



Article

Navigating a Precarious Dual Transition: The Lived Experience of Early Retirement and Full-Time Caregiving Amid Financial Vulnerability

Crystal Kwan * and Xiqing Huang

Department of Applied Social Sciences, Hong Kong Polytechnic University, 11 Yuk Choi Road, Hung Hom, Kowloon, Hong Kong, China; xiqing.huang@polyu.edu.hk

* Correspondence: cyeeekwan@polyu.edu.hk

Abstract

By 2030, older workers (55–64) will comprise a quarter of the global labour force, making their retirement a critical policy concern. Yet, a gap remains regarding how informal caregiving shapes early retirement for economically vulnerable “ALICE” (Asset-Limited, Income-Constrained, Employed) populations. This qualitative descriptive study explores this intersection in Hong Kong through a theoretical framework integrating linked lives to highlight relational drivers of workforce exit, cumulative disadvantage to contextualize lifelong financial precarity, and the resource-based dynamic perspective to explain how fluctuating resources impact adjustment. A purposive subset of eight primary caregivers was selected for separate analysis from a broader study of 51 working-poor early retirees to specifically examine the intense physical and economic strains unique to full-time eldercare. We identified five themes through reflexive thematic analysis of interview data: (1) caregiving as a primary driver of early retirement; (2) adjusting to the loss of work and value; (3) life on standby; (4) anxiety over the future; and (5) multi-layered resources for adjustment. These findings illustrate how deeply caregiving can complicate the retirement transition for this demographic. Moving forward, a multilevel approach—integrating individual and environmental resources—can help address these complex challenges and inform practice and policy, such as strengthening community-level supports and statutory leave.

Keywords: early retirement; informal caregiving; precarious employment; financial insecurity; ALICE population; retirement inequality; Hong Kong; working poor; East Asia

Academic Editor: Vincent W.P. Lee

Received: 1 May 2026

Revised: 7 July 2026

Accepted: 8 July 2026

Published: 9 July 2026

Copyright: © 2026 by the authors. Licensee MDPI, Basel, Switzerland. This article is an open access article distributed under the terms and conditions of the [Creative Commons Attribution \(CC BY\)](https://creativecommons.org/licenses/by/4.0/) license.

1. Introduction

1.1. The ALICE (Asset-Limited, Income-Constrained, Employed) Population: Forgotten in Retirement Research, Practice, and Policy

By 2030, older workers aged 55–64 will comprise a quarter of the global labour force (International Labour Organization 2020). As this demographic transitions into retirement, global retirement inequality has reached a thirty-year high, driven by the decline of traditional pensions, rising living costs, and precarious employment (Weller and Newman 2020). Despite growing policy discussions (Pilipiec et al. 2021), current literature often fails to capture the realities of the “missing middle”—economically vulnerable workers

who are technically above the poverty line but constantly face financial instability. To conceptualize this demographic, this study utilizes the “ALICE” framework: Asset-Limited, Income-Constrained, and Employed. Originating in the US in 2008 to address the inadequacies of federal poverty thresholds, ALICE captures households unable to sustain a basic survival budget—housing, healthcare, and food—without the threat of financial collapse (Hoopes and Treglia 2019).

Although developed in the US, the ALICE concept demonstrates high theoretical utility for high-density, high-cost urban economies like Hong Kong. It maps closely onto the city’s growing “working poor” demographic, which comprised 11.3% of the population in 2019 (GovHK 2020). These individuals earn just enough to be excluded from Comprehensive Social Security Assistance (CSSA), Hong Kong’s main social security safety net, and often fail to meet the rigid working-hour thresholds of the Low-Income Working Family Allowance (LIFA) (Cheung and Chou 2015). Consequently, the ALICE framework is conceptually broader and more accurately reflects their lived reality than strict local administrative categories.

Crucially, adapting ALICE to Hong Kong clarifies how being asset-limited—defined as a critical deficit in liquid wealth (Zhu and Chou 2023)—manifests in one of the world’s most expensive housing markets (Cox 2025). Although some ALICE individuals may reside in owner-occupied flats, these properties are often mortgaged, locking their wealth in illiquid assets with low actual equity. Consequently, they remain cash-poor, lacking the liquid buffer to absorb economic shocks or offset the limitations of the Mandatory Provident Fund (MPF) system (Zhu and Chou 2023). These individuals occupy a precarious middle ground: they earn just enough to sit above the poverty threshold, rendering them ineligible for most social assistance, yet they remain unable to consistently afford basic necessities. This precariousness highlights a deepening crisis of retirement inequality, where the “ordinary” worker is increasingly left behind.

For the ALICE population, these structural drivers—precarious employment, illiquid assets, and exclusion from social safety nets—ensure that financial vulnerability during their working lives is replicated, and often exacerbated, in retirement (Hoopes and Treglia 2019). As a sizeable and growing cohort, they are uniquely positioned to fall through the cracks of existing research. Ultimately, adapting the ALICE concept to the Hong Kong context not only identifies this precarious ‘missing middle’ for localized policy attention, but also establishes a shared conceptual language for future cross-national comparisons regarding global retirement inequality.

1.2. When Caregiving Intersects with the Retirement of the ALICE Population

Perhaps even more conspicuous is the significant gap in the literature regarding the role of informal caregiving in shaping the retirement trajectories of economically vulnerable workers. Specifically, the intersection of caregiving responsibilities and the financial precarity of the ALICE population remains under-examined (Grünwald et al. 2021). While there is scholarship that addresses retirement transitions in relation to unpaid productive activities, which would include informal caregiving. Research in this area predominantly focuses on volunteering discretionary activity—leaving the more demanding, non-discretionary role of informal caregiving largely unexamined. Furthermore, this body of work rarely focuses on financially marginalized workers, for whom the choice between paid labour and unpaid care is most acute. Nonetheless, there are some studies that can give us insights into this unique intersection.

Addressing the literature’s lack of research on retirement behaviour in non-Western contexts, Niimi (2018) demonstrates that high-intensity caregiving drives workers toward early retirement, imposing “long-term financial costs... in terms of the loss in current earnings as well as reduced pension entitlements” while eroding public pension sustainability

(p. 1054). Despite Japan's progressive policies—namely its universal long-term care program and Family Care Leave Act—eligibility barriers still leave irregular workers unprotected, foreshadowing deeper crises in countries lacking such frameworks. For example, Kalavar et al. (2020) show that in India, high familial expectations coupled with constrained systemic support severely disrupt retirement planning and heighten poverty risks. Similarly, in the United States, society's structural reliance on unpaid caregivers compels vulnerable workers into early retirement, linking informal caregiving to the intergenerational transmission of poverty (Kaplan 2018). Without adequate financial or workplace support, caregivers face immediate income loss, disrupted Social Security eligibility, and depleted assets, creating a vicious cycle of medicalized poverty that ultimately compromises their own retirement security. Although research remains limited, a consistent global pattern emerges wherein substantial caregiving demands and weak formal supports force workers to reduce paid labour or exit early, directly diminishing lifetime earnings and retirement security—risks that are further amplified in contexts with strong family care norms but limited public funding (Kalavar et al. 2020; Kaplan 2018; Niimi 2018).

