

Empirical Article

What do you do when your career script runs out? How older workers decide whether and how to sustain their careers

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Abstract

This article explores executive career decision-making at the later career stages, against a background of precarious employment and increasing longevity, and the consequent need, and difficulty, for older workers to sustain their careers for longer. We address a gap in the literature on the careers of later stage workers by exploring older executives' career options and demonstrating how a decision-making unit (DMU) of stakeholders actively participate in choosing between options, and which factors influence their choices. We furthermore highlight the key factors that can determine whether a career is sustainable, and the strategies that can optimize a career that is becoming unsustainable. We interviewed later stage executives and analyzed our interview data from the perspective of distributed decision-making for sustainable careers. We identified a range of decision-makers who contributed to the DMU at different levels for each decision, from proactively to reactively. Furthermore, we identified interacting strategies which could optimize the sustainability of a later stage career: personal, when individuals re-engaged actively with their careers; and contextual, when careers were reinvented by individuals and organizations. We synthesized these findings in a career sustainability matrix, designed to enable later stage workers to identify whether a career is sustainable, and how to extend career sustainability.

Keywords: distributed decision-making, sustainable careers, career sustainability matrix, older workers, retirement

The global population is aging, as people live longer healthy lives (Boissonneault & De Beer, 2022; Foster, 2018; Organization for Economic Co-operation and Development (OECD), 2021; Zhan & Wang, 2015) and simultaneously jobs are becoming increasingly precarious (Petriglieri et al., 2019). As a consequence, more workers are entering retirement and claiming pensions (Clark et al., 2006; Foster, 2018; Wang, 2013). Instead, the need has been highlighted for older workers to remain motivated to sustain their careers for longer (Sargent et al., 2013) and to invest in their employment, for example, through participation in training (Allen & De Grip, 2012; Kochoian et al., 2017). For traditional careers, few organizations continue to offer early retirement into generous occupational pension schemes (Wang & Shultz, 2010), and yet that practice of early retirement continues to inform the expectations of many current workers. For women, whose careers have been described as slow burn (Bailyn, 2004) and characterized by the entangled strands of family life and work (Lee et al., 2011), or as a multipart kaleidoscope career composed of different priorities at different times (Sullivan &

Mainiero, 2008), the extension of working lives may offer an opportunity to develop their later careers (Disney et al., 2009). Yet, workers aged over 50 who are made redundant take longer to return to work than younger workers (Klehe & Van Hooft, 2018). In the U.K., during the Covid-19 pandemic, the number of workers over 50 years old who were inactive increased, and that number did not decrease with the gradual return of the workforce in most sectors of the economy (Office for National Statistics (ONS), 2021). Executives are a particular group of older workers: while executives may have adequate pensions, their decision to retire may be difficult because they will need to relinquish their status and income and their remaining ambitions to make a significant impact on the businesses they manage. Executives develop narratives for their careers and retirement (Reitman & Schneer, 2003; Wolf, 2019) and yet in a dynamic workplace their career scripts may run out earlier than they planned. They often have adequate resources of human and financial capital, including international experience, to make decisions as to whether to develop their careers or to retire, and therefore this study of

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older executive career sustainability, which the authors believe is the first to be undertaken, could provide insights into career decision-making which is less constrained than for other older workers by basic finance or geography.

The changing nature of retirement itself is evidenced by the increasing state pension age in many parts of the world, to reflect increasing longevity (OECD, 2021; Sargent et al., 2013). In particular, as longevity increases, ways are being sought to encourage workers to work for longer (Kooij et al., 2020) and to sustain their careers along the lifespan (De Vos et al., 2020; Van der Heijden et al., 2020; Van Solinge & Henkens, 2014). The sustainable career framework (De Vos et al., 2020) suggests that when a career is sustainable, workers are happy, healthy, and productive (De Vos et al., 2020; Van der Heijden, 2005), and that this is the responsibility of both the person and the context. Yet, while the outcomes which indicate a sustainable career have been specified, the mechanisms underlying the decision-making processes (DMPs) of older workers, and the factors required to make a later stage career sustainable, not just at pension age but throughout the second half of their career, have not yet been defined. For the purposes of this research project, we follow the definition of a sustainable career by Van der Heijden and De Vos (2015) who defined a sustainable career as “sequences of career experiences reflected through a variety of patterns of continuity over time, thereby crossing several social spaces, characterized by individual agency, herewith providing meaning to the individual” (p. 7). Therefore, in the context of this study, a sustainable career is a career from which the individual derives personal motivation and meaning, and the context provides possibilities for work for the foreseeable future. For older workers, who may have the option to retire, having a sustainable career requires more than having the ability to continue working, or being negatively motivated to avoid retiring by unattractive retirement scripts: the individual needs to experience positive motivation through meaningful work, whether this meaning is derived from achieving personal goals, supporting personal values or simply from contributing to the household income. Similarly, organizations also need to believe that older workers will continue to be productive, in order to employ and support them, for example, by creating extended career paths offering flexible working conditions.

First, we will review the key approaches in the academic literature to the career DMP. Current models focus on a logical process, in the course of which individuals face barriers and supports to achieving their goals (Greenhaus et al., 2010; Krieshok et al., 2009; Lent & Brown, 2013). Focusing on the decisions of older workers to remain in work, this process has been modeled according to three phases, when the individual considers the past, the future, and their present options (Feldman & Beehr, 2011). In keeping with the perspective linking people with their career context over time (De Vos & Van der Heijden, 2015; Zhan & Wang, 2015), the decision to retire also extends over a certain time span (Zhan & Wang, 2015), and therefore this DMP may take place during the immediate period before retirement itself or before a key date such as reaching the state pension age, but also during the preceding years, even stretching back into childhood memories. In addition to individual-focused career decision-making, other stakeholders, such as family members and one's direct supervisor and colleagues, need to be taken into account in career decision-making (De Hauw & Greenhaus, 2015; Feldman, 1994; Greenhaus & Powell,

2012). Building on this concept, career decision-making has been attributed to a wide base of stakeholders (De Vos et al., 2020; Mayrhofer et al., 2007; Rodrigues et al., 2013; Wang & Shultz, 2010). Four different approaches to retirement have been explored by Wang and Shultz (2010), comprising three which center on the person's decision-making, adjustment, and career development, and one that takes a different stakeholder perspective, namely that of human resource management, where the organization is also actively planning for an employee's retirement. The career DMP has recently been extended to identify distributed stakeholders in the wider career context who actively participate in each career decision as a decision-making unit (DMU) (Hallpike et al., 2022).

We therefore now turn to the literature on judgment and decision-making to consider the theoretical underpinning which can explain the participation of various agents in a DMU. The concept of distributed cognition (Hutchins, 1995) proposes that human thought is the product not of one individual, but of the person interacting with individuals, structures and artifacts in their environment. This concept provides the overarching theoretical framework for distributed agency and distributed decision-making. Distributed agency proposes that multiple agents contribute to a single event (Enfield & Kockelman, 2017), and this perspective supports the process of distributed decision-making, in which a decision is made, not by one individual agent, but by multiple stakeholders (Rapley, 2008; Schneeweiss, 2003; Treurniet & Wolbers, 2021). Distributed decision-making theory has recently been applied to career decision-making in a distributed, interactive career decision-making framework, which attributes decision-making agency to multiple stakeholders in a wider DMU (Hallpike et al., 2022; McNicholas & Marcella, 2022; Moriarty & Bateson, 1982; Schneeweiss, 2003). The present study applies this conceptual framework to later stage career decision-making for the first time.

Furthermore, workers participate in decisions using different types of decision-making, along a continuum from proactive, in which they actively affect their work context (Bateman & Crant, 1993; Guest & Rodrigues, 2015; Hall, 2004; Seibert et al., 2001), to reactive, when they follow the career scripts provided by the career context. In addition, most decisions combine distributed and interactive approaches, whereby person and context reciprocally influence, reshape, and share the career decision (Hallpike et al., 2022). Finally, decisions can also be inactive, when no decision is made (Verbruggen & De Vos, 2020), and this may lead to regret in later life (Budjanovcanin et al., 2019). Different decision-making styles may have different implications for understanding how workers make career decisions later in their career. Until the present study, there has been no empirical research on how the DMU and different types of decision-making contributions may influence older workers' decisions to sustain their careers.

The decision to sustain a later stage career is influenced by both personal and contextual factors, and we investigated these factors in the second part of our study. Considering the person first, theories of human development over the career span suggest that people's motivation changes in stages as they age, and that older individuals may focus on giving back, a source of motivation which has been termed generativity (Erikson, 1994); theories of career development also propose stages, from early exploration and establishment to the later career stages of career maintenance, and finally

disengagement, when workers prepare for retirement (Super, 1980).

Theories relating to the later stages of human development may explain some older workers' preferences and strategies when considering extending their careers. For instance, the Conservation of Resources theory (Hobfoll, 1989, 2001) states that, to reduce stress, workers may focus on the conservation of their personal resources and restrict their new activities. Applying this theory could explain why older workers often use a strategy of adapting their work to be less onerous in terms of time and physical demands, and, to protect the sustainability of their careers, these preferences could be reflected in the options offered to them by their employers. Moreover, older workers' expectations of the length and possible achievements of their remaining career may change, as their occupational future time perspective changes (Baltes et al., 2014; Zacher & Frese, 2009). Successful aging strategies may include an increased focus on areas where the individual can be most effective, accompanied by a corresponding reduction in emphasis on those activities where the individual experiences reduced capacity, according to the model of selective optimization with compensation (Baltes, 1997; Baltes & Baltes, 1990; Zacher & Frese, 2011). Prioritizing emotionally meaningful goals can help to maintain or even increase the happiness of older people, as highlighted in the socioemotional selectivity theory (Carstensen, 2006, 2021; Carstensen et al., 1999; Kochoian et al., 2017; Lang & Carstensen, 2002; Rudolph et al., 2018; Zacher et al., 2014). Therefore, older executives may prioritize the option to choose the types of physical, social, and ethical environment where they work. One application of this optimized focus can be in job crafting (Kooij et al., 2020), whereby workers shape their jobs to suit their changing skills and abilities.

Personal motivation has been identified as crucial for employee retention, and different groups of older workers have different motivations for the decision to retire early or, conversely, to delay retirement, according to their attitude to work and their circumstances (Feldman, 1994; Flynn, 2010). Motivation is necessary for proactively creating work opportunities through career self-management (King, 2004), and a sense of meaning in work is a key motivator (Lysova et al., 2019; Wrzesniewski, 2003), along with a personal fit with the work environment and the job itself (Holland, 1997; Jansen & Kristof-Brown, 2006).

