**Supplementary Table 1.** Observation period of retirement pathways

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
| Year | Survey waves | | | Age |
| SHARE | ELSA | HRS |
| 2004 | 1 | 2 | 7 | FPA-6 |
| 2005 |  |  |  |  |
| 2006 | 2 | 3 | 8 | FPA-4 |
| 2007 |  |  |  |  |
| 2008 | 3 | 4 | 9 |  |
| 2009 |  |  |  |  |
| 2010 | 4 | 5 | 10 | FPA |
| 2011 |  |  |  |  |
| 2012 | 5 | 6 | 11 | FPA+2 |
| 2013 |  |  |  |  |
| 2014 | 6 | 7 | 12 | FPA+4 |
| 2015 |  |  |  |  |
| 2016 | 7 | 8 | 13 | FPA+6 |

Notes: FPA=Full Pension Age. In grey survey waves excluded from analyses are highlighted. Because the third wave of SHARE (called SHARELIFE) is not part of the panel, but is a retrospective wave, we did not consider it, and consequently did not consider the waves from ELSA or HRS that were fielded that same year. Furthermore, as data from wave 7 in SHARE, wave 8 in ELSA, and wave 13 in HRS were collected about 12 years after the first wave analysed here, we are able to examine the retirement pathways over a 12-year period, from 2004 to 2016.

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Anticipated  exit | | Antici-pated exit from full-time job | Early  exit | | Retirement at FPA from full-time job | | Retirement around FPA from full-time job | | Retirement around FPA from part-time job | | Late retirement from full-time job | | Late retirement from part-time job | | Gradual retirement | | Reti-rement around FPA from out of the labour force | Late retire-ment from out of the labour force | Retirement around FPA from disability | |
|  | W | M | M | W | M | W | M | W | M | W | M | W | M | W | M | W | M | W | W | W | M |
| N | 258 | 155 | 123 | 212 | 243 | 281 | 150 | 96 | 135 | 146 | 40 | 96 | 69 | 110 | 42 | 73 | 87 | 99 | 124 | 99 | 61 |
| % | 16.2 | 14.0 | 11.1 | 13.3 | 22.0 | 17.6 | 13.6 | 6.0 | 12.2 | 9.2 | 3.6 | 6.0 | 6.2 | 6.9 | 3.8 | 4.6 | 7.9 | 6.2 | 7.8 | 6.2 | 5.5 |
| Institutional characteristics | | | | | | | | | | | | | | | | | | | | | |
| Life-course regime  (% row) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Continental | 22.4 | 20.8 | 13.1 | 16.7 | 35.0 | 14.4 | 9.8 | 2.3 | 4.9 | 6.9 | 2.7 | 0.0 | 0.5 | 4.6 | 0.5 | 0.6 | 3.8 | 13.8 | 11.5 | 6.9 | 8.7 |
| England | 10.5 | 9.4 | 9.4 | 3.2 | 20.8 | 15.3 | 17.6 | 8.1 | 11.0 | 21.0 | 6.7 | 5.9 | 4.3 | 16.1 | 9.0 | 0.0 | 3.1 | 6.7 | 4.6 | 8.6 | 8.6 |
| Mediterranean | 14.7 | 16.1 | 14.3 | 4.6 | 33.9 | 19.4 | 11.9 | 5.1 | 6.0 | 10.1 | 7.1 | 1.8 | 1.2 | 3.7 | 2.4 | 0.0 | 1.8 | 6.5 | 27.6 | 6.5 | 5.4 |
| Nordic | 19.6 | 9.1 | 17.3 | 15.2 | 6.4 | 32.6 | 18.2 | 3.6 | 21.8 | 11.6 | 4.5 | 2.2 | 1.8 | 2.2 | 6.4 | 4.3 | 9.1 | 1.4 | 0.7 | 6.5 | 5.5 |
| United States | 17.5 | 14.4 | 8.2 | 20.2 | 15.9 | 16.2 | 12.1 | 6.6 | 16.5 | 2.6 | 0.3 | 9.7 | 13.6 | 4.5 | 1.8 | 9.5 | 15.2 | 4.9 | 3.8 | 4.6 | 2.1 |
| Individual characteristics | | | | | | | | | | | | | | | | | | | | | |
| Educational level  (% column) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Primary education | 36.4 | 28.4 | 25.2 | 25.0 | 33.7 | 23.5 | 26.0 | 15.6 | 23.0 | 29.5 | 25.0 | 14.6 | 14.5 | 25.5 | 21.4 | 16.4 | 18.4 | 52.5 | 61.3 | 52.5 | 55.7 |