1.3. Situating the Current Study

This study is guided by the Life Course Perspective (LCP) (Elder 1998) to address a critical gap in the literature by exploring the intersections between informal caregiving, retirement, and the ALICE population. Specifically, this study integrates two core LCP concepts—linked lives and cumulative advantage/disadvantage (CAD) (Dannefer 2003)—with the resource-based dynamic perspective (Wang et al. 2011) to conceptualize the research problem, guide the research questions, and develop the analytical framework.

First, the LCP principle of linked lives emphasizes that individual trajectories are fundamentally shaped by connections to others (Elder 1998). While traditional retirement research views individuals primarily through a labour market lens—as workers making autonomous employment choices—the linked lives framework shifts this paradigm. It invites us to prioritize their identity as caregivers whose lives are inextricably bound to their family members. Through this relational lens, early retirement is no longer merely an individual financial decision, but a transition deeply embedded in family obligations. Viewing the early retiree this way allows us to explore how relational interdependence and linked lives influence workforce exit and the retirement transition.

Second, CAD (Dannefer 2003) explores how individuals are shaped by their past. CAD provides a lens to examine the early retiree's history within the ALICE population, illustrating how pre-retirement financial precarity accumulates over time. This lifelong disadvantage intersects with linked lives when family caregiving needs arise. Furthermore, CAD incorporates structural perspectives, inviting us to explore how systemic economic and labour structures continuously disadvantage ALICE workers over their life course, ultimately influencing their early workforce exit and retirement transition.

Third, while linked lives and CAD contextualize these caregivers' challenges, the resource-based dynamic perspective (Wang et al. 2011) helps us understand what supports can actually help them cope. Viewing retirement adjustment as a longitudinal process, this perspective is highly applicable to the intersection of early workforce exit and informal caregiving. It posits that variations in adjustment stem from access to multidimensional resources over time, which are continuously impacted by various individual and environmental factors. Consequently, successful adaptation depends on the "ratio of resources to deficits in terms of the transition itself, the pre-post environment, and the individual's sense of competency, well-being, and health" (p. 207). By focusing on the underlying mechanisms that drive these impacts rather than just measuring net effects, this lens illuminates for practitioners and policymakers how resources fluctuate and interact to protect or harm well-being.

Grounded in this framework, data are drawn from a broader qualitative project investigating early retirees from working-poor households in Hong Kong who exited the labour market before the statutory age of 65. While the primary study comprised 51 participants, this paper focuses on a subset of eight individuals who identified as primary caregivers with intensive demands for older relatives. This targeted focus seeks to understand the lived experiences of economically vulnerable workers who, despite financial precarity, were compelled to transition from full-time employment to full-time caregiving. The objectives are twofold: (1) to identify the specific antecedents that precipitated these caregivers' early retirement decisions, and (2) to describe how individual and environmental factors influence their well-being and adjustment to retirement. Ultimately, this approach allows for a nuanced exploration of the "triple burden" of financial precarity, primary caregiving, and early retirement.

2. Materials & Methods

This study employed a Qualitative Descriptive approach (Sandelowski 2000). We chose this approach because it provides clear and practical insights that are directly useful for policymakers and practitioners. As the aim of this study was to explore the lived experiences and adjustment trajectories of the ALICE population transitioning into early retirement and caregiving, a descriptive approach allowed the researchers to remain close to the participants' accounts while identifying the multi-level factors influencing their well-being.

2.1. Sampling and Recruitment

Participants were drawn from a parent study of 51 early retirees from working-poor households in Hong Kong, originally recruited using purposive maximum variation sampling (Creswell 2009) to capture diverse occupational and demographic profiles. Eligibility for the parent study required participants to be: (i) residents who retired early at age 50–64; (ii) non-recipients of Comprehensive Social Security Assistance (CSSA); and (iii) not living in Public Rental Housing. The 50–64 age bracket was selected to examine early, often involuntary, labour market exits occurring before the statutory age of 65, when standard social benefits commence in Hong Kong. Retirement was conceptualized broadly to include significant reductions in working hours (Barbosa et al. 2016), while individuals with severe cognitive or physical impairments who could not participate in a 60 to 90 min interview were excluded.

From this cohort, a homogeneous subset of eight ($n = 8$) full-time caregivers of older relatives was extracted. This focus was critical, as full-time caregiving represents the highest threshold of physical and economic strain. Furthermore, focusing on older relatives captures the high-dependency demands of geriatric care—such as cognitive decline and multi-morbidities—and the cultural weight of filial piety, which heavily mandates family-based elder care in Hong Kong's rapidly aging society (Leung et al. 2020). Table 1 outlines their demographic characteristics.

Table 1. Demographic characteristics of full-time caregivers ($N = 8$).

Characteristics	n	%
Gender		
Male	3	37.5%
Female	5	62.5%
Age		
50–54	1	12.5%
55–59	4	50%
60–64	3	37.5%
Educational level		

Primary School	1	12.5%
Secondary School	2	25%
Tertiary (sub-degrees, associate, diplomas)	4	50%
Vocational and Professional Education and training	1	12.5%
Living arrangements		
With spouse	3	37.5%
With family	4	50%
Alone	1	12.5%
Marital Status		
Single	4	50%
Married	3	37.5%
Divorced	1	12.5%
Housing type		
Owner-occupied (HOS)	1	12.5%
Owner-occupied (Private)	3	37.5%
Rental-Private	1	12.5%
Rental-Family housing	1	12.5%
Family's Free Housing	1	12.5%
Transitional housing	1	12.5%
Household Income Monthly		
<10,000	4	50%
10,000–<15,000	2	25%
25,000–<35,000	2	25%

2.2. Ethical Approval

Ethical clearance was granted by the Human Subjects Ethics Sub-committee (HSESC) at the [BLINDED] University (Reference number: BLINDED). Prior to the interview, all participants provided written informed consent. Because navigating the hardships of retirement can provoke emotional strain, a specialized distress protocol was adapted and implemented to assist any participants experiencing psychological discomfort (Draucker et al. 2009).

2.3. Data Collection and Analysis

Data were gathered through in-depth, semi-structured interviews conducted by a trained research assistant at a partnered community centre or on campus. These 60 to 90 min audio-recorded sessions explored the specific events leading to retirement, expectations for post-work life, including housing, social participation, and physical and mental health—and the participants' primary worries, sources of support, and preparatory actions. Following the interviews, all audio recordings were transcribed verbatim and managed using NVivo software (Version 1.7.2) to ensure organized data retrieval and coding.

We analyzed the data using reflexive thematic analysis (Braun and Clarke 2006) with a hybrid coding strategy (Saldaña 2013). To keep participants' voices central, our approach was primarily inductive. However, we applied a strict limit of ten deductive codes, drawn directly from our theoretical framework (the life course perspective and the resource-based dynamic perspective). Rather than forcing the data into rigid boxes, these framework codes served as flexible guides to organize and elevate our inductive codes into broader categories. Finally, through constant comparison across participants (Creswell 2009), we constructed themes that capture both the localized realities of Hong Kong caregivers and the systemic inequalities shaping their lives.