In addition to the motivation of the person, the context also plays a crucial role in transitions out of a full-time employer and into portfolio work (Duberley et al., 2006) and in later stage career sustainability (Bal, 2015). Four major groups of workers who chose to delay retirement have been identified: those with financial needs, caring duties, social networks through employment, and, finally, those with employment flexibility (Flynn, 2010). This range of factors illustrates that in addition to individual preferences, the career context can determine the sustainability of an older worker's career (Berg & Piszczek, 2022; Tunney & Mulders, 2022), irrespective of the individual's personal motivation and intention to work. To be motivated to seek employment, individuals need to perceive that they have the ability to work (Le Blanc et al., 2017). For example, if an older worker loses their job, the opportunities afforded by the context for work are more limited than for younger workers, and this is one reason why they take longer to find new employment (Fasbender & Klehe, 2019; Fasbender

et al., 2019). This can be partly attributed to agism and stereotyping in the workplace and in the wider population (Ainsworth & Hardy, 2008; Fritzsche & Marcus, 2013; Giannantonio & Hurley-Hanson, 2006), which can form barriers to later career stage employability (Desmette & Gaillard, 2008; Johnson et al., 2013; Ng & Feldman, 2012). As a consequence, the workplace has been highlighted as playing a key role in older workers' career sustainability (Wainwright et al., 2019).

Career scripts also form part of the career context, by providing possible retirement career paths for workers making career decisions (Dany et al., 2011; Gioia & Poole, 1984; Laudel et al., 2019). Scripts are sequences of familiar actions that structure daily life (Schank & Abelson, 1977), and similarly career scripts are designated career paths that provide a structure for many careers (Dany et al., 2011; Grote & Hall, 2013; Laudel et al., 2019). Careers have been conceived as linking institutions and actions (Barley, 1989) by providing a channel by which organizations interact with their employees and direct them to pursue their careers in a way that supports the intentions of the employer. Career scripts set a path for executives to follow, simplifying their career decisions and managing their expectations in their psychological contract. Career scripts are created by the collective actions of employees, in particular the senior management and the human resources management function who determine organizational values, policies, and career paths, and implement them within the organization. The scripts are the statement of the intentions of the organization as a whole, and they are in turn enacted by the behaviors of employees, who implement the organizational policies and follow the designated career paths or, alternatively, amend the scripts by creating new paths of their own. Organizational career scripts are therefore created by the collective decisions and behaviors of various individual agents. However, the significance of the presence or lack of scripts for older workers has not yet been integrated into the key current career decision-making models.

For example, according to current career scripts, workers can take early retirement (Feldman, 1994), or they can fully retire at their employer's retirement date; alternatively, they can pursue bridge employment after retiring from their main employer in the form of part-time paid work or unpaid work volunteering or caring for family members (Zhan & Wang, 2015). Research has found that men and women can experience different patterns in their career pathways into retirement based on their expectations and experiences in their careers, with women often experiencing more interruptions throughout their careers (Duberley & Carmichael, 2016; Wang & Shultz, 2010). Workers follow scripts when planning their careers (Dany et al., 2011), but scripts for workers after their main employment ceases are limited. Jongeward (1972) explored the dilemma of women whose script as a mother and homemaker "ran out" when their children grew up, and who then faced the decision as to whether to return to work outside the home. This dilemma, of outliving your script, now applies to men and women as they live longer healthier lives, but the career timetable of predictable vertical progression at a given age along the career trajectory (Lam et al., 2012; Lawrence, 1984) is still shaped by past expectations of a retirement age of 60 years.

Observing career scripts enables individuals to perceive work opportunities, and when a possibility is perceived by an individual, this has been termed an affordance (Gibson, 1979). We use this terminology to denote that, when the

context provides work possibilities, it affords employment, and, recently, career scripts have been identified in which the context affords continued employment after retirement from a principal career (Sargent et al., 2013; Sullivan & Al Ariss, 2019), including the possibility of starting a new career, or “recareering” (Johnson et al., 2009). Cahill et al. (2015) categorized older workers along a U-shaped curve of propensity to return to work after retirement, according to pre-retirement salary—the less affluent continued to work for reasons of financial need, and the more affluent, by choice, and this latter group is the subject of the present research which focuses on the choices of senior executives (see Method).

However, although extensive research has been carried out into the decisions of older workers whether to retire, as discussed above, there is still not a complete picture of how the decision to retire or to sustain one's career is made over an extended period prior to retirement, or how workers may find themselves unable to sustain their employment, even without making a conscious decision to retire. Research has not yet established the contribution of multiple stakeholders to the decision to retire or to sustain one's career. Furthermore, despite the burgeoning literature on the sustainable career, it has not yet been clearly set out what key factors make a later stage worker's career sustainable or unsustainable. Therefore, based on this gap in the literature regarding the mechanisms underlying the DMP which leads an individual to sustain a later stage career or to retire, our research questions were:

1. What career options are being considered by executives whose careers have peaked?
2. Who is involved in career decision-making, and which are the factors underlying the different career options?
3. What strategies are being used by executives to sustain their careers?

The structure of this article is as follows: First, we will describe our research method and the particular relevance of our sample. We will then present our findings, supported by quotations from our interview participants. Finally, we will discuss the implications of our findings, make suggestions for future research, and sum up our conclusions.

Method

In this section, we aim to present the specific research context, so that readers can gain an understanding of the researcher and the data sources (Levitt et al., 2018). Semistructured interviews (Bryman & Bell, 2011) were conducted with forty alumni from a leading global business school MBA program, a sample size which is considered good for interview data (Saunders & Townsend, 2016). The sample consisted of alumni of a prestigious global business school who were motivated and successful and had become senior business executives, who mostly had, or anticipated, ample pensions compared with the average older worker, such that basic financial needs alone would not have driven their decision-making. Participants were educated and cosmopolitan, and generally affluent, and the interesting characteristic of this group was that, compared with less well qualified, less affluent workers, they had a relatively wide range of opportunities to select and sustain a career of their choice, to reduce their hours of

working, to change to a different career or to choose to retire. This sample was therefore chosen to represent a group who have ample levels of all types of capital necessary for career advancement or sustainability (Becker, 1964/1993; Bourdieu, 1977, 1986).

The interview schedule is attached in Appendix A. Interviews took place at participants' offices, on a university campus, or by video call. Participants were mainly working in the U.K., although they came from across Europe, the Middle East, India, and Latin America, reflecting the international intake of the school. They consisted of 23 male and 17 female interviewees, reflecting the higher proportion of male alumni. Participants were selected to be mainly at the maintenance career stage and above (Super, 1980), although career stages were fluid, with many participants recycling their careers and restarting from the early exploration stages. Ages ranged from 38 to 73 years, so all participants had over 10 years of work experience since their MBA, but whereas some participants could expect to need to sustain their career for at least two decades, others were past retirement age, and had therefore already made an active decision to delay their retirement. All participants were still planning whether, when and how to retire fully. This age range was chosen in order to take account of the fact that executives might need to decide how to sustain their careers as they reached the “maintenance stage,” at the age of around 40, as defined by Super (1980), when their careers began to peak and plateau, instead of progressing upwards. The definition of an “older worker” varies from 40 years upwards, for example, the definition adopted by Ng and Feldman (2008) is 40 years and is based on the legal definition in the U.S. Therefore, the age range explicitly incorporated executives who were beginning to question the sustainability of their careers, in addition to those who were attempting to sustain their career beyond normal retirement age.

Participants were recruited at events for alumni, and by email using purposive sampling, to ensure access to a wide range of participants (Ritchie et al., 2014). The sample was selected from alumni who were economically active, the majority earning money, and the remainder investing in businesses with a view to generating income. Some were reducing their workload by moving to bridge employment (Beehr & Bennett, 2015; Cahill et al., 2015; Sargent et al., 2013; Zhan & Wang, 2015), including seeking portfolio careers (where executives move to a portfolio of nonexecutive roles).

Interviews were transcribed and analyzed using NVivo 12 qualitative analysis software (Bazeley & Jackson, 2013), which enabled database storage and rapid retrieval of the large number of codes identified across the forty interview transcripts. Analysis of the managerial career narratives (Del Corso & Rehfuß, 2011; Wolf, 2019) took a social-constructionist approach to careers (Cohen, 2006; Levitt et al., 2018), and was carried out using a framework for distributed interactive career decision-making and sustainable careers (Hallpike et al., 2022), as discussed in the theoretical background in the introduction. Sustainable careers were defined following De Vos et al. (2020) as careers in which participants were able to find work where they could be happy, healthy, and productive. Analysis was carried out using an abductive approach (Tavory & Timmermans, 2014; Vila-Henninger et al., 2022), moving between the literature and the transcripts. Major themes were thus initially coded deductively, using *a priori* codes based on the questions in

Table 1. Career options considered by older executives whose career has peaked.

Option	Quotation	Participant
Continuing in employment with present/new employer	<i>What would I enjoy as much as this? That's the thing.</i>	Male, 56
	<i>So, I would like to go back into a company on a more permanent basis, and be responsible for running a unit, or be CEO of a, you know, mid-sized company.</i>	Female, 48
	<i>I'm going to hang around here for a few years</i>	Female, 53
Retraining	<i>I've got a science degree, so I could definitely retrain as a teacher if I wanted to.</i>	Female, 48
Self-employment	<i>I'll do a bit of senior consulting, freelancing and so on, maybe a couple of non-execs.</i>	Male, 45
Entrepreneurship	<i>It's in partnership with somebody who's a really good dear friend.</i>	Male, 53
	<i>So I said to my wife either we go into investing and taking some risk, or I go back and become a software engineer again.</i>	Male, 55
	<i>We're early days in a new venture around healthcare.</i>	Female, 55
	<i>There is quite a trend of people starting up businesses in their late 40s or early 50s. I was 40 something when I started this business.</i>	Male, 55
Mixed employment	<i>I'm partly employed and partly self-employed.</i>	Female, 51
	<i>I'll do a bit of senior consulting, freelancing and so on, maybe a couple of non-exec roles.</i>	Male, 45
Interim employment	<i>So I work for my own business as an independent management consultant, or an interim, an interim leader, if you will.</i>	Female, 48
Non-Executive Directorship (NED)/Trusteeship	<i>So, you know, I'm continuing to tick along with one NED-ship, maybe two.</i>	Female, 49
	<i>I am Trustee of a couple of Trusts.</i>	Male, 55
Retirement	<i>Yes, I would like to retire.</i>	Male, 59
	<i>I mean, financially we're okay.</i>	Male, 73
	<i>I guess we think that we can afford it.</i>	Female, 54

the interview schedule (see [Appendix A](#)), for example, “retirement” and “reinvent.” Subsequently, inductive codes were used to categorize themes which emerged in the course of the interviews and analysis (Miles et al., 2018); these were in the form of more specific subcategories of existing themes, for example, the subcode, “observed career paths” was added under the parent code “scripts,” to denote the significance of this subcategory of scripts, which were derived from observing the career and retirement experiences of others. Similarly, the subcode: “negative scripts” was added as a further subcode to denote unattractive possible future outcomes observed in others, for example, the physical or mental decline observed in people after they retired. Codes were initially finely divided, and subsequently these detailed initial codes were systematically grouped into larger categories (Miles et al., 2018; Vila-Henninger et al., 2022) which addressed our research questions. The first category addressed later stage career decision-making, and this category included codes for career options, factors, and each type of decision-making: for example, proactive decision-making, where the individual took the initiative, was coded as “pro-active.” The second category addressed later stage career sustainability, and this category included participants’ strategies to sustain their careers, for example, responses to the question on the possibility of reinventing their careers, which were coded as “reinvent.” Codes were set out in a Gioia chart showing how they were categorized to produce the findings on sustainable careers and retirement. Verbatim participant quotations documenting each theme were considered and discussed by the researchers, and examples of these are included in a series of tables which provide evidence to support each finding.