| Secondary education | 41.1 | 40.0 | 39.8 | 46.2 | 36.2 | 37.7 | 32.7 | 44.8 | 36.3 | 34.2 | 27.5 | 50.0 | 37.7 | 35.5 | 23.8 | 41.1 | 27.6 | 33.3 | 25.8 | 29.3 | 19.7 |
| Tertiary education | 22.5 | 31.6 | 35.0 | 28.8 | 30.0 | 38.8 | 41.3 | 39.6 | 40.7 | 36.3 | 47.5 | 35.4 | 47.8 | 39.1 | 54.8 | 42.5 | 54.0 | 14.1 | 12.9 | 18.2 | 24.6 |
| Marital status  (% column) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Married/Partnered | 72.5 | 89.0 | 86.2 | 80.2 | 84.0 | 72.6 | 85.3 | 70.8 | 90.4 | 78.8 | 82.5 | 69.8 | 91.3 | 70.9 | 78.6 | 69.9 | 87.4 | 88.9 | 92.7 | 64.6 | 67.2 |
| Divorced/Separated | 15.1 | 5.2 | 8.1 | 10.8 | 7.0 | 15.7 | 8.7 | 16.7 | 6.7 | 7.5 | 7.5 | 15.6 | 5.8 | 13.6 | 9.5 | 16.4 | 8.0 | 8.1 | 2.4 | 23.2 | 8.2 |
| Never Married | 3.1 | 5.2 | 3.3 | 0.9 | 5.8 | 5.3 | 3.3 | 6.3 | 3.0 | 6.8 | 7.5 | 5.2 | 2.9 | 7.3 | 4.8 | 2.7 | 2.3 | 0.0 | 0.0 | 5.1 | 18.0 |
| Widowed | 9.3 | 0.6 | 2.4 | 8.0 | 3.3 | 6.4 | 2.7 | 6.3 | 0.0 | 6.8 | 2.5 | 9.4 | 0.0 | 8.2 | 7.1 | 11.0 | 2.3 | 3.0 | 4.8 | 7.1 | 6.6 |
| ADL Dichotomous Index  (% column) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No limitations | 90.7 | 45.8 | 44.7 | 83.0 | 41.6 | 96.1 | 56.0 | 95.8 | 65.9 | 96.6 | 42.5 | 95.8 | 91.3 | 93.6 | 66.7 | 95.9 | 69.0 | 90.9 | 92.7 | 59.6 | 32.8 |
| 1 or more limitations | 9.3 | 54.2 | 55.3 | 17.0 | 58.4 | 3.9 | 44.0 | 4.2 | 34.1 | 3.4 | 57.5 | 4.2 | 8.7 | 6.4 | 33.3 | 4.1 | 31.0 | 9.1 | 7.3 | 40.4 | 67.2 |
| Chronic conditions  (% column) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 0 conditions | 31.4 | 40.6 | 44.7 | 25.0 | 39.9 | 33.5 | 34.7 | 39.6 | 44.4 | 41.1 | 57.5 | 38.5 | 40.6 | 41.8 | 42.9 | 32.9 | 32.2 | 36.4 | 38.7 | 15.2 | 26.2 |
| 1 condition | 33.7 | 32.9 | 37.4 | 28.8 | 30.5 | 33.8 | 38.0 | 31.3 | 33.3 | 42.5 | 37.5 | 33.3 | 39.1 | 36.4 | 38.1 | 35.6 | 36.8 | 41.4 | 37.1 | 30.3 | 29.5 |
| 2 conditions | 22.1 | 14.2 | 13.8 | 22.6 | 14.8 | 20.6 | 16.7 | 17.7 | 16.3 | 13.0 | 2.5 | 20.8 | 18.8 | 20.0 | 14.3 | 21.9 | 24.1 | 14.1 | 17.7 | 26.3 | 24.6 |
| 3 or more conditions | 12.8 | 12.3 | 4.1 | 23.6 | 14.8 | 12.1 | 10.7 | 11.5 | 5.9 | 3.4 | 2.5 | 7.3 | 1.4 | 1.8 | 4.8 | 9.6 | 6.9 | 8.1 | 6.5 | 28.3 | 19.7 |
| Poor self-rated health  (% column) |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No | 82.2 | 85.2 | 91.9 | 76.4 | 76.1 | 87.5 | 89.3 | 89.6 | 90.4 | 88.4 | 92.5 | 87.5 | 97.1 | 89.1 | 88.1 | 93.2 | 85.1 | 81.6 | 74.2 | 33.3 | 32.8 |
| Yes | 17.8 | 14.8 | 8.1 | 23.6 | 23.9 | 12.5 | 10.7 | 10.4 | 9.6 | 11.6 | 7.5 | 12.5 | 2.9 | 10.9 | 11.9 | 6.8 | 14.9 | 18.4 | 25.8 | 66.7 | 67.2 |

**Supplementary Table 2.** Distribution of each gendered retirement pathways by institutional- and individual-level characteristics

Note: All variables measured in the baseline observation year (2004). FPA= Full Pension Age, W=Women, M=Men. Chi-squared used to measure associations (all associations are statistically significant at p =< 0.001). To estimate retirement pathways, we tolerated at most one missing value per individual in self-reported labour force status across the six panel observations in ELSA, HRS, and SHARE (corresponding to 20.9% of the study sample), and we performed multiple imputations by chained equations to replace this missing observation.

