-55.

10 Weeks, A.C., Kowalewska, H. and Ruppanner, L. (2025) Take a load off? Not for mothers: Gender, cognitive labour, and the limits of time and money. Socius, 11: 23780231251384527.

The policy changes needed

Findings indicate five changes are needed if the return to work for women aged 50 and over is to genuinely improve retirement security. These also reflect participants' own recommendations.

1. Create specialist midlife returner support

Participants wanted career coaching, mentoring, help translating prior experience into current applications, introductions to appropriate employers, and support with retraining. A few contrasted Jobcentre support with a specialist returner charity for mums, which combined peer support, career guidance, practical exercises, and employer placements. They described this service as rebuilding confidence and sometimes leading to employment.

The Department for Work and Pensions (DWP) already provides enhanced support for older claimants through its 50PLUS offer, including additional Work Coach time, 50PLUS Champions, and the Midlife MOT. However, most participants in this study who had used Jobcentre Plus were unaware of such specialist over-50s provision or found it 'wasn't very helpful'. DWP's own evaluation also identifies uneven delivery and engagement with the 50PLUS offer.[11]

Policy ask: DWP employment support for people returning after 50 should provide clearly signposted specialist support from advisers trained to work with individuals with interrupted and non-linear employment histories. Support should include career review, translation of prior experience, identification of and support with accessing appropriate retraining, and connections to employers offering work compatible with returners' skills and experience.

2. Measure successful re-entry by job quality, not job entry alone

A return to low-paid, low-hours, or insecure employment may provide urgently needed income but offer limited scope for meaningful pension saving, despite a closing window to retirement age. Measures of success should therefore capture whether employment is sustained and provides sufficient earnings, hours, and opportunities for progression and pension saving.

Policy ask: DWP outcome measures for later-life employment should include retention, earnings, hours, progression, and job quality. Evaluation should also consider whether employment provides a realistic opportunity to participate in workplace pension saving.

11 Briedis, I., Ward, D., Rugg, S. and Allaker, J. (2026) Evaluation evidence from policies targeted at claimants aged 50 plus. London: Department for Work and Pensions.

3. Continue support after women enter employment

Even among women who had re-entered work, jobs could be provisional, poorly matched, or fragile. Olivia, for example, had recently left a job that did not fit around her childcare responsibilities, while Jane had quit a supermarket role she found after redundancy due to a lack of support with unfamiliar online training during her induction. Support that continues after re-entry could help women adjust to a new workplace, address problems before they lead to exit, and identify alternative employment if needed. It can also support women who initially return below their skill level to progress into better-paid work with greater pension-building potential.

Policy ask: DWP employment support for later-life returners should include the offer of post-entry support, focused on adjustment, retention, and progression.

4. Ensure pension building is affordable for low earners

Enrolment in a workplace pension is not enough if employees cannot afford contributions. Simply increasing pension contributions among low earners could intensify financial pressures and lead some of those who most need to rebuild pension provision to opt out.

Reform should therefore seek to make low-hours and low-paid employment a route into pension saving, without requiring workers to choose between immediate financial security and retirement security. As the government examines future automatic-enrolment thresholds and contribution rates,[12] it could consider how to increase pension contributions for low earners without placing the additional burden primarily on employees. Options could include greater employer contributions for low earners or temporarily reduced employee rates to support continued participation in pension schemes.

Policy ask: Reforms to automatic enrolment should explicitly address affordability for low earners, including modelling how greater pension saving can be achieved without disproportionately reducing take-home pay or prompting low earners to opt out.

5. Account for unequal ability to bridge years to State Pension age

For later-life returners, a rising State Pension age can extend the period they must bridge without necessarily secure employment or State Pension

12 Pensions Commission (2026) Pensions 2050: Evidence and future priorities: Interim report. London: Department for Work and Pensions.

income. Yet the ability to bridge those years is highly unequal. Women with interrupted employment histories, ongoing caring responsibilities, or limited private pension resources may face difficulty remaining in or re-entering sustainable employment until State Pension age. A higher State Pension age can lengthen a period of financial insecurity rather than simply extend an established working life.

Policy ask: Future State Pension age decisions should explicitly assess whether people can realistically remain in or re-enter sustainable employment until State Pension age, with particular attention to people with interrupted employment histories, caring responsibilities, and limited private pension resources.

The author

Dr Helen Kowalewska

Assistant Professor in Sociology and Social Policy, Department of Social and Policy Sciences, University of Bath

hk775@bath.ac.uk

Acknowledgements

This research was funded by a British Academy/Leverhulme Research Grant (grant no. SRG24\240203). The University of Bath Social Science Research Ethics Committee approved the research (ref. 4885-7593). The author thanks the 36 participants who generously gave their time and insight for the project.

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