Findings

We have set out our findings in three parts. The first part addresses the first research question, and explores the career options considered, which are illustrated by quotations in [Table 1](#) at the end of this Findings. The second part addresses the second research question, namely who is involved in the later stage career decision-making DMU (see [Table 2](#)), and the factors underlying different career options (see [Table 3](#)). We analyze the decision-makers using the concept of the DMU. The third part addresses the third research question and explores later stage career sustainability (see [Table 4](#)), and unsustainability (see [Table 7](#)) and strategies to sustain executives’ careers (see [Tables 5](#) and [6](#)). Finally, we illustrate the new concept of sustainable retirement scripts in [Table 8](#). Please see [Tables 1–8](#) at the end of this Findings. Additionally, we include a Gioia chart of the coding for the different career outcomes and strategies (see [Appendix B](#)) and we map the career options considered by older executives with the factors in their career selection (see [Appendix C](#)).

Later stage career options

Our first research question explored the career options being considered by executives whose career had peaked. Almost all executives had had to change role, job, or sector as their main career stopped progressing. Participants were asked directly if their career had peaked and what they were doing now. However, we did not find a pattern of reaching a career peak and then maintaining that position in a stable career pattern. Partly this was due to the “up or out” culture of many of their employing organizations, partly due to disagreements about company direction, and partly due to frustration when no

Table 2. The DMU—who makes a career decision?

Decision description	Quotation	Participant
(a) DMU led by proactive individual driving the decision-making process (DMP)		
Proactive decisions to remain in work were made independently and alone, or even in opposition to other stakeholders	<i>I don't think I'll ever retire.</i>	Male, 61
	<i>My wife tells me that: "You're too old now to work" and my children are telling me I'm too old and I'm saying "No, I'm going to continue working until I physically have to stop working, because I enjoy working."</i>	Male, 56
Participants made proactive decisions to change career	<i>The decision to work for myself was the best decision I ever made.</i>	Female, 52
	<i>I wanted to change to a different career for the second half of my working life, and I have achieved that.</i>	Male, 51
(b) DMU led by proactive context driving the DMP (individual is reactive)		
Employer led the decision to change career	<i>The group said look I [read:we] know you've been very senior, but you said what you really enjoyed doing was running a business rather than sitting over the top of the blocks. You're much more flexible, we've got a problem in America, so I went over to the States to run this business for a couple of years.</i>	Male, 59
	<i>I wasn't looking to trigger it, that triggered it. They planned to sell the business, [. . .] I said I'll buy it. They said they won't sell to management, which was fine. Then I left and I aligned myself with private equity.</i>	Male, 53
	<i>We did a reorganization and 7 divisions became 4 sectors, so 4 of the 7 for new jobs, 2 got fired and then I was asked to run M&A, so I then ran M&A.</i>	Male, 59
The employer reduced top positions and did not support a sustainable executive career	<i>I see that I would be plateauing [. . .]. Now I have a kind of a ceiling on top of me and the top of the pyramid the top 200 people and the top is shrinking because they are expensive. So they are consolidating jobs, so there are less and less people there and there are less and less people getting there [. . .]. I am happy to stay in my current role 3–4 years as there are so many things to do, new markets and so on, and then after that I will be 50 and I don't know what I will do.</i>	Male, 45
Political ecosystem drove work decisions	<i>All that has been thrown into question with BREXIT and people are holding back about making a decision to come here. I was turning away work before—I had more work than I knew what to do with—now I've had little or no work for the last year.</i>	Female, 57
Agist attitudes in wider society formed a barrier	<i>I've got to a point where whether it is agism or whatever it is that it's more difficult to get a more traditional role.</i>	Male, 63
Friend/colleague led the decision	<i>I met up with this old friend/colleague [. . .] and he said "let's do something in this mentoring game" [. . .] So, we started out, we set up our little boutique.</i>	Male, 73
Spouse drove the decision	<i>My wife wanted to stay in [Country A] [so we did].</i>	Male, 55
Reactive decisions followed scripts afforded by the career context and decision-making was difficult when the script ran out	<i>I thought I could retire at 60, for sure, when I started to work, and now, I think it will be difficult.</i>	Male, 45
	<i>I don't even quite know how to find out, how to work it out. It's because —It was really easy when I started at [X] because there is a classic career trajectory for someone if you go into industry like that.</i>	Female, 52
Participants' career decisions were in response to their career script, e.g., as income provider	<i>I've built a financial cushion for me and my family.</i>	Male, 51
(c) DMU led by interactive DMP distributed between individual and context		
Distributed interactive decisions were made in a decision-making unit (DMU) with other people, including spouses and children	<i>My husband and I sat down the other day to do some planning to hopefully be hale and hearty into our 80s and see: do the finances support that?</i>	Female, 51
	<i>But that would require living in our house in [Country A], which I might like to do—I think that would be very good—but I'm only half of the family right?</i>	Male, 57
	<i>I'm married but we have no children and so, I suppose I discuss all of this with my wife and she encourages and supports all this kind of stuff.</i>	Male, 63
Opportunistic decision in response to happenstance	<i>Then came an opportunity [to retire]—the bank was going through a restructuring.</i>	Female, 54
Fatalistic decision-making in response to circumstances	<i>No, do you know what? We haven't thought about any of that. Again, it's my thing, I'll adapt to what comes, I don't plan. I've never planned.</i>	Female, 55
	<i>I think we are in a world now where people retire without intending to retire.[. . .] You know, I'm living on pension income at the moment anyway so you know, you could argue I've retired.</i>	Male, 62

further progression was anticipated. Therefore, participants had all made key changes and most had already left their main career employer, often at the point when they felt that

they had plateaued. A few executives were planning to stay in their current career and see what happened for a couple more years, but were not anticipating further advancement. One of

Table 3. Factors underlying the selection of later career options.

Career factor	Quotation	Participant
The person enjoyed working	<i>No, I'm going to continue working until I physically have to stop working, because I enjoy working.</i>	Male, 56
Person wanted to be effective in their career context	<i>My aspiration is to do a job where I can still be effective and still be welcome and still make a contribution and still enjoy what I'm doing till I'm 70 or 75 or longer. Until I can no longer function for health reasons I want to carry on working.</i>	Male, 51
	<i>I have this focus on wanting to create change. I don't necessarily accept what other people are going to tell me and that sort of environment is difficult to find, conversely that's why this sort of interim work is appropriate because that's for a short period of time trying to solve a problem.</i>	Male, 63
The person wanted flexibility and felt in a strong position to negotiate terms with their employer, or chose to set up their own business	<i>I had a retainer from them for 8 days a month—is that part-time? But they were very flexible</i>	Female, 57
	<i>I wanted some time flexibility to travel back to the US to visit my daughter. I do that every couple of months. So I needed a role where I could dictate my hours and my times. That was one of the factors.</i>	Male, 49
	<i>So I said I still have the energy to build a nice little business, which is what I'm busy doing. This is something hopefully I can do for the next 10/15 years. There's no sell by date on this, there's no sell by date on it, you can reduce your hours, it's never over-intensive, it's as much energy as you put into it is what you get out of it. So you can sort of modulate it as per your willingness to work.</i>	Male, 53
The person wanted to work as long as they liked	<i>I think the counselling/psychotherapy, the benefit of that is you can do it to whatever age you want. So when I was doing my training my psychotherapist was in her 70s, and it's the sort of thing you can, you know, you don't need to be active, you work from home, you can do as much or as little as you want.</i>	Female, 55
	<i>At the time probably would have thought I need never retire. What I now realize is: it's much better than that: I can semi-retire, remain the main shareholder.</i>	Male, 55
The person wanted the ability to choose their work and colleagues	<i>The benefits are: I get to choose the type of work that I do, so if I don't want to work for a company because I don't like the people, or I don't, I don't.</i>	Female, 48
	<i>I have to say that part of me thinks that would be quite interesting being surrounded by bright people.</i>	Male, 59
The person wanted to do something worthwhile and valuable	<i>We're early days in a new venture around healthcare so I think for the next 3 to 4 or 5 years I could see that that's going to take up quite a bit of time because I think we're a small team, 4–5 people and what we're doing I think I really interesting and potentially valuable.</i>	Female, 55
	<i>Maybe starting a social enterprise to help people that have autism or learning disabilities get employment or find meaningful work.</i>	Female, 49
	<i>I'd never thought of going into the public sector, but I researched it and it seemed another of those jobs where you're doing something that was really worthwhile and influential.</i>	Female, 51
The person wanted to retain their influence on the wider world	<i>The non-exec roles, they will also broaden my horizons and I'll be able to translate some of the experiences at [X] into smaller companies. It will help me feel like I'm contributing something that's a bit bigger than me. You know, it's one thing to manage your own small company but it's another to be an influence on a bigger stage.</i>	Male, 49
The person wanted to fit their work round other duties of care	<i>I think the teaching was intriguing more because it fits with my daughter's time frames and it's in a way giving back and also you know my strengths are probably in the maths area where there's a shortage.</i>	Female, 49
The person wanted to earn money	<i>You know, again, divorce is not a cheap thing. So financially it's been—some of the cushion that I thought I had, I don't have.</i>	Female, 52
The person was actively motivated to retire	<i>It may sound old fashioned but yes, I would like to retire</i>	Male, 59
	<i>Retirement could be interesting from the point of view that there are plenty of things to do. I'm interested in sport, I'm interested in art and I could easily fill my time and have an interesting time.</i>	Male, 63
Choice was agreed with spouse	<i>My husband and I had agreed that we wanted to[retire], we've worked very hard and we like to travel.</i>	Female, 54
	<i>My wife was of course a big encouragement. One of the factors was that I may have to spend extended periods of time away from home [for a new career move] and she was fully supportive.</i>	Male, 49
Current/future employers offered attractive roles/terms	<i>I am happy to stay in my current role 3–4 years there are so many things to do</i>	Male, 45