While demographically diverse, this sample was highly homogeneous regarding caregiving intensity and cultural context. To complement traditional saturation, we applied Malterud et al.'s (2016) concept of information power, which posits that smaller samples are highly sufficient when participants share deep, specific experiences aligned with

a narrow study aim. To ensure these eight cases provided sufficient depth, we evaluated adequacy against three rigorous criteria (Hennink et al. 2017; Saunders et al. 2018): (1) stability of the coding framework between independent analysts; (2) the depth of participant narratives to provide “thick” description; and (3) thematic redundancy, where no new analytical dimensions emerged. Together, these measures confirmed that the sample possessed the necessary information power for a rigorous, contextually rich analysis.

2.4. Research Team and Reflexivity

The research team’s background played a key role in how we collected and understood the data. Both the lead analyst (first author) and the interviewer (second author) come from social work backgrounds, which naturally led us to look at how personal, family, and social policies all affect a person’s well-being (Green and McDermott 2010). While we share a Chinese ethnicity with the participants, we saw ourselves as “outsiders” in some ways. The participants were older, while we were in our 20s and 40s. Additionally, the lead analyst was born in Canada, and the interviewer was from Mainland China but was fluent in Cantonese, the local dialect in Hong Kong. This mix was helpful: the analyst’s Western perspective allowed her to identify sociocultural factors and processes more readily, while our shared Chinese values helped us connect with participants. To keep our perspectives in check, during data collection we held weekly meetings to discuss the data, preliminary insights and challenge any personal biases. This process helped us to remain aware that our professional training as social workers and our demographic background might influence our findings, ensuring that the analysis remained grounded in the participants’ lived realities.

3. Results

Our findings present a qualitative description of the caregivers’ experiences, mapping their journey around one central struggle: “living on standby” under conditions of financial vulnerability. We organize this trajectory into five themes that trace their step-by-step journey from labour market exit, through daily survival, to their expected futures. This journey begins with their transition into a standby life: Theme 1 (Caregiving as a Compounding Driver of Early Retirement) describes how immediate family care needs (linked lives) forced them to retire early, while Theme 2 (Adjusting to the Loss of Work and Value) details the emotional challenge of losing their daily routines and professional identity. At the absolute core of their daily lives is Theme 3 (Living on Standby), which defines the exhausting reality of round-the-clock caregiving and having almost no control over their own schedules. To cope with these standby demands, Theme 4 (Multi-Layered Resources) shows how they actively patch together different support systems—like government help, personal savings, and family support—just to get by. Finally, looking forward, Theme 5 (Future Retirement Forecasts) projects this trajectory ahead, detailing their practical anxieties about growing old with depleted savings. Below, we describe each theme in detail, using the participants’ own words to illustrate these everyday realities.

3.1. Theme 1: Caregiving as a Primary or Compounding Driver of Early Retirement

For all of the participants caregiving was a precipitating factor, either the primary or compounding driver, of early retirement. Many of the participants mentioned they had “no choice” in their decision to retire, as this participant who retired at age 57 shared:

Because my mother was not well, and we needed someone to take care of her, so I stopped working... it was a bit sad, but I had to... I had to take care of my mother. So, I had no choice but to stop working. (I30, Male)

Many of the participants also mentioned how it was the intensifying health issues of their older parent that triggered early retirement, as one participant shared

Why did I quit a long-term job? It's because I need to take care of my mother. My mother is 88 years old this year. Also, because now she needs me to accompany her to all medical appointments, as she can't quite understand what the doctor's say and has a poor memory—she can't convey her condition to the doctor (I22, Female)

For some participants, it was an acute incident—a fall, which led to intensifying health issues of their elderly parent:

The worst thing happened a few months ago when she had a fracture ...she stayed in the hospital for a few months because of the fracture. She had to wear a restraining garment... when she came out, her cognitive function had significantly declined... when she returned, she became very dependent on me for care. It's like she's in a prison. It's like watching her 24 h a day, it's like that. (I5, Female)

3.2. Theme 2: Adjusting to the Loss of Work and a Sense of Value

This theme describes how participants are adjusting not only to their new role as caregivers but also to the loss of their identity as “workers.” Rather than missing the work itself, they described losing the sense of value, motivation, and discipline it provided, which has left them struggling with its absence in retirement. For example, this participant conveyed that she continued to see herself as someone able to work. In her account, this self-perception fuelled her hesitation to retire and created internal conflict regarding her shift from worker to caregiver:

I really enjoy working. In fact, I am very reluctant to leave like this, because you don't want to, and you haven't accepted the fact of retirement yet, you understand? Also... why do I feel a bit anxious, a bit unhappy about taking care of my mom? Actually, I really want to continue working... I really don't know why I like working so much. It's really silly... why am I conflicted like this? Why do I want to work? Because I am capable. I still believe I have the ability to work. So I want to do it. (I5, Female)

Interestingly, a participant linked the loss of work directly to a loss of voice, feeling she could no longer legitimately offer her opinions without the authority her job once provided. She reflected:

I feel more fulfilled when I was working, and it feels more rewarding. When you're not working, you see many things occurring around you, and you feel like you know the right way, but you can't say “Hey, I know. Let me tell you how to do this and that” (I23, Female)

3.3. Theme 3: Living on Standby—Caregiving Hindering Social and Leisure Commitments

As the central theme of this study, “living on standby” describes the constant state of readiness that defines the caregivers' daily lives. Under this theme, we explore how participants have little agency or autonomy to shape their own retirement. Because caregiving demands are unpredictable and tend to increase as parents age, caregivers can never truly “switch off”—even when they are not actively performing a physical care task. This high cognitive and psychological burden directly contradicts the traditional ideal of retirement as a period of self-actualization and personal focus (Keahey and Seaman 1974; Lund 2017). Ultimately, “living on standby” illustrates how dyadic interdependence and the ongoing trajectory of caregiving limit these early retirees, leaving their social lives and personal choices on hold. For example, this participant, whose elderly

mother's care needs are intensive, shares how it is difficult to make plans with friends: Yes—food, clothing, shelter, and transportation all need to be taken care of. It's like taking care of a baby. You have to meet their basic needs. By then, it's already 1 or 2 in the morning. Can you still make plans to barbecue with friends tomorrow? Impossible. (I5, Female)

Another participant also shared how he had to quit participating in a research activity about integrating physical exercise into his own life due to caregiving,

The strength training class is twice a week, held in [neighbourhood], with the first session done online at home. They are also conducting research there, but it's a pity I recently quit. I kept going to the class but couldn't participate in the research because... every day my mother... she had a stroke last year. So for a week, I was only going to the hospital for her exercise classes, which were also twice a week, plus many follow-up appointments. I feel bad, but I really couldn't avoid taking leave [to participate in his own exercise research activity]. (I35, Male)

3.4. Theme 4: Caregiving and Future Retirement Forecasts: Anxiety over Unhealthy Longevity, Financial Strain, and Deferred Plans

This theme describes the future worries identified by caregivers, illustrating how the all-consuming demands of caregiving reshape their outlook and directly impact their ongoing adjustment to retirement. For some, there is a profound reluctance to think about their own future, as planning feels futile while their primary role is that of a caregiver; their own retirement is something they will consider only “once their elderly parents pass away.” This sentiment is captured by the following participant:

Well, I think I might not necessarily live here after my mother passes away. Actually, I just want to apply for a public housing unit, but... I don't meet the requirements. Well, but maybe I'll go back to the Mainland or go to Malaysia.... It's useless to think so much now. Thinking so much is useless. That's how I see it. I don't have much... When it comes to your personal... the situation you want to create... you often have to keep changing, actually, it's not very useful. (I35, Male)

Furthermore, the caregiving experience critically shapes their expectations, creating a specific fear of the longevity trap—a future of extended life but with limited finances and deteriorating health (Jugran 2025). Witnessing the decline of their older relatives leads them to worry about their own “health span,” perceiving longevity itself as a negative. As this participant explains,

If... that is, being sick but not dying, that would be the worst... My aunt lived in a nursing home for a few years and just passed away. When she passed, we were relieved because she no longer had to suffer, including my cousin and my sister. They no longer had to take care of her and see her suffer. She used to look out the window every day and couldn't go outside. I suggested taking her out, but the nurses said no, and one time they accidentally broke her leg. How could this happen? They said it could happen because her leg was already deteriorating, but she refused to have it amputated. It's just like that. These are the real hardships. So, that's why when you talk about... what I'm most worried about is longevity. Falling ill but not dying. Really, this is the only thing I worry about. I don't have many other worries. (I35, Male)

This anxiety about longevity and declining health intertwines with acute financial pressure, as one participant illustrated,

Worries are all about finances, for me, it's not knowing how long I'll live. Can you maintain it until then? Firstly, you don't know how long you'll live. Secondly, you don't know if you'll get sick again. Medical expenses are very expensive. Longevity, longevity, don't know how long. Don't know how long. This is all about financial pressure. (I22, Female)

3.5. Theme 5: Multi-Layered Resources for Retirement Adjustment: The Roles of Mindset, Siblings, Low-Cost/Free Community Programs and Social Assistance

Guided by the resource-based dynamic perspective of retirement (Wang et al. 2011), this theme examines how both individual differences and environmental factors facilitate retirement adjustment. Specifically, it illustrates how participants dynamically draw upon these dual-level resources—such as internal mindsets (individual) and family or community supports (environmental)—to navigate the critical turning points of early retirement within the context of caregiving and financial constraints.

3.5.1. Mindset Towards Lifelong Learning and Self-Development: A Supportive Internal Resource

At the individual level, participant narratives suggested that a mindset oriented toward lifelong learning and self-development served as an important internal resource, helping them navigate the cognitive and emotional demands of their transition. One participant, who shared earlier about her reluctance to retire because she found work to give her that sense of fulfilment, described how she is using this internal resource to adjust,

Well, I just learn, right? I learn to enrich myself. The sense of fulfilment you had back then might have come from giving what you had to others. You felt fulfilled because you were applying what you knew. But learning can also be about acquiring knowledge, and that can also be a very fulfilling process. So I think my current thought is about how to make my retirement life fulfilling, which means enriching my inner self. (I23, Female)

Another participant shared how learning about psychological concepts helped her emotionally to adjust to her current situation:

Also, because I've been exposed to some mental health concepts, I've heard about the fight or flight response, that is, the sympathetic and parasympathetic nervous systems. You shouldn't make yourself angry, or you'll get very tense. You might say hurtful things, do wrong things, scold the wrong person. Now, I'm more calm. (I17, Female)

3.5.2. Sibling Support for Some and Not for Others—Family Dynamics and Informal Support as a Complex and Unpredictable Resource

This theme is interesting as some of the participants shared how their siblings contribute as an informal support resource—especially in their caregiving duties. For example, this participant, who is the primary caregiver of his elderly mother, shares how his younger sister steps in to help out in the day-to-day and describes it as a team effort:

My sister, actually, she hasn't worked or been in a job for a long time. She goes to school and does part-time jobs, teaching children homework, and sometimes, during music festivals, she takes up some work. So, I team up with her. I team up with her, for instance, if I am not available on a day, she'll accompany my mother, and then we all get along well. Yes. Sometimes, after working late nights, which can be tiring, she comes out in the morning. Usually, I don't need help, and I manage everything. (I35, Male)

Sibling bonds also serve as a blueprint for future care; one participant who is single shared her intention to age alongside her two single siblings, potentially sharing a home to ensure mutual support,

I have six siblings; of course, one of them went to Canada. Some have immigrated, but I have one brother and one sister. They are both single. They are single now [laughter]. So, if that's the case, we will also live with some siblings. (I11, Female)

In contrast, other participants who had siblings shared a different experience—one of limited help and support—highlighting the complexity of family dynamics and sibling relationships and not to assume that such relationships equate to a natural and equal division of caregiving duties:

Yes, I have brothers and sisters... My siblings haven't helped at all; it's just me doing my best. Each of them has their own life. One of my sisters is closer, but she has her own social circle. She lives in [neighbourhood] and lives alone. One of her sons went to Australia, and a daughter lives in Tai Po. The relationship isn't great. (I50, Male)

Ultimately, this theme highlights a critical nuance regarding informal caregiving at the environmental level: sibling availability may not automatically translate into active sibling support. By demonstrating that these relationships can range from highly collaborative to entirely absent, these findings suggest caution when assuming family networks consistently function as reliable safety nets, revealing instead that this environmental-level resource can be highly variable and complex.

3.5.3. Low-Cost or Free Community Programs—A Source of Formal Support That Is Important

Also at the environmental level, formal supports like community centres are essential for retirees navigating the emotional demands of caregiving. The accessibility of these programs—often provided at little to no cost—allows participants to develop new skills that support their own well-being as well as being a caregiver. One participant described how these interest classes at a community centre provided her with a sense of personal development and stress relief, helping her move beyond the identity of a worker or a caregiver alone:

For example, as I mentioned earlier, I participate in some organizations. Those organizations are mainly for my mom... The activities I participate in are mostly for caregivers like me. If there are some activities for caregivers, then I participate, and most of them are free, almost ninety percent. Some might require a little money, but they are very cheap... I would participate in those. I only need to pay for transportation... For example, I really enjoy painting now, it's therapeutic... Therapeutic painting is for the caregivers to relieve stress while painting. I really like it myself... Those are all ways of stress relief. I also learned to do some small crafts, these are all stress relief, because why do I like to do them? I can relieve stress, how should I say? I feel relieved, not just working before or just taking care of my mom now. (I22, Female)

For many of the participants, they were initially unaware of the available community programs and resources, as one participant explained:

My sister suggested that I visit some community centres to see what's available, so I went to take a look. It's only then that I realized Hong Kong is now placing more emphasis on early retirement options. Perhaps in recent years, there have been opportunities that didn't exist before. Our parents' generation didn't have

these options, so I went out to see what people do if they're not working. I visited community centres and found out that they offer a variety of activities for people in similar situations. Yes, I have attended some classes. I didn't opt for the expensive ones; instead, I chose classes at community centres that were more affordable, usually just four or five sessions for a small fee. These were more economical options, suitable for people without an income. (17, Female)