**Supplementary Table 3.** Multinomial logistic regressions on each gendered retirement pathways (odds ratios)

|  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- | --- |
| Retirement pathways  (Ref: Early exit) | Anticipated  exit | | Antici-pated exit from full-time job | Retirement at FPA from full-time job | | Retirement around FPA from full-time job | | Retirement around FPA from part-time job | | Late retirement from full-time job | | Late retirement from part-time job | | Gradual retirement | | Reti-rement around FPA from out of the labour force | Late retire-ment from out of the labour force | Retirement around FPA from disability | |
|  | W | M | M | W | M | W | M | W | M | W | M | W | M | W | M | W | W | W | M |
| Institutional characteristics |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Life-course regime |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| United States | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - | - |
| Continental | 1.274 | 0.369\* | 1.759 | 0.957 | 0.263\*\* | 0.310\*\* | 0.141\*\* | 2.379\* | 2.022 | 0.000\*\*\* | 0.018\*\*\* | 0.796 | 0.088\* | 0.040\*\*\* | 0.037\*\*\* | 2.229\*\* | 2.742\*\*\* | 3.113\*\* | 1.682 |
|  | (0.295) | (0.563) | (1.118) | (0.321) | (0.604) | (0.581) | (0.804) | (0.444) | (1.594) | (0.002) | (1.515) | (0.468) | (1.379) | (1.043) | (0.726) | (0.364) | (0.386) | (0.442) | (0.699) |
| England | 3.645\*\*\* | 0.441\*\* | 0.704 | 6.196\*\*\* | 0.952 | 6.987\*\*\* | 0.359\*\*\* | 48.60\*\*\* | 12.34\*\* | 2.928\*\*\* | 0.144\*\*\* | 18.85\*\*\* | 2.530\* | 0.001 | 0.092\*\*\* | 6.051\*\*\* | 6.093\*\*\* | 11.44\*\*\* | 2.872\*\* |
|  | (0.371) | (0.329) | (0.352) | (0.362) | (0.305) | (0.411) | (0.319) | (0.423) | (1.063) | (0.416) | (0.409) | (0.400) | (0.503) | (11.59) | (0.443) | (0.428) | (0.458) | (0.435) | (0.510) |
| Mediterranean | 2.867\*\*\* | 0.329\* | 2.364 | 5.267\*\*\* | 0.393 | 3.024\*\* | 0.221\* | 13.23\*\*\* | 7.968 | 0.593 | 0.058\*\* | 2.475\* | 0.537 | 0.000 | 0.027\*\*\* | 2.952\*\* | 17.82\*\*\* | 6.987\*\*\* | 0.753 |
|  | (0.402) | (0.571) | (1.115) | (0.396) | (0.595) | (0.499) | (0.795) | (0.481) | (1.551) | (0.635) | (1.341) | (0.539) | (1.062) | (228.3) | (0.843) | (0.485) | (0.432) | (0.501) | (0.721) |
| Nordic | 1.243 | 0.866 | 12.66\*\* | 2.521\*\*\* | 2.618 | 0.568 | 3.605 | 4.422\*\*\* | 19.774\* | 0.185\*\* | 0.335 | 0.429 | 6.155\* | 0.331\*\* | 0.558 | 0.218\* | 0.158\* | 3.308\*\* | 9.413\*\* |
|  | (0.344) | (0.722) | (1.179) | (0.323) | (0.699) | (0.555) | (0.841) | (0.445) | (1.635) | (0.659) | (1.385) | (0.670) | (1.086) | (0.523) | (0.787) | (0.786) | (1.059) | (0.503) | (0.887) |
| Individual characteristics |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Educational level |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Primary education |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Secondary education | 0.724 | 1.071 | 1.278 | 1.154 | 0.984 | 1.731 | 1.036 | 1.045 | 1.269 | 1.506 | 1.181 | 0.905 | 0.999 | 0.822 | 0.804 | 0.409\*\*\* | 0.432\*\*\* | 0.555\* | 0.444\*\* |
|  | (0.237) | (0.267) | (0.296) | (0.250) | (0.283) | (0.366) | (0.303) | (0.298) | (0.487) | (0.368) | (0.437) | (0.328) | (0.510) | (0.403) | (0.385) | (0.304) | (0.302) | (0.314) | (0.411) |