Table 3. Continued

Career factor	Quotation	Participant
Professional retraining was available	<i>[Retraining as a teacher would be possible because] my strengths are probably in the maths area where there's a shortage,</i>	Female, 49
An opportunity arose in the work context	<i>I have an offer on the table right now from a VC company.</i>	Female, 57
	<i>I was lucky enough early to be told, don't live your life as a stepping stone, so, when left-field things came my way, I could maybe spot the opportunity that others couldn't.</i>	Male, 51
	<i>Six months ago I got a call from an American private equity fund who was looking for their CEO of [X] and that was an incredible opportunity</i>	Male, 57
NED roles were available	<i>And then I also work as a non-exec director for an NHS trust, quite a big one. And that I've done for about 5 years and that has been quite good, I think I'm there looking at me as the succession for the chair.</i>	Female, 49
Sustainable retirement scripts were available	<i>Well, I would like to do this stuff for another 9 years and 10 months and then cash in on my promote and take a golden retirement.</i>	Male, 57

Table 4. Sustainable careers.

Career factor	Quotation	Participant
The individual was motivated, and the context afforded work	<i>If I won the lottery tonight [. . .] I would definitely probably spend more time, leisure time, I would travel more, I would sail more but I wouldn't stop working.</i>	Male, 61
	<i>I never want to retire—I will get pensions from [2 countries. . .] but luckily in both countries you can still work.</i>	Male, 57
	<i>There's not a bit of me that has ever thought "stopping would be good" and I think that's because I've enjoyed work.</i>	Male, 56
Individuals followed sustainable work scripts from family and friends	<i>My father is 81, he still works, so I come from that environment where it's normal.</i>	Female, 47
	<i>I don't see it as an end. My father's a good example to me. He's 77 and working 14 hours a day.</i>	Male, 49
Individuals were able to work sustainably	<i>We're definitely going to live longer and getting healthier. One of the benefits of managing my own time is that I've been able to spend more time on wellbeing. I practice yoga five times a week, so that's been a big benefit and I can see how my physical and psychological wellbeing—I can influence it directly by the choices I make. And this more healthy lifestyle has woken me up to the fact that actually I can probably extend my working life a lot more.</i>	Male, 50
	<i>How I'm working now is, I mean it's very sustainable, and obviously my kids are older now so I'm not, you know, I have more time, you know, I'm not rushing home and having to put four children to bed.</i>	Female, 53
	<i>So, I think it's very important because it got me to a level where I went into banking at a level where you could sort of survive and thrive rather than get stifled.</i>	Female, 55
	<i>My portfolio is dictated by me and so it is a reflection of who I am. So, this is the most sustainable period of life I've been in</i>	Male, 50
	<i>I did a lot of yoga and going out with friends and things like that and so I needed that for my health to have a bit of a work-life-balance.</i>	Female, 38

these stayed because they loved the work, the others were not sure where else to move.

The remaining executives had either already made a radical change of role, job, or sector and were on a new career path or were contemplating major change. These findings were reflected in the choice of title of this article, referring to our findings that for almost all the executives their career script had run out. Of those who had moved relatively recently, they were mainly working independently, for example as self-employed consultants or as entrepreneurs, and the same applied to those who were still contemplating changing their career. Several had set up their own company or joined with a colleague to invest in a start-up or an existing small-to-medium enterprise. Some had retrained, for example, to

gain a professional qualification as a psychotherapist. A few STEM subject graduates mentioned the option of retraining as a teacher, as their subject was in demand. Some wished to change their working conditions, for example, to reduce their hours, and some participants were already moving into bridge employment. Some wished to choose who they worked with (see "factors"). Several mentioned the possibility of changing to a "portfolio career" and were considering taking on Non-Executive Director (NED) roles. Some were still hoping for an interesting, as yet undefined, opportunity. A small number were contemplating retirement from their current employer, but most of these were then intending to continue their career elsewhere. These options are illustrated in [Table 1](#).

Table 5. Personal strategies: participants proactively re-engaged with work to sustain their careers.

Career Strategy	Quotation	Participant
Participants re-engaged with work by changing work arrangements	<i>I love more entrepreneurial stuff, creating and building.</i>	Female, 52
	<i>I'm interested in sport, I'm interested in art, and I could easily fill my time and have an interesting time.</i>	Male, 63
	<i>And in some ways, what I'm doing at the moment allows me a bit of both, because at the moment I'm not 100% occupied, so I can play my sport, I can go play a bit of golf.</i>	
	<i>[Becoming self-employed has meant] Making your decisions, what you want to do, what you want to focus on, rather than having a 5-day executive role.</i>	Female, 47
	<i>Firstly, I've never ever seen my life as a career but as a set of experiences. I've never. I actually think the tenure of any job that you do, especially as a CFO where it's a lot of pressure, a lot of expectation, scrutiny from the outside world, you shouldn't do it for more than 5–7 years.</i>	Male, 50
Personal challenge	<i>I was 40 something when I started this business in the recession in 2009 and it was very difficult to start with and... I am extremely proud of some of the things that we do.</i>	Male, 55
Participant reduced earning expectations	<i>I'm one of the few that's willing to work for a lot less than I used to.</i>	Female, 49
Re-engaged with work through imagining possible selves	<i>To pivot and change what I do and become more active in the areas that I find exciting like the start-up space, the retail tech space erm... and to do things like non-exec or a start-up which you know might be quite a minor reinvention but would be definitely a reinvigoration that I see as feasible.</i>	Female, 53
	<i>I would probably like to teach more yoga and I would probably like to do more working helping children, then working with people career coaching.</i>	Female, 38
Executives re-engaged through lifelong learning	<i>You've got to keep progressing and learning really, not assume that that what worked 15 years ago is going to work now.</i>	Female, 55

Decision-makers and the DMU

Our second research question explored who participated in each career decision (see Table 2), and the factors underlying the selection of different career options (see Table 3). We defined the members of the DMU as active contributors to the DMP who have their own interests and their own agenda and perspective and actively campaign to move the decision in their favor. This is irrespective of time and space which might divide them from the apparent decision-point, since they may have set the parameters for the decision in the past that are adhered to in the present. We added influences to the DMU in addition to the agentic DMU members. These were factors that influenced the DMP but were not actively promoted by a DMU member. The members of the DMU may change for each decision. The active DMU members could make the decision, rather than just influencing the individual, for example, when an organization made an entire department redundant. The significance of the DMU is that these decision-makers and influences need to be taken into account and understood, in order to ensure that a career is sustainable, because they make a significant contribution to each specific decision.

We found that, in each case, participants' expectations of their own career length and trajectory had changed in the course of their lifetimes, either as a result of changes in the career context, or as a consequence of changes within themselves. Career decisions were therefore made according to different criteria, by the same individual, at different life and career stages. Furthermore, each decision resulted from contributions by a range of participants, each with different levels of contribution. Guided by the distributed interactive career decision-making (diCDM) framework (Hallpike et al., 2022), we sought evidence for proactive, reactive, and distributed decisions to retire or sustain one's career. We found that decisions were made interactively and distributed, or shared, between members of a DMU of other stakeholders

such as friends, family, or colleagues, who were actively pursuing their own agenda. Each member of the DMU thus had different preferences which contributed to the final decision outcome. The individual could act proactively or reactively. Similarly, the other members of the DMU also contributed at different levels, so their level of contribution reduced as the contribution of the other members increased. For example, if a company determined the outcome of a career decision by making the individual redundant, then the contribution of the company dominated the DMU with the largest proportion of the responsibility for the outcome, while the contribution of the individual and any other stakeholders was correspondingly reduced. Described from the individual's perspective on the DMP, decisions could be primarily proactive or reactive or described as the result of interactivity with individuals and other agentic contributors in their career context. We differentiated between different attitudes to career decision-making in order to highlight that, despite our emphasis on the role of the career context, we also found a role for the readiness of an individual to use a greater or lesser level of energy, commitment and initiative to shape their own career trajectory. Therefore, a different personality, or a different level of work centrality, might lead to a different outcome.

Proactive decisions

The first category consisted of proactive decisions, which the individual career-seeker described as being made independently by themselves, and not directly led by influences from their career context. Proactive decision-makers were prepared to contradict advice that they received, and they relied on their independent judgment. They were sometimes the active driving-force behind the change of career for the latter part of their career trajectory. For examples of proactive decisions please see Table 2, on the DMU, and Tables 5 and 6 on career strategies.

Table 6. Contextual strategies: careers reinvented to become sustainable.