3.5.4. Social Assistance for Caregivers—"I Should Have Applied Earlier"

Beyond local and community networks, several participants described formal state support—specifically caregiver social assistance—as an important environmental-level resource. This sub-theme explores how these financial policies can facilitate retirement adjustment, while also highlighting barriers like low awareness or initial reluctance that may delay access to this vital resource. Some of the participants shared how they are receiving caregiving social assistance from the Social Welfare Department, but that they either were not initially aware of this financial support or were reluctant to apply. For example this participant shared that while he knew about the support, he was initially reluctant to apply because he felt he could manage on his own first, but realized he should have applied earlier:

Right now, I'm taking care of my mother, and I've been getting a subsidy from the social services for caregiving. Half a year ago, they started providing a HK\$3000/month subsidy (~US\$385). I've actually known about this for a long time, but I didn't ask about it. It turns out there is support, but honestly, I feel I can't manage it on my own. I should have applied earlier because my mom has already fallen for three or four years. (150, Male)

Another participant was not aware of such subsidies until they participated in the community centre and realized they were eligible for such support:

Right now they give me HK\$3000 dollars a month Yes. Yes, because I didn't know how to apply for this at first. Actually, I could have applied for this last October, but at that time I didn't know. I didn't know that. Just now I said, sometimes I participate in the centre. It's because of going to those elderly centres, then I heard about this program. It seems to help a bit, as I mentioned earlier, to help with the transportation expenses. (122, Female)

4. Discussion

Our study reveals that caregiving is the primary driver of involuntary early retirement among Hong Kong's working poor (ALICE-akin) population, overriding acute financial insecurity. Although involuntary retirement typically predicts poor adjustment due to a perceived lack of control (Barbosa et al. 2016), the life-course lens of "linked lives" (Elder 1998) explains the relational nature of this transition. Because caregivers' career trajectories are bound to the declining health of family members, they are relegated to a state of "living on standby." This standby existence shapes their daily retirement experience across three difficult dimensions: first, it forces a reluctant loss of their "worker" identity; second, it traps them in a constant state of readiness that prevents them from enjoying the typical social or leisure benefits of retirement; and finally, it creates deep anxiety about their own future, dominated by financial worries and deferred plans. Consequently, this constrained agency highlights a paradox: while caregiving restores dignity, value, and voice to the recipient, it can deprive the caregiver of the same (Lilleheie et al. 2021). Confined to the domestic sphere, the caregiver becomes socially invisible, their vital labour unvalued, and their economic vulnerability compounded. Consequently, practitioners and policymakers must shift away from individual-focused support toward inter-

ventions that target the caregiving dyad as an interdependent and relational unit (Ferraris et al. 2022).

Our findings highlight that participants are involuntarily exiting the labour market because they cannot reconcile work with caregiving. Through the lens of CAD (Dannefer 2003), this early retirement is a continuation of lifelong precarity; for this ALICE-akin population, their history of precarious jobs and financial vulnerability is further perpetuated into retirement by this constrained transition. Crucially, our qualitative findings nuance CAD by illustrating how, for this vulnerable group, disadvantage does not merely accumulate slowly over decades; rather, participants' accounts suggest that vulnerability accelerates acutely during this caregiving period as they face a near-total barrier to labour market re-entry. These narratives highlight a critical tension in policy frameworks that rely on informal family care as a seemingly cost-free societal resource (Jacobs et al. 2019). While policy structures often depend on informal networks to absorb these care demands, such reliance may obscure significant economic spillover effects, including labour market detachment and premature retirement. For the participants in this study, these uncounted costs were experienced as immediate financial strain, diminished daily purchasing power, and disrupted opportunities to accumulate pension contributions—factors that collectively compromise their ability to secure a stable financial safety net in later life.

In Hong Kong, which has one of the highest longevity rates in the world (Ni et al. 2021), there is no statutory carer's leave, forcing employees to rely on minimal annual leave (only 7–14 days) or unpaid leave at the discretion of the employer. While Hong Kong has implemented reforms—such as a HK\$3000 (~US\$380) monthly caregiver allowance and expanded respite care vouchers (Lo 2022)—these measures only provide temporary relief and fail to address the core structural problem of balancing full-time work with long-term caregiving. To disrupt this disadvantage, Hong Kong can look toward international models that mandate caregiver leave. For instance, Japan's policy offering 93 days of subsidized leave significantly reduces the likelihood a caregiver will quit (Niimi 2021), while Germany's Care Time Leave Act provides up to six months of unpaid leave with a legal guarantee of job protection and interest-free loans (Burri and Heeger-Hertter 2020). These policies directly address the “standby” lifestyle identified in our study by offering structured, legally protected time off to help reconcile work with caregiving. Given Hong Kong's rapidly aging population, exploring these models is essential, and future global research should examine how different caregiver leave policies compare in their effects on retirement timing and adjustment.

The second aim of our study was to identify and describe the resources—at the individual and environmental level (Wang et al. 2011)—that impact the well-being of full-time caregivers from the financially precarious ALICE-akin population in Hong Kong, who are simultaneously adjusting to involuntary early retirement. While the concepts of linked lives and cumulative disadvantage helped us make sense of their challenges and lived experiences, Wang et al.'s (2011) resource-based dynamic perspective helps us understand the flip side of things: what supports can actually help them cope with this transition. This perspective is directly helpful to practitioners and policy-makers because it shows how different types of resources interact to protect or harm well-being. Ultimately, our key contribution is demonstrating that support for this group cannot be one-dimensional, but instead requires a holistic, integrated multi-level intervention strategy.

A significant finding was the importance of a personal mindset oriented toward learning and self-development as a critical internal resource (individual level). This points to an increased need for opportunities that support the caregiver's own self-exploration and growth. Crucially, this mindset is not an innate trait but a capacity that can be nurtured (Burnette et al. 2023). For instance, one participant described how actively learning about psychological concepts significantly aided her emotional adjustment, highlighting

the practical value of such development. This finding is particularly salient in Hong Kong's unique socio-cultural context. While traditional Chinese collectivist family values persist, Western influences emphasizing individual self-exploration are also prominent, especially among younger generations (Arat et al. 2023). Furthermore, this cohort of caregivers, while belonging to a lower-middle-class economic stratum, is generally more educated and digitally literate than their elderly parents, with greater access to online knowledge and resources (Bai et al. 2025). This combination of values and capabilities suggests a readiness to engage with supportive self-development programs and practices.

The importance of this finding is not to place the burden of adjustment solely on individual responsibility. Instead, it is to recognize that this personal component can be actively supported through structural means. The practical question therefore becomes: how can we integrate self-development modules—such as classes on identity, transition, and psychology—into existing caregiver support programs? This approach acknowledges that the caregiver is also an individual undergoing a major life transition and in need of tools for self-understanding and development. Fostering this internal resource is a powerful, proactive strategy within our immediate control—a complementary approach that empowers individuals while we continue to advocate for the slower materialization of broader structural and policy changes.