| Tertiary education | 0.511\*\* | 1.119 | 1.380 | 1.363 | 1.495 | 1.745 | 1.576 | 0.895 | 2.305\* | 1.445 | 2.351\*\* | 0.927 | 2.293\* | 1.389 | 2.946\*\*\* | 0.209\*\*\* | 0.271\*\*\* | 0.432\*\* | 0.575 |
|  | (0.265) | (0.284) | (0.310) | (0.262) | (0.284) | (0.379) | (0.307) | (0.309) | (0.466) | (0.391) | (0.434) | (0.336) | (0.460) | (0.413) | (0.368) | (0.373) | (0.360) | (0.366) | (0.402) |
| Marital Status |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Married/Partnered |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Divorced/Separated | 1.775\* | 0.647 | 1.018 | 2.015\*\* | 1.081 | 2.028\* | 0.755 | 0.763 | 1.002 | 2.009\* | 0.684 | 1.520 | 1.341 | 2.377\*\* | 1.142 | 0.723 | 0.234\*\* | 1.907\* | 1.661 |
|  | (0.295) | (0.448) | (0.430) | (0.295) | (0.397) | (0.373) | (0.449) | (0.414) | (0.670) | (0.380) | (0.609) | (0.386) | (0.607) | (0.412) | (0.497) | (0.448) | (0.644) | (0.360) | (0.585) |
| Never Married | 3.342 | 0.868 | 0.461 | 5.224\*\* | 0.529 | 6.965\*\* | 0.422 | 5.455\*\* | 0.983 | 8.450\*\* | 0.521 | 7.275\*\* | 0.734 | 6.236\* | 0.445 | 0.000\*\*\* | 0.000 | 4.293\* | 3.380\*\* |
|  | (0.812) | (0.465) | (0.594) | (0.781) | (0.550) | (0.858) | (0.606) | (0.817) | (0.682) | (0.881) | (0.818) | (0.838) | (0.803) | (1.051) | (0.805) | (0.002) | (334.3) | (0.883) | (0.490) |
| Widowed | 1.338 | 0.194 | 0.950 | 1.085 | 0.933 | 1.248 | 0.000 | 1.448 | 0.800 | 1.870 | 0.00003 | 2.028 | 2.786 | 1.975 | 0.947 | 0.345 | 0.459 | 0.997 | 3.263\* |
|  | (0.343) | (1.075) | (0.708) | (0.367) | (0.643) | (0.509) | (102.1) | (0.447) | (1.106) | (0.456) | (148.1) | (0.458) | (0.762) | (0.478) | (0.873) | (0.653) | (0.520) | (0.502) | (0.692) |
| ADL Dichotomous Index |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No limitations |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 or more limitations | 0.495\*\* | 1.495 | 0.283 | 0.209\*\*\* | 1.179 | 0.226\*\* | 0.580 | 0.163\*\*\* | 1.294 | 0.240\*\* | 0.519 | 0.329\*\* | 1.005 | 0.401 | 1.883 | 0.492 | 0.347\*\* | 1.355 | 1.484 |
|  | (0.312) | (0.495) | (1.073) | (0.387) | (0.507) | (0.579) | (0.694) | (0.537) | (1.145) | (0.583) | (1.110) | (0.488) | (0.851) | (0.671) | (0.577) | (0.440) | (0.447) | (0.327) | (0.540) |
| Chronic conditions |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 0 conditions |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| 1 condition | 1.124 | 1.037 | 1.142 | 1.218 | 1.428 | 0.800 | 0.810 | 1.304 | 1.038 | 0.665 | 0.809 | 0.958 | 1.234 | 0.710 | 1.111 | 1.131 | 0.997 | 1.432 | 0.894 |
|  | (0.255) | (0.252) | (0.262) | (0.252) | (0.257) | (0.324) | (0.269) | (0.284) | (0.381) | (0.322) | (0.341) | (0.308) | (0.399) | (0.361) | (0.325) | (0.313) | (0.308) | (0.401) | (0.423) |
| 2 conditions | 1.071 | 0.857 | 0.921 | 1.354 | 1.228 | 0.729 | 0.719 | 0.893 | 0.151\* | 0.515\* | 0.656 | 0.978 | 0.874 | 0.531 | 1.095 | 0.540 | 0.669 | 1.527 | 1.221 |
|  | (0.293) | (0.340) | (0.363) | (0.293) | (0.338) | (0.392) | (0.350) | (0.376) | (1.059) | (0.378) | (0.433) | (0.372) | (0.549) | (0.412) | (0.396) | (0.411) | (0.380) | (0.440) | (0.486) |
| 3 or more conditions | 0.674 | 0.694 | 0.297\*\* | 1.045 | 0.796 | 0.607 | 0.224\*\*\* | 0.426 | 0.283 | 0.192\*\*\* | 0.037\*\*\* | 0.124\*\*\* | 0.328 | 0.250\*\*\* | 0.195\*\*\* | 0.317\*\* | 0.339\*\* | 1.459 | 0.900 |
|  | (0.336) | (0.386) | (0.548) | (0.335) | (0.402) | (0.457) | (0.473) | (0.562) | (1.109) | (0.508) | (1.063) | (0.786) | (0.842) | (0.521) | (0.554) | (0.519) | (0.504) | (0.478) | (0.533) |