Career strategy	Quotation	Participant
The person had reinvented their career by changing their job/role	<i>I've done it every. . . every few years. You know, here I am now, as a private equity executive, you know, I was a, I've been a CEO, you know, I'm a global health leader, so, I never. . . It's never too late to reinvent yourself.</i>	Male, 51
	<i>I'm completely doing it.</i>	Male, 53
	<i>It overcomes this problem of age and career and everything else once and for all. [. . .] I can semi-retire, remain the main shareholder.</i>	Male, 55
Continuing but also investigating alternatives	<i>So I am talking to a lot of people, and, you know, whenever you talk to somebody they then suggest another two or three people; I am pursuing. . . Yeah, I've talked to all the executive search firms, I'm on all their books; I pursue a number of things at the same time, so I've always got, you know, three or four, you know, on the go. One today wanted me to be a Chair of one of the academies in London. I actually said no, because I think that's too much time. So, yeah: talking to people, you know, when there's—I'm on a couple of websites, which you probably know, [websites such as:] 'Women on Boards' and 'Nurole', so, like many people I'm sure. . . And, you know, I respond to some of those, sometimes, if they look interesting. [. . .]. I'm not yet talking obviously to people at work, or to my clients, which would be another way of making this happen.</i>	Female, 53
Planning to change to keep energized	<i>And the ideal for me now is working on an advisory basis with my kind of firm, working with a couple of clients on advising their commercial setup and their company setup in the Middle East, a bit of my own investment through the property company, and then what I'm looking for now is a couple of non-executive roles, a couple of board roles, that would round out my portfolio. That I think would keep me motivated, keep me energized and continuing to learn.</i>	Male, 49
Change type of work because of wider political change	<i>[BREXIT changes reduced sales, therefore] I have changed tack slightly and I have an offer on the table right now from a VC company.</i>	Female, 57
The employer played a part in finding new roles	<i>I'm having conversations at [my employer] around whether there's a role that I could do and that I'd be happy to do, and that would be energizing.</i>	Female, 53
	<i>So, actually, the Group Treasurer created the role of the X for me especially so that I could be based in [A].</i>	Male, 49
Loves work and wanted no responsibility for others so changed to working independently	<i>So, what I had to do to do this I had to retrain myself [. . .] what I loved most was actually doing the forecasting and building models. [. . .] I don't want to employ anybody just in case I don't make the end of the month [. . .] I thought I need to be self-sufficient, so I need to learn how to program.</i>	Female, 55
Participants made proactive decisions to change career	<i>The decision to work for myself was the best decision I ever made.</i>	Female, 52
	<i>I wanted to change to a different career for the second half of my working life, and I have achieved that.</i>	Male, 51
Individual kept up a network that facilitated job moves	<i>I think my network is such that there's certain people I know that work for niche start-ups. If I said, "hey I'd like it if you've got something in Nottingham going—operations manager role, director role - and you just need a safe pair of hands to come in", I'm fairly confident I could, through my [Business School] network, get something again.</i>	Female, 49

Reactive decisions

A second category of later stage career decisions were reactive, and individuals responded to the scripts that were presented to them by their organizations or that they observed in the career context, including the career experiences and advice from their friends, family, and colleagues.

"Reactive" decision-making thus described accepting a set career path which usually had a precedent and a history of success and was anticipated to be predictable and secure. This approach was the opposite of reacting to random opportunities but instead reacting to a set array of paths, that is, known predictable opportunities. This was typically the professional route. The scripts described by participants are set out in the section on Options above. Our intention was to capture a group of people who would be considered very ambitious but nevertheless did not personally introduce change in their decisions other than incremental improvements to their work. Therefore, the reactive career-seeker could still be energetic in pursuing their career. For examples of reactive decisions please see Table 2.

Distributed interactive decisions

Distributed interactive decisions were made within a DMU of other stakeholders such as friends, family, or colleagues. Distributed interactive decisions were divided into two subcategories, using the career decision-making framework from Hallpike et al. (2022). Firstly, opportunistic decisions were characterized as an active response to affordances in the environment, whether provided by happenstance or by organizational support. "Opportunistic" thus described accepting random opportunities afforded by the career context, that is, not seeking a set career professional recognizable route, and instead an unknown route which appeared unprecedented and unpredictable, but exciting, and with high potential, in the assessment of the individual. This was a more entrepreneurial route. Secondly, fatalistic decisions were presented as a reactive response to chance. "Fatalistic" thus described taking up opportunities as they arose without active commitment to a long-term career path. It was an easy route which was unexpectedly presented, without being necessarily exciting or clearly leading somewhere, but instead

Table 7. Unsustainable careers.

Career factor	Quotation	Participant
The person was no longer motivated, or had retired without acknowledging it	<i>I hit 65 last weekend and am I going to keep kind of struggling on and doing this?</i>	Male, 65
	<i>I definitely had enough of it by the time I left, I think all the banks have gone through absolute purgatory for the last few years and it was no longer fun and really, really, very hard work. So, I took the opportunity to retire and do something else.</i>	Female, 55
	<i>We are technically retired. We don't use that word, certainly not in my household.</i>	Male, 73
The individual held positive retirement expectations or actively wished to retire	<i>Well, I would like to do this stuff for another 9 years and 10 months and then [. . .] take a golden retirement.</i>	Male, 57
	<i>I've never had in my mind I was going to work forever, so it was just a case of having planned for it.</i>	Female, 49
	<i>I haven't thought about it properly, but I would like at some point to retire, yes.</i>	Male, 40
	<i>I don't think I would have a problem being pretty busy and pretty active for quite a while. And also I think because fitness is, is really quite important to me, just the chance to be able to sort of, really invest in being fit, would be, you know, a nice thing.</i>	Female, 52
	<i>Retirement could be interesting from the point of view that there are plenty of things to do. I'm interested in sport, I'm interested in art and I could easily fill my time.</i>	Male, 63
	<i>My goal in life is to pay off a house in London and then I can sell it and buy 2 or 3 nice places elsewhere, one in France one in Spain or maybe something like that.</i>	Male, 45
	<i>I've recently been sort of thinking about or looking at like, hey, that's something positive. On the other hand, a few years ago I would have said I'm never going to retire.</i>	Female, 47
People had changed as they aged and/or reached a later life stage	<i>I can't knock on a company's door, and nobody will employ me, that's for sure.</i>	Female, 55
	<i>It was really easy when I started at X, because there is a classic career trajectory for someone if you go into industry like that. And I was on that trajectory for the first six years. And then I stepped off.</i>	Female, 52
	<i>By then I'll be 62 or something, and is it really feasible to start winning clients for yourself or joining a big firm at that age?</i>	Male, 59
	<i>I'm now 56—does that mean that I can commit to a 5-year Partner role in one of the big 4 firms doing the things I can? And the answer is . . . truthfully is. . . I don't know what I will be like when I am 61.</i>	Male, 56
	<i>I can see my dad—he plays bridge all day and reads books in the afternoon and watches TV—but I can't see myself ever doing this.</i>	Female, 55
The individual was only motivated by observing negative retirement scripts in the career context amongst family and friends	<i>[My relative] had a very senior very influential role but didn't enjoy it and eventually left sort of unhappy and is now retired trying to find things to do to keep himself occupied.</i>	Male, 55
	<i>I've got friends that are tearing their hair out because they don't know what to do with themselves. And they've become depressed and lonely and isolated. I'm approaching 60. My father retired at 60, and he retired into that final salary heaven, but he still—25 years on—gets a massive pension. But he did virtually nothing to prepare himself for retirement, and he had no non-execs [non-executive directorships] lined up, and he went from manic intensity of a very senior banker, to golf . . . and that was sad.</i>	Female, 57 Male, 56
	<i>I took this job as a, almost, not a temporary but I didn't think what's my career path, I just thought let's earn lots of money and have fun in the meantime and I'll have 5 or 6 children.</i>	Female, 59
	<i>I think there's an interesting question of—I mean one of the things that wasn't flagged to me, when I was young, and it is what gives you flexibility, and career options that kind of give you flexibility. Because it—you know, as I say, I was absolutely clear, I wanted to go into Pharma, I wanted to have that kind of career, and then you realize that you are on a certain trajectory, and stepping off that is quite difficult.</i>	Female, 52
The person made no long-term planning	<i>I think there's an interesting question of—I mean one of the things that wasn't flagged to me, when I was young, and it is what gives you flexibility, and career options that kind of give you flexibility. Because it—you know, as I say, I was absolutely clear, I wanted to go into Pharma, I wanted to have that kind of career, and then you realize that you are on a certain trajectory, and stepping off that is quite difficult.</i>	Female, 52
Original career did not offer flexibility	<i>I think there's an interesting question of—I mean one of the things that wasn't flagged to me, when I was young, and it is what gives you flexibility, and career options that kind of give you flexibility. Because it—you know, as I say, I was absolutely clear, I wanted to go into Pharma, I wanted to have that kind of career, and then you realize that you are on a certain trajectory, and stepping off that is quite difficult.</i>	Female, 52
Work-life balance was missing from previous career path	<i>I would have been travelling a lot to Latin America and such and when I worked in investment banking and Private Equity before I enjoyed the work, but the hours were erm were very long and for me I do. . . I did, before I had children, I did a lot of yoga and going out with friends and things like that and so I needed that for my health to have a bit of a work-life-balance.</i>	Female, 38

was simply accepted as convenient and available. When no active decision was taken, events were left to chance, and to take place gradually in the context. This could sometimes result in retirement effectively taking place without the participant realizing it when a period of unemployment became extended indefinitely. For examples of interactive decisions please see [Table 2](#).

Factors underlying the selection of career options

The factors underlying the selection of later career options ranged from motivational to pragmatic. Factors included participants' wishing to increase their flexibility such as to reduce their hours or take time off. Some wanted work that would fit round their caring duties. Other factors were motivational and personal: wishing to focus on the work

Table 8. New sustainable career script: retirement.

Career factor	Quotation	Participant
The individual held positive retirement expectations or actively wished to retire	<i>Well, I would like to do this stuff for another 9 years and 10 months and then [. . .] take a golden retirement.</i>	Male, 57
	<i>I've never had in my mind I was going to work forever, so it was just a case of having planned for it.</i>	Female, 49
	<i>I haven't thought about it properly, but I would like at some point to retire, yes.</i>	Male, 40
	<i>I don't think I would have a problem being pretty busy and pretty active for quite a while. And also I think because fitness is, is really quite important to me, just the chance to be able to sort of, really invest in being fit, would be, you know, a nice thing.</i>	Female, 52
	<i>Retirement could be interesting from the point of view that there are plenty of things to do. I'm interested in sport, I'm interested in art and I could easily fill my time.</i>	Male, 63
	<i>My goal in life is to pay off a house in London and then I can sell it and buy 2 or 3 nice places elsewhere, one in France one in Spain or maybe something like that.</i>	Male, 45
People had changed as they aged and/or reached a later life stage	<i>I've recently been sort of thinking about or looking at like, hey, that's something positive. On the other hand, a few years ago I would have said I'm never going to retire.</i>	Female, 47

content that they enjoyed most, wishing to choose their own colleagues, and wishing to find the company values that coincided with their own values. Reasons given not to retire were to fulfill the role of provider in response to family demands for resources and financial security. Executives referred to financial constraints, for example, “*I can’t afford to stop work*” (female, aged 53). A question was included in the interview schedule about whether anything had made it possible for them to retire (e.g., they had sufficient funds because they could access their pension), and this elicited a range of responses. Some divorcees complained about the cost of divorce: “*Divorce is expensive*” (male, 55), and the consequent need to continue to earn money to restore financial resources. Some had, or aspired to having, second families to finance: for example, a male participant aged 49. Security was a key consideration, both financially and in terms of sustainable employment. Conventional lifecycle scripts were cited, whereby children and grandchildren were taken into consideration when planning for the future, for example, grandparental duties and opportunities, or the lack of them, and this could involve taking others into consideration as stakeholders in the decision without explicitly consulting them, for example, children’s future needs were taken into consideration. Illustrative quotations from reactive later stage career decision-makers are set out in [Table 2](#).