At the environmental level, our analysis highlights the complexity of informal sibling resources alongside the formal resources of community centers, detailing how each operates as a support for caregivers and also for their retirement adjustment. The first environmental level resource involves informal sibling support. Our data show that while functional sibling support can be highly beneficial for the primary caregiver, it is not an automatic or universal resource. This dynamic is significant, as kinship networks are often underexamined in caregiving research (Budginaitė-Mačkinė and Juozeliūnienė 2023). Our study provides a contrast between participants with cooperative family dynamics and those without, highlighting the need to better understand what facilitates positive, team-like sibling collaboration versus what leads to its absence. Furthermore, for unmarried or single individuals (a growing demographic [Rinderknecht et al. 2026; van Tilburg and Suanet 2019]), positive sibling relationships may represent a critical future resource—not only for caregiving but potentially for co-living arrangements in retirement, as was brought up by a participant. This underexplored potential of sibling-based co-housing warrants further research, not only in supporting the elderly caregiver but also in retirement and aging in place.

Our environmental level resource findings underscore the importance of formal, low-cost community supports, consistent with literature on community-based aging services (e.g., Xiao et al. 2026). Specifically, research on China's CHECS pilot—a large-scale initiative across 203 regions—shows it shifted care patterns toward professional help and greater financial self-sufficiency, particularly for burdened and vulnerable groups. This aligns with our data. Our qualitative insights further reveal how these programs function: they offer direct psychosocial relief and, crucially, serve as an information gateway that enhances awareness of existing financial supports, such as the caregiver allowance (Lo 2022). These points form the basis for the following discussion regarding the theme of social assistance.

A critical finding regarding social assistance was that participants were either unaware of available financial support or, notably, deferred applying until they perceived it as an absolute last resort. This hesitation may be explained by a socio-cultural preference for self-reliance and a stigma associated with receiving government (Kühner and Chou 2025)—a phenomenon noted in other Asian contexts as well (Niimi 2018). For example, research from Japan shows that shifting long-term care support from a means-tested to a universal model reduced stigma and increased uptake. This highlights a crucial practical

consideration: in cultural contexts with strong norms of filial piety, the design of social assistance matters. Means-testing can inadvertently reinforce stigma and deter use. Therefore, further research should explicitly explore and compare means-tested versus universal financial assistance models for family caregivers, examining the individual uptake, community awareness, and policy design implications of each approach.

5. Limitations and Conclusions

This study has two primary limitations that offer valuable avenues for future research. First, because this study was embedded within a broader investigation of retirement adjustment, caregivers were not the primary recruitment target. These insights emerged organically from retrospective questions, which introduces some recall bias (Bernard et al. 1984), though they clearly highlight caregiving as a dominant driver of retirement experiences. Second, our sample size and design limited our ability to analyze structural variations in caregiving intensity, family support, and gender. Although we excluded auxiliary, part-time helpers to focus exclusively on primary informal caregivers—conceptualized as unpaid, relational partners providing essential, continuous assistance with daily living and physical needs (Charalambous 2023)—we did not track specific caregiving hours. Reflecting the methodological challenges of recruiting highly burdened, hard-to-reach caregiver populations (Tezcan-Güntekin et al. 2022), our self-selected sample likely underrepresents those experiencing the highest caregiving intensity, who lacked the time and capacity to participate. Similarly, we could not systematically compare those with sibling support versus those with none, nor could we analyze gender differences. Although our small sample of three men prevented a direct comparison, gender remains a critical area to explore—especially regarding how the loss of professional identity might affect men and women differently (Binyamin and Vinarski-Peretz 2026; Burke et al. 2025). For middle-aged and older women, leaving work could potentially mean sacrificing hard-won financial independence, whereas for men, it might instead manifest as a struggle with losing a traditional provider role. Given the global rise in male caregivers (Unson et al. 2023) and evidence that retirement experiences differ by gender (Labbas and Stanfors 2023; Niimi 2018), future studies should use larger, dedicated cohorts to examine how gender, sibling support, and caregiving intensity intersect to shape retirement timing and adjustment.

Second, the findings are contextually situated within Hong Kong's hybrid sociocultural and policy landscape, where enduring Chinese traditions like filial piety coexist and interact with Western-informed values of individualism. Because language is intrinsically tied to these cultural constructs, an inherent limitation lies in the translation process (van Nes et al. 2010). Although interviews were conducted in Cantonese or Mandarin, translated word by word by trained research assistants, and subjected to bilingual checking, rendering these accounts into English may not have fully preserved the subtle linguistic and cultural nuances unique to this demographic. While this limits direct generalizability, it precisely underscores our core argument: sociocultural and policy context are central, not peripheral, to understanding caregiver well-being and designing effective supports. Future studies should pursue comparative or cross-contextual designs to examine how varying norms and policies (e.g., means-tested versus universal support models) shape caregiver experiences and assistance uptake.

Despite these limitations, this study makes an important contribution by addressing a critical gap at the intersection of retirement adjustment, retirement inequality, ALICE-akin populations, and informal caregiving. Given the scarcity of existing literature, these detailed narratives help to highlight that caregiving can be a deeply important, yet often overlooked, factor in the retirement transition for economically vulnerable individuals. The interpretive depth of these findings underscores a clear need for further exploration,

suggesting that a multilevel perspective—integrating individual and environmental factors—is essential to build a comprehensive understanding of these challenges. Ultimately, this research provides a foundational step toward more contextually nuanced approaches in policy, practice, and scholarly inquiry, emphasizing the need for systems that genuinely address the compounded vulnerabilities of ALICE-akin caregivers.

Author Contributions: Conceptualization, C.K.; Methodology, C.K.; Formal Analysis, C.K. and X.H.; Investigation, C.K. and X.H.; Data Curation, C.K.; Writing—Original Draft Preparation, C.K. and X.H.; Writing—Review & Editing, C.K. and X.H.; Supervision, C.K.; Project Administration, C.K. All authors have read and agreed to the published version of the manuscript.

Funding: This research was funded by the RGC General Research Fund (GRF) of the University Grants Committee (UGC), Hong Kong, grant number 15611523, and the Thetos Foundation Endowed Young Scholar in Social Services, both awarded to C.K. The funders had no role in the design of the study; in the collection, analyses, or interpretation of data; in the writing of the manuscript; or in the decision to publish the results.

Institutional Review Board Statement: The study was conducted in accordance with the Declaration of Helsinki, and approved by the Human Subjects Ethics Sub-committee (HSESC) at the Hong Kong Polytechnic University (Reference number: HSEARS20221019001, 19 October 2022).

Informed Consent Statement: Prior to the interview, all participants provided written informed consent.

Data Availability Statement: The anonymized NVivo coded data supporting the findings of this study are available from the first and corresponding author upon reasonable request. Raw interview transcripts are not available due to privacy and ethical restrictions and are subject to scheduled destruction two years after project completion in accordance with the institutional ethics protocol.

Conflicts of Interest: The authors declare no conflicts of interest.