| Poor self-rated health |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| No |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |  |
| Yes | 0.825 | 0.572\* | 0.440\*\* | 0.638 | 0.423\*\* | 0.574 | 0.512\* | 0.722 | 0.461 | 0.863 | 0.138\*\*\* | 0.589 | 0.651 | 0.391\* | 0.753 | 1.096 | 1.891\* | 4.732\*\*\* | 6.794\*\*\* |
|  | (0.270) | (0.305) | (0.386) | (0.284) | (0.336) | (0.421) | (0.367) | (0.365) | (0.673) | (0.404) | (0.766) | (0.406) | (0.558) | (0.550) | (0.393) | (0.366) | (0.332) | (0.329) | (0.387) |
| Constant | 1.307 | 1.142 | 0.672 | 0.652 | 0.749 | 0.301\*\*\* | 1.809\* | 0.172\*\*\* | 0.022\*\*\* | 0.631 | 1.483 | 0.348\*\*\* | 0.113\*\*\* | 0.835 | 0.955 | 0.921 | 0.604 | 0.089\*\*\* | 0.057\*\*\* |
|  | (0.302) | (0.337) | (0.375) | (0.314) | (0.354) | (0.435) | (0.351) | (0.413) | (1.114) | (0.422) | (0.465) | (0.407) | (0.631) | (0.449) | (0.419) | (0.377) | (0.383) | (0.464) | (0.581) |
| Observations | 1,594 | 1,105 | 1,105 | 1,594 | 1,105 | 1,594 | 1,105 | 1,594 | 1,105 | 1,594 | 1,105 | 1,594 | 1,105 | 1,594 | 1,105 | 1,594 | 1,594 | 1,594 | 1,105 |
| AIC | 6,647 | 4,502 | 4,502 | 6,647 | 4,502 | 6,647 | 4,502 | 6,647 | 4,502 | 6,647 | 4,502 | 6,647 | 4,502 | 6,647 | 4,502 | 6,647 | 6,647 | 6,647 | 4,502 |

Note: All variables measured in the baseline observation year (2004). FPA= Full Pension Age, W=Women, M=Men. Significance levels: \*p<0.1; \*\*p<0.05; \*\*\*p<0.01. Significant coefficients highlighted in grey. To estimate retirement pathways, we tolerated at most one missing value per individual in self-reported labour force status across the six panel observations in ELSA, HRS, and SHARE (corresponding to 20.9% of the study sample), and we performed multiple imputations by chained equations to replace this missing observation.

**Supplementary Table 4.** Predicted probabilities of interaction effects between life-course regimes and educational levels on each gendered retirement pathways

|  |  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- | --- |
|  | Women | | | | | Men | | |
|  | Primary Education | | Secondary Education | Tertiary Education | | Primary Education | Secondary Education | Tertiary Education |
|  | Anticipated exit | | | | | | | |
| Nordic | 0.22 | 0.29 | | | 0.14 | 0.03 | 0.09 | 0.07 |
| [0.12-0.36] | [0.16-0.48] | | | [0.07-0.27] | [0.00-0.25] | [0.02-0.32] | [0.01-0.39] |
| Continental | 0.30 | 0.27 | | | 0.16 | 0.19 | 0.20 | 0.11 |
| [0.18-0.46] | [0.16-0.43] | | | [0.07-0.31] | [0.06-0.45] | [0.10-0.37] | [0.04-0.23] |
| Mediterranean | 0.20 | 0.16 | | | 0.17 | 0.17 | 0.05 | 0.08 |
| [0.09-0.37] | [0.08-0.30] | | | [0.07-0.34] | [0.09-0.30] | [0.01-0.19] | [0.02-0.28] |
| United States | 0.25 | 0.20 | | | 0.14 | 0.19 | 0.21 | 0.18 |
| [0.17-0.35] | [0.15-0.25] | | | [0.10-0.21] | [0.06-0.48] | [0.06-0.53] | [0.05-0.45] |
| England | 0.16 | 0.11 | | | 0.10 | 0.07 | 0.22 | 0.13 |
| [0.10-0.25] | [0.06-0.19] | | | [0.06-0.17] | [0.02-0.23] | [0.10-0.42] | [0.06-0.26] |
| Anticipated exit from full-time job | | | | | | | | |
| Nordic | - | - | | | - | 0.06 | 0.50 | 0.24 |
|  |  |  | | |  | [0.00-0.51] | [0.09-0.91] | [0.02-0.83] |
| Continental | - | - | | | - | 0.18 | 0.27 | 0.24 |
|  |  |  | | |  | [0.03-0.57] | [0.09-0.58] | [0.07-0.55] |
| Mediterranean | - | - | | | - | 0.21 | 0.32 | 0.32 |