Reactive personal decisions were often taken in response to proactive scripts in the career context. For example, the wider economic situation could determine whether an individual felt able to retire: “*No, well what’s taken the possibility away is the 2008 recession*” (male, aged 53). Furthermore, the legal/political situation regarding pensions could determine an individual’s decision outcome: “*Yes, there is a change in the pensions regulation so you can actually get access to your pension fund. That’s a huge difference. Previously you had to buy an annuity. I’m going to draw down a big chunk of money for the next 10 years*” (male, aged 56). Scripts which set out future career paths could be positive, and motivate the individual, or negative, and demotivate the individual. Career paths in the wider context could determine the feasibility of a career choice: “*It doesn’t set me up to be a CEO of a FTSE 100. Definitely doesn’t. But, if I’d wanted to be a CEO of a FTSE 100 I should have left [my employer] you know, fifteen years ago, and gone a different route, you know*”

(female, aged 53). Similarly, the company policies regarding retirement could determine the options available to an individual. One participant (female, aged 55) simply wished to leave her employer, but it was financially advantageous to say that she was retiring. Another expressed concerns about retiring with no structure to their new lives: “*I’m seeing that with some colleagues who are 65 and who have to retire, who go from everything to nothing, it’s crazy*” (female, aged 54). Alternatively, the employer script could provide affordances to support an individual’s preferences, as for the following two participants who had already left their main career for a more flexible employer: “*Well, I would like to do this stuff for another 9 years and 10 months and then [. . .] take a golden retirement*” (male, aged 57); “*I think [my employer] would probably accept that I stay there until I’m 70 if I wanted, there’s no restriction there and as long as I’m making them money then they don’t care*” (male, aged 56). Thus, institutional scripts can continue to determine an individual’s career trajectory at the later stage of a career, and thus play an active role in the career DMU. We now turn to our third research question on the sustainable later stage career, exploring the strategies that make a career sustainable.

Later stage career sustainability

Our third research question, on later stage career sustainability, explored the strategies which make a career sustainable at a later career stage. As illustrated in [Table 1](#), the alternative option to sustaining a career might be early retirement, or simply retirement at pension age, and retirement was defined in different ways, ranging from completely ceasing work, to ceasing a long-term full-time role, but continuing to work indefinitely with reduced hours and/or reduced responsibilities at the same employer, or elsewhere. We identified two major factors which interacted to determine whether a later stage career was sustainable: firstly, the motivation of the person, and secondly, the opportunities afforded by the context. Finally, we investigated the strategies used to revive a later stage career when it had become unsustainable.

Sustainable career

Please see [Table 4](#). Sustainable careers were defined as those where participants were able to find work where they could

be happy, healthy, and productive (De Vos et al., 2020). At the later career stage workers were often in a financial position where they had the option to retire, but some chose to work on explicitly because they felt that they needed the income. This was not taken as a sign that a career was unsustainable unless they stated that this made them unhappy or unhealthy, since a common consistent motivation for most workers throughout their lives is to earn income, and we used the same criteria for all ages. Instead, we categorized a career as sustainable if workers had a positive motivation to work, such that they were happy to work and believed that in doing so they could remain healthy and productive, and if the career context provided affordances for the individual to work.

Individuals found meaning, purpose and fulfillment in their work which produced the intrinsic motivation to continue working: *"I like working because I like the learning, I like the engagement. Because the moment I stop doing that, I'm not fulfilling one part of what makes me"* (male, 53). These internal drivers combined with the motivation to provide income in response to the financial needs of themselves and their families: *"Retirement means I didn't have to work. And maintain current lifestyle. And no downsizing required at all"* (male, 53).

However, for a career to be sustainable, it was not sufficient for the person to be motivated to work: the context also needed to afford career opportunities and therefore organizations needed to believe that the individual would continue to be productive. Changing circumstances, in the form of increasing healthy life expectancy and changing retirement expectations, were concerns which meant that past retirement plans were no longer relevant: *"I don't think retirement means to me what it used to mean, the classic model. I'm not going to sort of stop and do cruises"* (male, aged 61). Career scripts, in the form of work patterns observed in the career context, were extremely important in decision-making. Family precedents were either cited as examples to be emulated or to be avoided: *"I feel extremely young [...] I see my father on his photos when he was 58 and I cannot identify with that"* (male, aged 57). Participants stated that the present retirement scripts demanded longer working lives than when they started their careers: *"When I first went to see a pensions advisor in my early 20s, we were talking about retiring at 55"* (female, aged 52). Common executive bridge employment scripts were cited as options for executives after their main employment, such as taking non-executive directorships, or becoming an entrepreneur. Table 4 illustrates how a career is sustainable when the person is motivated and the context affords work opportunities.

Depending on the circumstances, participants reported two different changes which could make their career sustainable, when it appeared unsustainable. First, by making changes to re-engage with their career, when they lacked motivation or skills; and secondly, by changing their career or workplace when their current role became redundant.

Participants re-engaged with their careers

Please see Table 5. Firstly, when the person was unmotivated, they needed to find a way to re-engage with the workplace. They achieved this in different ways. They could seek a new role that energized them through focusing on their professional interests and values, or by working in a different way, for example, reducing their hours so that they could devote more time to other interests, even if this entailed accepting a lower salary.

Alternatively, they could change their personal circumstances, for instance, by starting a new family, and the consequence of this was they became motivated to provide for them, or, conversely, by becoming empty-nesters so that they no longer had to provide and care for a family. Finally, executives could be motivated by re-engaging with their future possible vocational selves and through lifelong learning so that they constantly felt they were progressing. Table 5 illustrates how participants re-engaged with work to sustain their careers.

Proactive individual strategies

Please see Table 5. Some participants made proactive decisions, which were not directly led by influences from their career context. Proactive decision-makers were prepared to contradict advice that they received, and they relied on their independent judgment. They sometimes chose to change career for the latter part of their career trajectory. For example, one female executive proactively set up a business as a self-employed consultant: *"The decision to work for myself was the best decision I ever made"* (female, aged 52). A male executive proactively changed to an academic career in the same sector: *"I wanted to change to a different career for the second half of my working life, and I have achieved that"* (male, aged 51). Proactive decision-makers took the initiative to change their work environment, for example, one participant planned to suggest reducing her hours to benefit herself and reduce costs for the company, in a process of job crafting: *"I could go to my boss and say 'you've got to cut costs here and I'm willing to help. I'd be willing to cut back to 4 days a week."* Illustrative quotations from proactive individual decisions are set out in Tables 5 and 6.

Participants and/or their employers reinvented their careers

Please see Table 6. Secondly, when the context did not afford opportunities to work, then the workplace needed to change, either through the person electing to change roles or work in a different way, or by the workplace itself offering career scripts and work conditions appropriate to the changing abilities and needs of the individual. Participants were asked if they could recycle or reinvent their career now. Responses ranged from expressing doubt that reinvention was possible at a later career stage: *"I'm not sure I'm capable of doing that"* (male, aged 63), to the positive affirmation that they could reinvent their careers: *"That's what I'm doing now"* (female, aged 52). A female participant had experienced reinvention as exhausting but necessary throughout one's career: *"Having done it a few times, I feel absolutely exhausted at the thought of doing that, but, I think, yes, it would be possible"* (female, aged 51). One respondent (male, aged 51) was carrying out a very different role for the second half of his working life as an academic, albeit within the same professional sector. Many participants referred to the necessity to reinvent oneself or career regularly. One participant (female, aged 49) said that she was willing to work for less pay, but that the workplace needed to appreciate this, and that recruiters created barriers by rejecting MBAs as overqualified. Table 6 illustrates how participants reinvented their careers to make them sustainable.

Overall, of the sample of 40 participants, 11 explicitly stated that they had reinvented their careers or re-engaged with them recently, and a further 14 considered that they were in the process of reinventing their careers, with the

remaining 15 all having changed direction more than once in their careers in order to sustain these.

Unsustainable career

Please see Table 7. We also found examples of careers that were becoming, or had become, unsustainable, and this topic has not been fully addressed in sustainable career theory to date. Table 7 illustrates how careers had become, or would in future become, unsustainable, because the person was no longer motivated to work, or, or the context did not support sustainable employment, and a temporary lack of employment had gradually turned into retirement.

Negative motivation to avoid retirement could also spring from negative scripts of retirement that the individual wished to avoid. These negative alternative scripts were derived from observations of referent groups, such as parents or friends, whose lifestyle was unattractive to the observer. Negative scripts extended to the association of retirement with death and decay: “*For me retirement is a step towards dying*” (male, aged 57), and participants expressed a range of negative attitudes to retirement, such as fear of living too long without a purpose.

Sustainable retirement

Please see Table 8. We also found examples of how careers were becoming less sustainable by comparison with a new retirement script that was becoming, or had become, more sustainable, in terms of individual motivation to work or to retire. Table 8 illustrates how the person was becoming actively motivated to retire. We therefore developed our definition of a sustainable career for older workers in respect of retirement as one in which the context affords opportunities to work and the person is motivated to remain in work more than they are motivated to retire. A sustainable retirement would consequently be defined as one in which the context affords opportunities to retire and the person is motivated to retire more than they are motivated to remain in work.

We also examined our data to investigate whether a DMP with a decision style involving a proactive, reactive, or interactive individual contributed to the sustainability of their later stage career. Most participants had either reactively or proactively chosen to follow a well-established early career script and to gain human capital which had proved useful to support their later career. As in the title of this article, however, later in their careers when their early career scripts ran out it was more difficult to reinvent their careers if they adopted a reactive approach and sought a script that may no longer exist. In those circumstances, they needed to reinvent their careers (see Table 6) by undertaking proactive career self-management and creating a new career path, for example as a consultant or an entrepreneur. The table shows that while some employers did offer new roles to replace roles that were no longer possible, most participants needed to proactively reinvent their own careers. Similarly, if the individual lost motivation to continue in their current role, it was more common for them to need to re-engage proactively with their career in new ways (see Table 5).

Tables 1–8 provide quotations from interviewees which illustrate our Findings. We have set out the coding for the career outcomes and strategies to show the categorization of the codes into (see Appendix B). Finally, we have

mapped the career options considered by older executives with the factors underlying their career selection (see Appendix C). The mapping exercise illustrates how individual preferences and circumstances combined to determine the most suitable decision outcome. For example, continuing in employment was supported by the factors that the work was attractive both individually and financially. Retraining was often to address work values or for building a career around other caring duties; flexibility was also a factor in mixed/interim employment, while values could also be addressed by self-employment. Retirement factors included affordability and individual expectation of a pleasant experience.