References

- Arat, Gizem, Narine N. Kerelian, and Manoj Dhar. 2023. Multiculturalism with Hong Kong characteristics: A qualitative study. *Du Bois Review: Social Science Research on Race* 20: 191–211. <https://doi.org/10.1017/S1742058X22000078>.
- Bai, Xue, Rita W. L. Yu, Chang Liu, and Silvia Sörensen. 2025. Digital literacy, intergenerational relationships, and future care preparation in aging Chinese adults in Hong Kong: Does the gender of adult children make a difference? *Health & Social Care in the Community* 2025: 6198111. <https://doi.org/10.1155/hsc/6198111>.
- Barbosa, Leonardo Martins, Bárbara Monteiro, and Sheila Giardini Murta. 2016. Retirement adjustment predictors—A systematic review. *Work, Aging and Retirement* 2: 262–80. <https://doi.org/10.1093/workar/waw008>.
- Bernard, H. Russell, Peter Killworth, David Kronenfeld, and Lee Sailer. 1984. The problem of informant accuracy: The validity of retrospective data. *Annual Review of Anthropology* 13: 495–517. <https://doi.org/10.1146/annurev.an.13.100184.002431>.
- Binyamin, Galy, and Hedva Vinarski-Peretz. 2026. Work-eldercare intersectionality: Surpassing the traditional dual identity in women's work-family conflict. *Community, Work & Family* 1–25. <https://doi.org/10.1080/13668803.2026.2654497>.
- Braun, Virginia, and Victoria Clarke. 2006. Using thematic analysis in psychology. *Qualitative Research in Psychology* 3: 77–101. <https://doi.org/10.1191/1478088706qp063oa>.
- Budginaitė-Mačkinė, Irma, and Irena Juozeliūnienė. 2023. Siblings as overlooked potential for care and support across households and borders. *Social Inclusion* 11: 234–45. <https://doi.org/10.17645/si.v11i1.6062>.
- Burke, Vanessa, Ho Kwan Cheung, and Lisa M. Finkelstein. 2025. Exploring midlife identity negotiations in the context of the gender career gap: An interdisciplinary conceptual framework. *Work, Aging and Retirement* 12: 272–92. <https://doi.org/10.1093/workar/waae023>.
- Burnette, Jeni L., Joseph Billingsley, George C. Banks, Laura E. Knouse, Crystal L. Hoyt, Jeffrey M. Pollack, and Stefanie Simon. 2023. A systematic review and meta-analysis of growth mindset interventions: For whom, how, and why might such interventions work? *Psychological Bulletin* 149: 174–205. <https://doi.org/10.1037/bul0000368>.

- Burri, Susanne D., and Susanne E. Heeger-Hertter. 2020. Long-term care policies and statutory care leaves for employees in Dutch and German law. In *Elderly Care and Upwards Solidarity: Historical, Sociological and Legal Perspectives*. Edited by Elisabeth Alofs, and Wendy Schrama (Eds.). Louvain-la-Neuve: Intersentia, pp. 147–76. <https://doi.org/10.1017/9781839700378.009>.
- Charalambous, Andreas. 2023. Informal caregivers: From hidden heroes to integral part of care. In *Caregiving and Caregivers: Concepts, Caregiving Models, and Systems*. Edited by Andreas Charalambous. Berlin/Heidelberg: Springer, pp. 1–11. https://doi.org/10.1007/978-3-031-16745-4_1.
- Cheung, Kelvin Chi-Kin, and Kee Lee Chou. 2015. Working poor in Hong Kong. *Social Indicators Research* 129: 317–35. <https://doi.org/10.1007/s11205-015-1104-5>.
- Cox, Wendell. 2025. *Demographia International Housing Affordability*, 2025th ed. Orange: Center for Demographics and Policy, Chapman University. Available online: https://www.chapman.edu/communication/_files/Demographia-International-Housing-Affordability-2025-Edition.pdf (accessed on 5 June 2026).
- Creswell, John W. 2009. *Research Design: Qualitative, Quantitative, and Mixed Methods Approaches*, 3rd ed. Thousand Oaks: SAGE.
- Dannefer, Dale. 2003. Cumulative advantage/disadvantage and the life course: Careers of science and the social science of careers. *The Journals of Gerontology: Series B* 58: S327–S337. <https://doi.org/10.1093/geronb/58.6.S327>.
- Draucker, Claire Burke, Donna S. Martsolf, and Candice Poole. 2009. Developing distress protocols for research on sensitive topics. *Archives of Psychiatric Nursing* 23: 343–50.
- Elder, Glen H., Jr. 1998. The life course as developmental theory. *Child Development* 69: 1–12. <https://doi.org/10.1111/j.1467-8624.1998.tb06128.x>.
- Ferraris, Giulia, Srishti Dang, Joanne Woodford, and Mariët Hagedoorn. 2022. Dyadic interdependence in non-spousal caregiving dyads' wellbeing: A systematic review. *Frontiers in Psychology* 13: 882389. <https://doi.org/10.3389/fpsyg.2022.882389>.
- GovHK. 2020. Hong Kong Poverty Situation Report 2020. Available online: <https://www.censtatd.gov.hk/en/EIndexbySubject.html?pcode=B9XX0005&scode=461> (accessed on 5 June 2026).
- Green, David, and Fiona McDermott. 2010. Social Work from Inside and Between Complex Systems: Perspectives on Person-in-Environment for Today's Social Work. *The British Journal of Social Work* 40: 2414–30. <https://doi.org/10.1093/bjsw/bcq056>.
- Grünwald, Olga, Marleen Damman, and Kène Henkens. 2021. The differential impact of retirement on informal caregiving, volunteering, and grandparenting: Results of a 3-year panel study. *The Journals of Gerontology: Series B* 76: 607–19. <https://doi.org/10.1093/geronb/gbaa221>.
- Hennink, Monique M., Bonnie N. Kaiser, and Vincent C. Marconi. 2017. Code Saturation Versus Meaning Saturation: How Many Interviews Are Enough? *Qualitative Health Research* 27: 591–608. <https://doi.org/10.1177/1049732316665344>.
- Hoopes, Stephanie, and Dan Treglia. 2019. You can't fix what you don't measure: How ALICE can help rebuild the middle class. *Public Administration Review* 79: 777–83. <https://doi.org/10.1111/puar.13085>.
- International Labour Organization. 2020. Population Ageing: Alternative Measures of Dependency and Implications for the Future of Work. Available online: <https://www.ilo.org/publications/population-ageing-alternative-measures-dependency-and-implications-future-1> (accessed on 6 June 2026).
- Jacobs, Josephine C., Courtney H. Van Houtven, Terri Tanielian, and Rajeev Ramchand. 2019. Economic spillover effects of intensive unpaid caregiving. *Pharmacoeconomics* 37: 553–62. <https://doi.org/10.1007/s40273-019-00784-7>.
- Jugran, Deepak. 2025. Too well to die; too ill to live: An update on the lifespan versus health span debate. *Journal of Global Health* 15: 03022. <https://doi.org/10.7189/jogh.15.03022>.
- Kalavar, Jyotsna M., Jamuna Duvvuru, and Eric Thomas, Jr. 2020. Caregiving for older adults in India: The role of kinship and non-kinship networks. *Indian Journal of Health Studies* 2: 63–85. <https://doi.org/10.56490/IJHS.2020.2103>.
- Kaplan, Richard L. 2018. Family caregiving and the intergenerational transmission of poverty. *The Journal of Law, Medicine & Ethics* 46: 629–35. doi.org/10.1177/1073110518804216.
- Keahey, Scott P., and Don F. Seaman. 1974. Self-Actualization and Adjustment in Retirement: Implications for Program Development. *Adult Education* 24: 220–26. <https://doi.org/10.1177/074171367402400304>.
- Kühner, Stefan, and Kee Lee Chou. 2025. To claim or not to claim: Investigating non-take-up of welfare schemes targeting Hong Kong older adults and the stigma attached to them. *Journal of Social Policy* 54: 100–20. <https://doi.org/10.1017/S0047279422000794>.
- Labbas, Elisa, and Maria Stanfors. 2023. Does caring for parents take its toll? Gender differences in caregiving intensity, coresidence, and psychological well-being across Europe. *European Journal of Population* 39: 18. <https://doi.org/10.1007/s10680-023-09666-3>.
- Leung, Vivian WY, Ching Man Lam, and Yan Liang. 2020. Parents' Expectations of Familial Elder Care under the Neoliberal Hong Kong Society. *Journal of Family Issues* 41: 437–59. <https://doi.org/10.1177/0192513X19879189>.