|  |  |  | | |  | [0.07-0.49] | [0.08-0.72] | [0.07-0.74] |
| United States | - | - | | | - | 0.11 | 0.05 | 0.03 |
|  |  |  | | |  | [0.03-0.37] | [0.01-0.21] | [0.01-0.12] |
| England | - | - | | | - | 0.06 | 0.04 | 0.07 |
|  |  |  | | |  | [0.01-0.23] | [0.01-0.15] | [0.02-0.19] |
| Early exit | | | | | | | | |
| Nordic | 0.25 | 0.17 | | | 0.08 | 0.08 | 0.10 | 0.02 |
|  | [0.14-0.39] | [0.07-0.35] | | | [0.03-0.20] | [0.01-0.42] | [0.02-0.37] | [0.00-0.27] |
| Continental | 0.14 | 0.16 | | | 0.34 | 0.39 | 0.37 | 0.36 |
|  | [0.06-0.26] | [0.08-0.30] | | | [0.20-0.51] | [0.14-0.72] | [0.20-0.57] | [0.18-0.59] |
| Mediterranean | 0.05 | 0.10 | | | 0.03 | 0.43 | 0.25 | 0.14 |
|  | [0.02-0.13] | [0.04-0.23] | | | [0.00-0.21] | [0.27-0.61] | [0.08-0.55] | [0.04-0.43] |
| United States | 0.15 | 0.19 | | | 0.22 | 0.15 | 0.20 | 0.10 |
|  | [0.09-0.23] | [0.15-0.24] | | | [0.16-0.29] | [0.05-0.38] | [0.06-0.53] | [0.03-0.29] |
| England | 0.04 | 0.05 | | | 0.02 | 0.24 | 0.28 | 0.23 |
|  | [0.02-0.10] | [0.02-0.13] | | | [0.01-0.06] | [0.09-0.51] | [0.14-0.48] | [0.12-0.41] |
| Retirement at FPA from full-time job | | | | | | | | |
| Nordic | 0.36 | 0.16 | | | 0.44 | 0.30 | 0.09 | 0.15 |
|  | [0.24-0.51] | [0.07-0.34] | | | [0.30-0.58] | [0.04-0.80] | [0.02-0.33] | [0.02-0.63] |
| Continental | 0.14 | 0.13 | | | 0.20 | 0.00 | 0.09 | 0.14 |
|  | [0.07-0.27] | [0.06-0.26] | | | [0.10-0.35] | [0.00-1.00] | [0.03-0.21] | [0.06-0.29] |
| Mediterranean | 0.14 | 0.33 | | | 0.39 | 0.09 | 0.16 | 0.13 |
|  | [0.06-0.29] | [0.20-0.48] | | | [0.23-0.58] | [0.04-0.19] | [0.05-0.41] | [0.03-0.41] |
| United States | 0.09 | 0.18 | | | 0.17 | 0.15 | 0.14 | 0.11 |
|  | [0.05-0.16] | [0.14-0.23] | | | [0.12-0.23] | [0.04-0.39] | [0.04-0.39] | [0.03-0.32] |
| England | 0.14 | 0.14 | | | 0.24 | 0.25 | 0.19 | 0.21 |
|  | [0.08-0.24] | [0.08-0.23] | | | [0.17-0.32] | [0.09-0.54] | [0.08-0.38] | [0.10-0.38] |
| Retirement around FPA from full-time job | | | | | | | | |
| Nordic | 0.02 | 0.06 | | | 0.03 | 0.21 | 0.14 | 0.26 |
|  | [0.00-0.11] | [0.01-0.21] | | | [0.01-0.12] | [0.00-1.00] | [0.00-0.99] | [0.00-1.00] |
| Continental | 0.00 | 0.02 | | | 0.05 | 0.10 | 0.01 | 0.06 |
|  | [0.00-1.00] | [0.00-0.11] | | | [0.02-0.16] | [0.00-0.99] | [0.00-0.93] | [0.00-0.98] |
| Mediterranean | 0.05 | 0.10 | | | 0.02 | 0.02 | 0.10 | 0.10 |
|  | [0.02-0.13] | [0.04-0.22] | | | [0.00-0.16] | [0.00-0.95] | [0.00-0.99] | [0.00-0.99] |
| United States | 0.05 | 0.07 | | | 0.08 | 0.11 | 0.14 | 0.10 |
|  | [0.02-0.12] | [0.05-0.11] | | | [0.05-0.13] | [0.00-0.99] | [0.00-0.99] | [0.00-0.99] |
| England | 0.03 | 0.10 | | | 0.11 | 0.12 | 0.04 | 0.07 |
|  | [0.01-0.10] | [0.05-0.18] | | | [0.07-0.18] | [0.00-0.99] | [0.00-0.97] | [0.00-0.98] |
| Retirement around FPA from part-time job | | | | | | | | |
| Nordic | 0.07 | 0.16 | | | 0.09 | 0.05 | 0.02 | 0.03 |
|  | [0.02-0.17] | [0.07-0.33] | | | [0.04-0.19] | [0.00-0.38] | [0.00-0.19] | [0.00-0.32] |
| Continental | 0.06 | 0.11 | | | 0.02 | 0.00 | 0.01 | 0.03 |
|  | [0.02-0.15] | [0.05-0.22] | | | [0.00-0.13] | [0.00-1.0] | [0.00-0.10] | [0.01-0.16] |
| Mediterranean | 0.06 | 0.11 | | | 0.22 | 0.02 | 0.07 | 0.11 |
|  | [0.02-0.14] | [0.05-0.24] | | | [0.11-0.40] | [0.00-0.13] | [0.01-0.33] | [0.02-0.45] |
| United States | 0.05 | 0.02 | | | 0.02 | 0.02 | 0.00 | 0.00 |