In order to explore connections between the findings of our three research questions, we also examined whether different decision-making types or alternatively, different factors in career selection, could be linked to career sustainability. First we examined our data to investigate whether a DMP with a decision style involving a proactive, reactive, or interactive individual contributed to the sustainability of their later stage career. Most participants had either reactively or proactively chosen to follow a well-established early career script and to gain human capital which had proved useful to support their later career. As in the title of this article, however, later in their careers, when their early and main employment career scripts ran out, it was more difficult to reinvent their careers if they adopted a reactive approach and sought a script that may no longer exist. In those circumstances, they needed to reinvent their careers (see Table 6) by undertaking proactive career self-management and creating a new career path, for example as a consultant or an entrepreneur. The table shows that some employers did offer new roles to replace roles that were no longer possible and provide new paths to reinvent individuals' careers, but many participants needed to proactively reinvent their own careers. Similarly, if the individual lost motivation to continue in their current role, it was more common for them to need to re-engage proactively with their career in new ways (see Table 5). Finally, an interactive approach, responding to an opportunity that arose in the work context was a common way to take on a new role.

Secondly, we examined the factors underlying later stage career selection to see if some factors were more clearly linked to a sustainable later stage career. Whether the person enjoyed working clearly linked to their motivation to work, but without affordance for employment in the career context those who sought a new career script reactively, rather than proactively creating a new career path for themselves, faced a dilemma as to what they could do. The availability of suitable positions was a constraining factor on how many of the participants were able to take on NED roles, an option that was commonly cited as a future career path. The desire to find flexibility or to pursue their values opened up possibilities for some executives to take lower salaries and achieve a suitable compromise between salary and status on the one hand, and their priorities on the other hand, in either self-employment or interim roles or in targeted retraining. To be fully proactive as an entrepreneur depended partly on individual risk appetite and desire to control their work environment but it could also be triggered by interactively an opportunity in the work context.

We draw conclusions from our findings and summarize the factors that contribute to sustainability in the Discussion.

Discussion

In the light of the consequences of increasing longevity, sustainable jobs need to be created in order to continue to employ older workers in their 40s and 50s, continuing up until well beyond previous retirement ages, including those who may have the alternative option to retire (Foster, 2018). Therefore, in this study we researched how later stage career decisions are made, in terms of the options that are considered, who is involved in the decision-making, and what factors underlie the different options. We then investigated strategies used to increase the sustainability of later stage careers.

We addressed a gap in the literature by exploring, for the first time, the DMP employed by older workers as part of a DMU, and the key role of career scripts as an integral part of this process when executives considered their future career options. Secondly, we identified the key strategies that determined whether a career was sustainable. In our research we applied the distributed, interactive career decision-making framework (Hallpike et al., 2022) for the first time to later stage career decision-making, and highlighted that individuals do not make the same level of contribution to all the decisions that affect their careers. This implies that the existing, individual-focused career DMP models, used to make decisions about whether and how to sustain one's career, including when considering retirement options, need to be updated to incorporate the varying members of the career DMU and their varying levels of contribution to each decision.

The contribution of this article is that it alters our understanding of the decision-making that directs the careers of older executives when their main employment ceases, including of the combination of options and factors that determine whether a later stage career is sustainable. Our findings demonstrate that all executives experience that their career script runs out at one or more points in their careers, and executives report that they perceive a limited range of scripts offering them opportunities at a later career stage. Executives are a group of particular interest because they are in possession of human and financial capital resources which afford them the opportunity to prioritize their personal career preferences over basic survival needs. For the first time, we define sustainable retirement as when the context affords opportunities to retire and the person is motivated to retire *more than* they are motivated to remain in work. We contrast this to a new definition of sustainable careers for older workers in respect of retirement as when the context affords opportunities to work and the person is motivated to remain in work *more than* they are motivated to retire. In our analysis, we apply the diCDM framework, which proposes a holistic conceptualization of decision-making over the whole career trajectory, in which the DMP is enacted, not by an individual influenced by their context, but instead by a group of agents interacting in a DMU. Within the DMU, individuals and the other constitutive agents of the DMP can all act proactively, reactively and interactively. For example, our findings show that individuals may reactively follow established career scripts, particularly at earlier career stages, or they may proactively direct their careers, particularly when their main employment script runs out. Overall, we found that for later stage careers to be sustainable, both the career context needed to afford opportunities to work, and individuals needed to be motivated to work, more than they were motivated to retire. Finally, we created

a career sustainability matrix to identify possible strategies in the face of unsustainable careers by which individuals could re-engage proactively with their careers, and/or their career path could be proactively reinvented by the individual or organization.

Applying the diCDM framework matters because careers are still conceived as primarily directed by a proactive individual, and yet our findings reveal that many decisions that fundamentally redirect a career trajectory are not taken by individuals at all, and many more are not taken by individuals alone. They often feel constrained by others, or they feel that they are not sufficiently informed to make a rational independent decision, so they follow opportunities and scripts as they are presented. This indicates that the career context, in the form of organizations and governments, plays an active part in later stage career decisions, in particular, whether an individual continues to work or to retire, and that, given the need for workers to remain in the labor force for longer, practices and policies should be designed accordingly. Furthermore, we have found that individuals often do not have clear goals, or even have conflicting goals and preferences, yet this expectation underlies current decision-making models. The external career context needs to be integrated into the analysis of career decision-making and career advice as part of a coherent whole, instead of piecemeal as independent influences or random happenstance. This can be achieved by applying the diCDM framework, which introduces a conceptual shift to consider the career trajectory holistically and to analyze career decisions as made, not by an individual alone, hindered or helped by unconnected influences in the environment, but by identifiable DMUs of interacting individual and contextual forces.

The experience of making career decisions can vary by decision-maker and by decision. Individuals reported that they sometimes drove a decision proactively and independently, resisting influences in their surroundings, for example, when they decided to become self-employed, while at other times they reactively followed a series of steps along accepted career paths. Sometimes individuals intentionally abrogated control, as in the case of a dual career couple, where control of decision-making is explicitly shared. Finally, some individuals did not wish to take the responsibility alone for their major decisions. This point is made clearly in the literature on shared medical decision-making, when some individuals wish to follow the advice or script recommended by the surgeon, whereas others wish to research their treatment proactively with a view to declining/amending treatment if necessary. Finally, distal decision-makers, such as policy-makers, may introduce policies that actively drive an individual's decision, while neither they, nor the individual in question, are aware of their participating role in this particular DMU. To summarize, what the decision-making individual career-seeker sees may be two simultaneous processes: Firstly, a normative and rationalized DMP, whereby they set out their career preferences and goals, systematically collect information, rank or evaluate it, overcome barriers to its realization and make a decision in a logical order. Secondly, the process described by the diCDM framework, which is an underlying iterative, extended process, that evolves over time by interacting with scripts and stakeholders in the career context.

The diCDM framework also highlights the role of time in career decision-making. We asked participants a number of time-related questions, in addition to unprompted information volunteered by interviewees, and later in a

career we found considerable path dependency based upon the human and social capital that individuals had acquired in the form of skills and experiences and networks, which could open up opportunities. Participants were asked about their career peak, and how their career evolved thereafter, including how this had affected their present work and future plans for the remainder of their career and retirement specifically. Furthermore, participants often contrasted their present decision-making environment with their past expectations, and the need to adapt their expectations accordingly. Some examples of the effect on decision-making of changes in the career context are included in Table 6. The change in the pension age is determined by governments and is an example of how changes in the career context changed participants' career plans over time. Personal factors from outside work often also changed over time and changed individuals' decision-making at different life stages, for instance, participants contrasted their constraints and priorities with their past duties, as illustrated in Table 4: *"I'm not rushing home to put 4 children to bed."*

Many interviewees insisted on relating memories from early childhood unprompted, in order to explain their current decision-making. Participants referred to fulfilling the past expectations of their parents: for example, one participant felt it was his duty to re-establish the family forests, to fulfill a promise made to his father, who had died when he was 7 years old. A number of participants, particularly women, talked about their changing priorities over time as their children grew up. Others referred to needing to remain motivated once they had achieved their early ambitions, or had become bored with doing the same job for a number of years. Participants' future expectations strongly influenced their decisions, for example, their hopes and fears for their possible future selves, in particular in the context of positive and negative scripts associated with retirement.

Applying the COR theory (Hobfoll, 1989, 2001) could explain why we found that older executives often stated that they wished to adapt their work to be less onerous in terms of time and physical demands. The socioemotional selectivity theory (Carstensen, 2006, 2021), which also addresses strategies used by older people to manage their resources, focusing on activities which bring happiness and fulfillment, was also supported by our findings. Both these theories address the way in which individuals manage their aging successfully. To manage a career sustainably, this is one of the aspects of the life span that also needs to be managed appropriately by both the individual and the organization. To protect the sustainability of older executives' careers, these preferences could be reflected in the options offered to them by their employers.

We linked career decision-making to sustainability by highlighting that the decision-maker alone could not determine their career sustainability, since it was also necessary for the context to afford work opportunities, and this has important implications for later stage career sustainability. In particular, in order to support sustainable later stage careers, governments and employers need to provide work opportunities in the form of career paths, so that executives who retire from one employer have the opportunity to move on to a career script tailored to their needs, which may include specific options such as shorter working hours in return for lower pay, or simply the willingness to employ older workers.

Choices made at, or when considering and planning for later career stages were found to be wide ranging. For some participants, retirement was to be planned for as early as possible; for others, retirement was to be deferred as long as possible. The motivation for the latter group could be that the interviewees in our study were generally successful in their careers, and this may be explained by their career occupying a central position in their lives, so that they were motivated by work centrality or fear of a loss of identity (Bal & Kooij, 2011; Price, 2000); or they had taken on financial commitments which they still wished to fund by working. For all executives, the decision of whether and when to retire, and if not, how to sustain their career, was a key concern, across the entire age range, beginning decades earlier than the pension age.

Most participants had already taken steps to reinvent their careers after leaving their main career. Only one participant explicitly referred to plateauing. Participants were trying to re-engage with or reinvent their careers, or had recently done this. Most were looking to change role or work conditions such as reducing their hours. Some were considering retraining. Some had set up companies by investing with others or as entrepreneurs. Some were self-employed consultants. Many indicated that they had not had any support from their employers—in fact often their job had disappeared, or they could see no job progression.

Some careers were identified as unsustainable. For example, if participants had not explicitly considered and planned in career sustainability, or if they wanted flexibility around their family commitments or a better life–work balance (please see Table 7 for illustrative quotations).

Therefore, to support later stage career decision-making, we have proposed a two-by-two matrix, as a tool for use by individuals, organizations, and career counselors, to identify the main factors when considering the sustainability of a later stage career.