- Lilleheie, Ingvild, Jonas Debesay, Asta Bye, and Astrid Bergland. 2021. The tension between carrying a burden and feeling like a burden: A qualitative study of informal caregivers' and care recipients' experiences after patient discharge from hospital. *International Journal of Qualitative Studies on Health and Well-Being* 16: 1855751. <https://doi.org/10.1080/17482631.2020.1855751>.
- Lo, Sally Ka Wing. 2022. Informal caregivers in Hong Kong: A review and an agenda for policy development. *The Hong Kong Journal of Social Work* 56: 135–61. <https://doi.org/10.1142/S0219246222000110>.
- Lund, Anna. 2017. At the threshold of retirement: From all-absorbing relations to self-actualization. *Journal of Women & Aging* 29: 306–20. <https://doi.org/10.1080/08952841.2016.1187537>.
- Malterud, Kirsti, Volkert Dirk Siersma, and Ann Dorrit Guassora. 2016. Sample size in qualitative interview studies: Guided by information power. *Qualitative Health Research* 26: 1753–60. <https://doi.org/10.1177/1049732315617444>.
- Ni, Michael Y., Vladimir Canudas-Romo, Jian Shi, Francis P. Flores, Mathew S. C. Chow, Xiaoxin I. Yao, Sai Yin Ho, Tai Hing Lam, C. Mary Schooling, Alan D. Lopez, and et al. 2021. Understanding longevity in Hong Kong: A comparative study with long-living, high-income countries. *The Lancet Public Health* 6: e919–e931. [https://doi.org/10.1016/S2468-2667\(21\)00208-5](https://doi.org/10.1016/S2468-2667(21)00208-5).
- Niimi, Yoko. 2018. Does providing informal elderly care hasten retirement? Evidence from Japan. *Review of Development Economics* 22: 1039–62. <https://doi.org/10.1111/rode.12395>.
- Niimi, Yoko. 2021. Juggling paid work and elderly care provision in Japan: Does a flexible work environment help family caregivers cope? *Journal of the Japanese and International Economies* 62: 101171. <https://doi.org/10.1016/j.jjie.2021.101171>.
- Pilipiec, Patrick, Wim Groot, and Milena Pavlova. 2021. The Effect of an Increase of the Retirement Age on the Health, Well-Being, and Labor Force Participation of Older Workers: A Systematic Literature Review. *Journal of Population Ageing* 14: 271–315. <https://doi.org/10.1007/s12062-020-09280-9>.
- Rinderknecht, R. Gordon, Daniela Veronica Negraia, Sophie Lohmann, and Emilio Zagheni. 2026. Unmarried and increasingly alone: Solitary leisure among unmarried, solo dwelling Americans, 1965 to 2018. *Social Indicators Research* 182: 32. <https://doi.org/10.1007/s11205-026-03838-4>.
- Saldaña, Johnny. 2013. *The Coding Manual for Qualitative Researchers*, 2nd ed. Los Angeles: SAGE.
- Sandelowski, Margarete. 2000. Whatever happened to qualitative description? *Research in Nursing & Health* 23: 334–40. [https://doi.org/10.1002/1098-240X\(200008\)23:4<334::AID-NUR9>3.0.CO;2-G](https://doi.org/10.1002/1098-240X(200008)23:4<334::AID-NUR9>3.0.CO;2-G).
- Saunders, Benjamin, Julius Sim, Tom Kingstone, Shula Baker, Jackie Waterfield, Bernadette Bartlam, Heath Burroughs, and Clare Jinks. 2018. Saturation in qualitative research: Exploring its conceptualization and operationalization. *Quality & Quantity* 52: 1893–907. <https://doi.org/10.1007/s11135-017-0574-8>.
- Tezcan-Güntekin, Hürrem, Ilknur Özer-Erdogdu, Yüce Yilmaz-Aslan, Tugba Aksakal, and Rona Bird. 2022. Ethical and Methodological Challenges in Research with Hard-to-Reach Groups: Examples from Research on Family Caregivers for Migrant Older Adults Living with Dementia. *The Gerontologist* 62: 823–31. <https://doi.org/10.1093/geront/gnab179>.
- Unson, Christine, Anuli Njoku, Stanley Bernard, and Martin Agbalenyo. 2023. Racial and Ethnic Disparities in Chronic Stress among Male Caregivers. *International Journal of Environmental Research and Public Health* 20: 6188. <https://doi.org/10.3390/ijerph20126188>.
- van Nes, Fenna, Tineke Abma, Hans Jonsson, and Dorly Deeg. 2010. Language differences in qualitative research: Is meaning lost in translation? *European Journal of Ageing* 7: 313–16. <https://doi.org/10.1007/s10433-010-0168-y>.
- van Tilburg, Theo G., and Bianca Suanet. 2019. Unmarried older people: Are they socially better off today? *The Journals of Gerontology: Series B* 74: 1463–73. <https://doi.org/10.1093/geronb/gby120>.
- Wang, Mo, Kènevan Henkens, and Hanna Solinge. 2011. Retirement adjustment: A review of theoretical and empirical advancements. *The American Psychologist* 66: 204–13. <https://doi.org/10.1037/a0022414>.
- Weller, Christian E., and Katherine Newman. 2020. Increasing risks, costs, and retirement income inequality. *Annual Review of Gerontology and Geriatrics* 40: 69–103. <https://doi.org/10.1891/0198-8794.40.69>.
- Xiao, Ling, Chuanfeng Han, and Yiliyaer Mohetaer. 2026. Impacts of community- and home-based elderly care services on eldercare patterns: A quasi-experimental study in China. *Inquiry: The Journal of Health Care Organization, Provision, and Financing* 63: 00469580261434823. <https://doi.org/10.1177/00469580261434823>.
- Zhu, Alex Yue Feng, and Kee Lee Chou. 2023. The Effects of Multidimensional Poverty on Life Satisfaction Among Older Adults in Hong Kong. *Journal of Applied Gerontology* 42: 1022–34. <https://doi.org/10.1177/07334648221141410>.

Disclaimer/Publisher's Note: The statements, opinions and data contained in all publications are solely those of the individual author(s) and contributor(s) and not of MDPI and/or the editor(s). MDPI and/or the editor(s) disclaim responsibility for any injury to people or property resulting from any ideas, methods, instructions or products referred to in the content.