|  | [0.02-0.12] | [0.01-0.05] | | | [0.01-0.05] | [0.00-0.15] | [0.00-1.00] | [0.00-1.00] |
| England | 0.23 | 0.23 | | | 0.22 | 0.07 | 0.06 | 0.07 |
|  | [0.15-0.34] | [0.15-0.33] | | | [0.16-0.31] | [0.02-0.27] | [0.01-0.21] | [0.02-0.20] |
|  | Late retirement from full-time job | | | | | | | |
| Nordic | 0.00 | 0.02 | | | 0.03 | 0.02 | 0.00 | 0.01 |
|  | [0.00-1.00] | [0.00-0.16] | | | [0.01-0.11] | [0.00-0.99] | [0.00-1.00] | [0.00-0.98] |
| Continental | 0.00 | 0.00 | | | 0.00 | 0.02 | 0.00 | 0.00 |
|  | [0.00-1.00] | [0.00-1.00] | | | [0.00-1.00] | [0.00-0.99] | [0.00-1.00] | [0.00-1.00] |
| Mediterranean | 0.01 | 0.03 | | | 0.02 | 0.00 | 0.00 | 0.05 |
|  | [0.00-0.06] | [0.01-0.13] | | | [0.00-0.15] | [0.00-1.00] | [0.00-1.00] | [0.00-0.99] |
| United States | 0.06 | 0.12 | | | 0.13 | 0.07 | 0.08 | 0.09 |
|  | [0.03-0.13] | [0.09-0.17] | | | [0.08-0.19] | [0.00-1.00] | [0.00-1.00] | [0.00-1.00] |
| England | 0.07 | 0.05 | | | 0.05 | 0.01 | 0.03 | 0.02 |
|  | [0.03-0.14] | [0.02-0.12] | | | [0.03-0.10] | [0.00-0.97] | [0.010-0.99] | [0.00-0.98] |
|  | Late retirement from part-time job | | | | | | | |
| Nordic | 0.00 | 0.00 | | | 0.04 | 0.03 | 0.02 | 0.12 |
|  | [0.00-1.00] | [0.00-1.00] | | | [0.01-0.13] | [0.00-0.34] | [0.00-0.22] | [0.01-0.59] |
| Continental | 0.04 | 0.01 | | | 0.06 | 0.00 | 0.00 | 0.01 |
|  | [0.01-0.12] | [0.00-0.10] | | | [0.02-0.17] | [0.00-1.00] | [0.00-1.00] | [0.00-0.10] |
| Mediterranean | 0.04 | 0.03 | | | 0.02 | 0.02 | 0.02 | 0.04 |
|  | [0.01-0.11] | [0.01-0.13] | | | [0.00-0.15] | [0.00-0.11] | [0.00-0.16] | [0.00-0.29] |
| United States | 0.04 | 0.05 | | | 0.04 | 0.02 | 0.01 | 0.03 |
|  | [0.02-0.11] | [0.03-0.08] | | | [0.02-0.08] | [0.00-0.13] | [0.00-0.08] | [0.01-0.14] |
| England | 0.15 | 0.16 | | | 0.17 | 0.09 | 0.11 | 0.09 |
|  | [0.09-0.24] | [0.10-0.25] | | | [0.11-0.24] | [0.02-0.27] | [0.04-0.28] | [0.03-0.23] |
| Gradual retirement | | | | | | | | |
| Nordic | 0.01 | 0.05 | | | 0.04 | 0.07 | 0.05 | 0.06 |
|  | [0.00-0.09] | [0.01-0.18] | | | [0.01-0.13] | [0.01-0.37] | [0.01-0.21] | [0.01-0.37] |
| Continental | 0.01 | 0.00 | | | 0.00 | 0.04 | 0.02 | 0.02 |
|  | [0.00-0.09] | [0.00-1.00] | | | [0.00-1.00] | [0.01-0.19] | [0.00-0.09] | [0.01-0.08] |
| Mediterranean | 0.00 | 0.00 | | | 0.00 | 0.01 | 0.00 | 0.02 |
|  | [0.00-1.00] | [0.00-1.00] | | | [0.00-1.00] | [0.00-0.06] | [0.00-1.00] | [0.00-0.18] |
| United States | 0.10 | 0.08 | | | 0.15 | 0.18 | 0.16 | 0.36 |
|  | [0.05-0.18] | [0.06-0.12] | | | [0.10-0.22] | [0.05-0.46] | [0.04-0.45] | [0.10-0.74] |
| England | 0.00 | 0.00 | | | 0.00 | 0.00 | 0.00 | 0.09 |
|  | [0.00-1.00] | [0.00-1.00] | | | [0.00-1.00] | [0.00-1.00] | [0.00-1.00] | [0.03-0.20] |
| Retirement at FPA from out of the labour force | | | | | | | | |
| Nordic | 0.03 | 0.00 | | | 0.00 | - | - | - |
|  | [0.00-0.17] | [0.00-1.00] | | | [0.00-1.00] |  |  |  |
| Continental | 0.17 | 0.10 | | | 0.04 | - | - | - |
|  | [0.04-0.52] | [0.02-0.39] | | | [0.00-0.24] |  |  |  |
| Mediterranean | 0.08 | 0.03 | | | 0.00 | - | - | - |
|  | [0.02-0.34] | [0.00-0.22] | | | [0.00-1.00] |  |  |  |
| United States | 0.10 | 0.03 | | | 0.02 | - | - | - |
|  | [0.02-0.38] | [0.01-0.15] | | | [0.00-0.11] |  |  |  |
| England | 0.06 | 0.06 | | | 0.03 | - | - | - |
|  | [0.01-0.26] | [0.01-0.26] | | | [0.01-0.16] |  |  |  |
| Late retirement from out of the labour force | | | | | | | | |