Career sustainability matrix

From our analysis of the literature on sustainable careers, we identified a need for a usable framework to identify the key factors which determine sustainability, both for the person and for the context. A key definition proposes that the outcome of sustainable careers is that they support happy, healthy, and productive workers (De Vos et al., 2020; Van der Heijden, 2005; Van der Heijden et al., 2020), and we use this definition in this article, on the understanding that these conditions are taken as an aspiration to be achieved over time. However, these conditions for sustainability can be undermined by changes, such as in the health of the individual, or in the skills required by the career context. We addressed this gap by producing a two-by-two matrix setting out these two key factors in supporting sustainable careers, as set out below (Figure 1).

It became clear that the factors sustaining a career were related to the person and the career context: firstly, individuals could lose the motivation to remain in paid employment; and secondly, the career context might not afford suitable employment, and, in each case, one or both factors needed to change, in order to sustain a career. In other words, firstly the individual needed to become re-engaged by finding a new source of motivation, such as a new role which increased their sense of autonomy, engagement, and therefore motivation. They

	Person motivated to work	Person unmotivated to work/ motivated to retire
Context affords work possibilities	Sustainable Career	Re-engage or Retire
Context does not afford work possibilities	Reinvent or Retire	Unsustainable Career/ Retirement

Figure 1. Career sustainability matrix.

might achieve this goal in different ways, including through finding a new role which corresponded more closely to their values or preferences, for example by working paid or unpaid for a charity, which could allow individuals to seek out their most congenial work context. Alternatively, they could reinvent their current role by proactively adapting their job to their requirements, for example, through job crafting (Kooij et al., 2020). This approach of focusing on the areas where they could optimize their effectiveness would correspond to the findings of the model of selection and optimization with compensation (Baltes & Baltes, 1990; Zacher & Frese, 2011). Secondly, the organization needed to reinvent their work offering to the individual and afford new opportunities. For example, offering the same role with reduced hours, or other appropriate roles which might have a greater opportunity to pass on knowledge and experience. Such latter roles could provide fulfilling work for the participants who were frustrated at the lack of nonexecutive roles, for instance.

The outcomes from our research are limited to senior executives, and, based on findings by Cahill et al. (2015) discussed above, different socioeconomic groups have different decision-making criteria. Nevertheless, while the specific decision-making criteria may vary by socioeconomic group, we anticipate that all employees wishing to sustain their career that has become unsustainable will need to take steps to re-engage in or reinvent their career. Furthermore, the absolute level of income per se, while a contributing factor, did not determine whether an individual was motivated to work to earn income, since this motivation was also found in some members of the present affluent sample. Finally, the aspiration for happiness at work, which we include as part of the definition of a sustainable career, is not necessarily determined by the source of motivation to work in the first place. In other words, throughout their careers, most workers are motivated to go to work to gain income, but they may also be happy, or unhappy, while at work. While an individual may decide to stop work when they have sufficient income (e.g., when they reach pension age), the decision to continue to work is determined by a range of factors (Flynn, 2010).

Therefore, the career sustainability matrix is applicable to individuals investigating alternative work options in which they can be more engaged, or where the work itself could be reinvented to be more congenial. The applicability of the matrix to other socioeconomic groups can be researched in future studies involving a broader range of participants. The

matrix itself is designed to be independent of income, so that it could be applied to different socioeconomic groups, to enable individuals and career counselors to identify whether a career is sustainable, and what key factors could affect individuals' career choices and outcomes so that their career is not only sustained in the short term to address a financial need, but sustainable in the longer term because, over time, the conditions of happiness, health and productivity can all be met.

Theoretical implications

The purpose of this article is to contribute to our understanding of older workers' later stage career decisions from two perspectives: firstly, the DMP itself, and secondly the key factors which determine later stage career sustainability. Recent research has emphasized the interdependence of employers and employees (Fugate et al., 2021), and the distribution of agency in career decision-making between different stakeholders (Hallpike et al., 2022). We found evidence of distributed decision-making, namely, that a career decision is not made by the individual alone but by both personal and institutional stakeholders. We introduced the concept of a DMU of stakeholders, both individual and structural, in older workers' career decision-making, as discussed below. Our findings illustrated how members of the career DMU can remain the same, or can be varied, for different decisions along the same individual career. Furthermore, drawing on the literature about career scripts (Dany et al., 2011) we found that decisions to sustain a career were most often made using established scripts to identify possible career paths. For older workers, decisions to retire were often made in response to specific retirement scripts within the career context, although individuals sometimes proactively created their own career paths. We found that this identification of scripts for retirement could be positive or negative, particularly in the case of scripts derived from observing the retirement paths of other people as referents (Grote & Hall, 2013) in which case negative retirement scripts were often cited by participants as a disincentive to their own retirement. We also found that retirement could often occur by default, when, after job loss, no other employment was found, until retirement became the default circumstance. This was an example of our proposition that in different circumstances the distributed DMU of stakeholders contributed to later stage career decisions at different levels,

such that in some circumstances the career context, and not the individual, defined and determined the outcome of the retirement career decision. Organizational retirement scripts constituted the patterns instigated by stakeholding organizations, including governments, when they defined the state pension age, or employers, when they either encouraged early retirement, or, alternatively, supported older workers to sustain their careers. We therefore argued that the scripts, in the form of suggested career pathways, constituted the purposes and intentions of the institutions and organizations, and in this sense we therefore identified them as agentic participants in the later stage career DMU.

To explain how different stakeholders participated in the same decision, even when they were physically remote, or composed of collective, purposeful structures, rather than comprising individual stakeholders, we found that decisions were made at different levels of agentic participation. Consequently, individuals could act independently and proactively in directing their career trajectory; in other circumstances the same individuals could reactively accept the career scripts afforded to them by organizations and the wider career context; or, finally, they could interactively establish new career paths, for example, by grasping new opportunities afforded by the advent of new work conditions. This finding that the person and the context interact in the distributed DMPs in later stage careers also supports the framework of sustainable careers (De Vos et al., 2020) which proposes that sustainable careers are produced by a combination of the person and the career context over time. We argue that either the person, or the context, or both, need to contribute proactively to changing an unsustainable career into a sustainable one. We therefore propose that the career decision-making of older workers at the later career stages can be better understood from a distributed perspective, where we argue that the decision to sustain one's career is not taken by the individual independently, but by a network of distributed stakeholders who actively participate in the DMP and actively contribute to the decision outcome.

Practical implications

In practical career decision-making situations, individuals need to understand when it is necessary to engage proactively with the other members of their career DMU, in order to sustain their later careers, and to initiate discussions with family and employers about actively creating future career options. For example, individuals may find that they are increasingly dependent upon their employer to afford career opportunities for older workers, and they therefore need to liaise proactively with their employer to adapt their working conditions, or their role, to suit their developing needs. Furthermore, they may need to adapt to the changing needs of family and the new later stage scripts emerging, such as the expectations from a spouse that they will spend more leisure time together, or, conversely, new demands on them as grandparents to provide childcare.

Organizations need to provide alternative career paths when workers wish to work different hours or at a different level of intensity, in order to offer sustainable career development for all ages and stages of worker. For example, to retain older worker expertise, without the high cost of a full-time senior employee, organizations could offer more innovative later stage career paths with reduced hours along with a commensurately reduced salary.

Limitations

The executives in our sample were selected to have benefited from education and finance, so they had more career options than most workers, and more financial latitude to take risks. Participants were purposively sampled to include only those who were still interested in sustaining their careers, and to exclude any who had fully retired, so they represented only one part of the range of all executives. Furthermore, the chosen method of interviewing can include interviewee presentation bias and recall bias, and therefore further research will be needed to verify the validity and usefulness of the proposed career sustainability matrix. Interviews were completed before the Covid-19 pandemic, and consequently the individuals' expectations and circumstances may have changed (see Future research). However, we suggest that the issues of retirement and sustainable careers are relevant across sociodemographic groups and along the lifetime. We anticipate that the specific problems and solutions associated with career sustainability may differ for different categories of workers, and we call for this to be explored in future research.

Future research

Future research could include longitudinal research to re-interview the original participants, to find out how their careers have developed, and to explore how Covid-19 affected their long-term plans, (this would need to include members of the same research team) or to complete a time-lagged research project with new participants. In more general research, it would also be useful to extend the research to interviewing MBA alumni who have already retired, to establish how they made their decision to retire, what they are doing now, and if they are satisfied with their decision or if they have any plans to make changes. Conducting multisource studies would add different perspectives to the career DMP: in particular, quantitative studies across a larger sample of different ages, income groups and geographical regions would enhance the generalizability of the findings and the career sustainability matrix, from later stage careers to sustainable careers at all ages and career stages.

Conclusion

This article addressed a gap in the literature by exploring, for the first time, later stage career decision-making from two different perspectives: first, we explored decision-making in terms of the options in the career DMP, the stakeholders who participated in the DMP as part of a DMU, and the factors underlying the different options. Secondly, we identified the key strategies that determined whether a career was sustainable. We applied a diCDM framework to later stage careers for the first time (Hallpike et al., 2022), and demonstrated that decisions to sustain a career, or to retire, were made jointly by a range of stakeholders, who formed a DMU, including family members and employers. These decision-making agents participated actively in the DMP, making a greater or lesser level of contribution to each decision, from proactively to reactively. Active contributors to the DMU included career scripts, which were created by the employing organizations, and participants were also influenced by the observed examples of the choices made by family, friends, and colleagues, and their outcomes.

Secondly, we investigated the key strategies that made a later stage career sustainable or unsustainable. We found that the sustainability of a later stage career depends not only upon the individual's motivation to continue to work, but also upon opportunities to work afforded by the career context, and this reinforced our finding that the wider career context plays an essential part in the later stage career DMP. We set this out in a two-by-two career sustainability matrix, which can be used by individuals, organizations, and career counselors, to identify ways to optimize the sustainability of a career beyond possible retirement. By applying our findings, older workers, organizations, and counselors can firstly, identify the members of the DMU and understand how each participant contributes to the career decision to retire or to sustain one's career, and, secondly, identify the key factors in deciding whether, and, if so, how, a later stage career may be sustainable.

Data availability

The data underlying this article are shared as far as is compatible with data protection and privacy in the form of anonymized citations in the manuscript and online supplementary material. Complete interview transcripts cannot be shared publicly for the privacy of individuals that participated in the study. The coding data are held in very large files but data underlying specific conclusions can be shared on reasonable request to the corresponding author.

Supplementary material

Supplementary material is available online at *Work, Aging, and Retirement*.

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