| Nordic | 0.01 | 0.00 | | | 0.00 | - | - | - |
|  | [0.00-0.15] | [0.00-1.00] | | | [0.00-1.00] |  |  |  |
| Continental | 0.07 | 0.11 | | | 0.09 | - | - | - |
|  | [0.01-0.36] | [0.02-0.47] | | | [0.01-0.43] |  |  |  |
| Mediterranean | 0.31 | 0.06 | | | 0.09 | - | - | - |
|  | [0.06-0.74] | [0.01-0.34] | | | [0.01-0.44] |  |  |  |
| United States | 0.05 | 0.03 | | | 0.01 | - | - | - |
|  | [0.01-0.28] | [0.00-0.16] | | | [0.00-0.09] |  |  |  |
| England | 0.05 | 0.04 | | | 0.02 | - | - | - |
|  | [0.01-0.27] | [0.00-0.22] | | | [0.00-0.13] |  |  |  |
| Retirement at FPA from disability | | | | | | | | |
| Nordic | 0.04 | 0.08 | | | 0.10 | 0.14 | 0.00 | 0.03 |
|  | [0.01-0.14] | [0.02-0.24] | | | [0.04-0.25] | [0.02-0.57] | [0.00-0.00] | [0.00-0.29] |
| Continental | 0.08 | 0.09 | | | 0.05 | 0.08 | 0.03 | 0.04 |
|  | [0.03-0.19] | [0.03-0.21] | | | [0.01-0.18] | [0.02-0.25] | [0.01-0.11] | [0.01-0.12] |
| Mediterranean | 0.07 | 0.04 | | | 0.03 | 0.03 | 0.02 | 0.02 |
|  | [0.03-0.16] | [0.01-0.16] | | | [0.00-0.21] | [0.01-0.07] | [0.00-0.12] | [0.00-0.20] |
| United States | 0.04 | 0.02 | | | 0.01 | 0.01 | 0.01 | 0.00 |
|  | [0.02-0.08] | [0.01-0.03] | | | [0.00-0.04] | [0.00-0.07] | [0.00-0.06] | [0.00-1.00] |
| England | 0.06 | 0.05 | | | 0.03 | 0.09 | 0.03 | 0.03 |
|  | [0.03-0.12] | [0.02-0.11] | | | [0.01-0.07] | [0.03-0.25] | [0.01-0.12] | [0.01-0.10] |

Note: Strong differences between groups highlighted in dark grey. Weak differences between groups highlighted in light grey. To estimate retirement pathways, we tolerated at most one missing value per individual in self-reported labour force status across the six panel observations in ELSA, HRS, and SHARE (corresponding to 20.9% of the study sample), and we performed multiple imputations by chained equations to replace this missing observation.

**Supplementary Figure 1.** Types of women’s and men’s retirement pathways (sequence index plots)

|  |  |  |  |
| --- | --- | --- | --- |
| Consolidated  Pathways | Pathways | **Women** | **Men** |
|  |  |  |  |
| *Early*  *Retirement*  *Pathways*  (W=29.5%,  M=47.2%) | Anticipated exit  (W=16.2%, M=14.0%) |  |  |
| Anticipated exit from full-time job  (M=11.1%) |  |  |
| Early exit  (W=13.3%, M=22.0%) |  |  |
| *On-time*  *Retirement*  *Pathways*  (W=32.8%,  M=29.4%) | Retirement at FPA from full-time job (W=17.6%, M=13.6%) |  |  |
| Retirement around FPA from full-time job (W=6.0%, M=12.2%) |  |  |
| Retirement around FPA from part-time job (W=9.2%, M=3.6%) |  |  |
| *Extended*  *Working*  *Life*  *Pathways*  (W=17.5%,  M=17.9%) | Late retirement from full-time job  (W=6.0%, M=6.2%) |  |  |
| Late retirement from part-time job  (W=6.9%, M=3.8%) |  |  |
| Gradual retirement  (W=4.6%, M=7.9%) |  |  |
| *Retirement*  *from*  *no job*  (W=20.2%,  M=5.5%) | Retirement around FPA from out of the labour force (W=6.2%) |  |  |
| Late retirement from out of the labour force (W=7.8%) |  |  |
| Retirement around FPA from disability  (W=6.2%, M=5.5%) |  |  |



Note: FPA=Full Pension Age. W=Women. M=Men. To estimate retirement pathways, we tolerated at most one missing value per individual in self-reported labour force status across the six panel observations in ELSA, HRS, and SHARE (corresponding to 20.9% of the study sample), and we performed multiple imputations by chained equations to replace this missing observation.