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EUROPEAN POPULATION CONFERENCE 2018

SPECIAL ISSUE



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# Retiring together? Challenges for dual earners

MARIA EISMANN

**The proportion of dual earners among adults aged 60 years and over is increasing. In the Netherlands, we find that many older dual earners would like to retire at the same time, but are put off by the financial consequences. Due to the gradual increase of the public pension age, younger partners will have to continue working long after the older partner has retired.**

Increasing life expectancy and decreasing fertility put pressure on public pension systems around the globe. A common strategy to relieve the systems is to raise the age of pension eligibility. The Dutch public pension age used to be 65 until 2013 and is gradually rising to become 67 years and 3 months by 2021. After 2021, it is likely to rise further, as it will be linked to the average life expectancy at age 65. Moreover, once generous pathways into early retirement in the Netherlands were restricted between 2001 and 2006. Today, early retirement requires extensive private savings. These changes have a profound impact on the individual pension plans of older workers and entail special challenges for dual-earner couples.

The number of older dual-earner couples in the Netherlands is increasing due to the growing labour force participation of older women. Thus, it is no longer an exception for two working partners to stand at the threshold of retirement together. The pension system reforms affect dual earners particularly strongly if they intend to retire at the same time. Due to age differences, this often requires flexibility and coordination. However, it is unclear how many dual earners actually prefer joint retirement and which barriers they encounter. In 2015, NIDI surveyed some 2,100 dual-earner couples aged 60 and over about their plans for joint retirement.

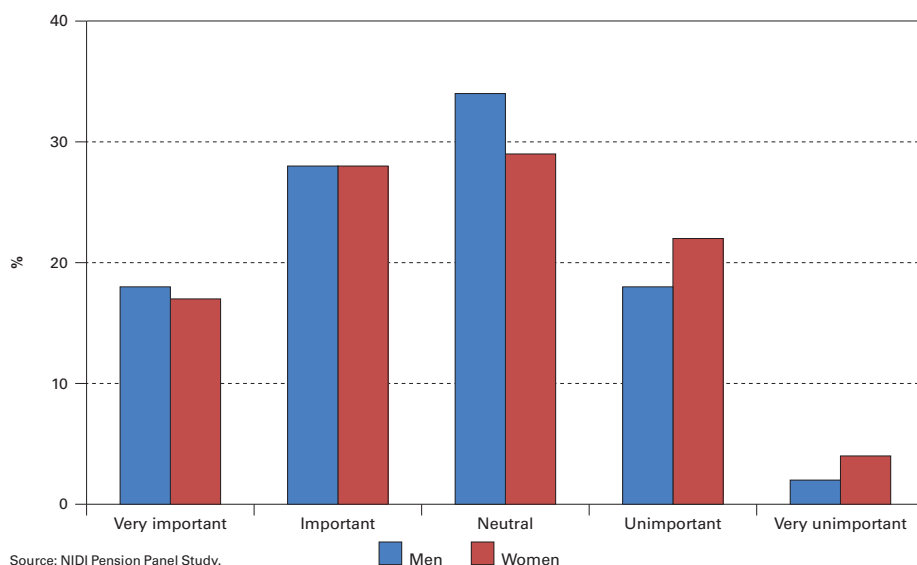


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### Joint retirement

Retirement is often seen as a stage of life that allows partners to spend more time doing joint activities. Our survey shows that a majority (65%) of the older workers had clear plans to spend more time with their partner upon retirement. Possibilities for joint leisure are particularly large if one enters retirement at the same time.

**Figure 1.** Dual earners' answers to the question "How important is it for you to stop working at approximately the same time as your wife/husband/partner?" by gender, Netherlands, 2015



However, there are large differences in the degree to which dual earners evaluated joint retirement as (very) important (see Figure 1). Less than half (46%) of the dual earners of both genders thought that joint retirement was (very) important. One in five men and one in four women even rated joint retirement as (very) unimportant. Same-age couples had somewhat stronger preferences for joint retirement. Slightly less than half (48%) of the men and more than half (56%) of the women among these couples thought joint retirement was (very) important. The relatively general wish of dual earners to spend time with their partner thus does not directly translate into a wish for joint retirement. Dual earners seem to adjust their preferences when they see few possibilities to exit the labour market simultaneously.

### Barriers and gender differences

Couples were asked about the most important factors that interfere with joint retirement. Generally, they most often named the age gap between partners and the resulting financial difficulties of joint retirement (see Figure 2). However, while women most often named finances (69%) and the age gap between partners (67%), men named finances (59%) and that their partner enjoyed work too much to stop (57%) as the most limiting factors. Interestingly, women generally experienced more barriers than men did. This could be explained by the fact that the women in our sample were on average two years younger than their partners. Therefore, they reached public pension age later and were more likely to have to consider their partners' options than the other way around. As soon as the older partner reaches public pension age, it is difficult for him or her to continue working, because workers' contracts usually automatically end when this age is reached. For the younger partner it is relatively easier to retire early, provided that the financial situation allows this. Thus, the younger partner (usually the woman, in our sample) is often the one who needs to adapt

#### NIDI PENSION PANEL STUDY

The NIDI Pension Panel Study is a study of older workers that started in 2015. Between May and November 2015, around 6,800 workers (55% men, 45% women) ages 60 and older who were employed for at least 12 hours a week and enrolled in one of three big pension funds participated in the first wave (response rate: 44%). The pension funds in the study represent the sectors civil service and education, care and social work, and construction. The aim of this study is to gain insights into the retirement process with special interest for the role of partners. Where relevant, partners were asked to participate in the study. About 2,100 participants had a working partner who also participated (partner response rate: 84%).

pension plans to the options of the older partner (usually the man, in our sample). Therefore it is not surprising that, in our sample, the women in particular seemed to experience the financial difficulties related to the age gap as a more pressing limitation than the men.

### Future

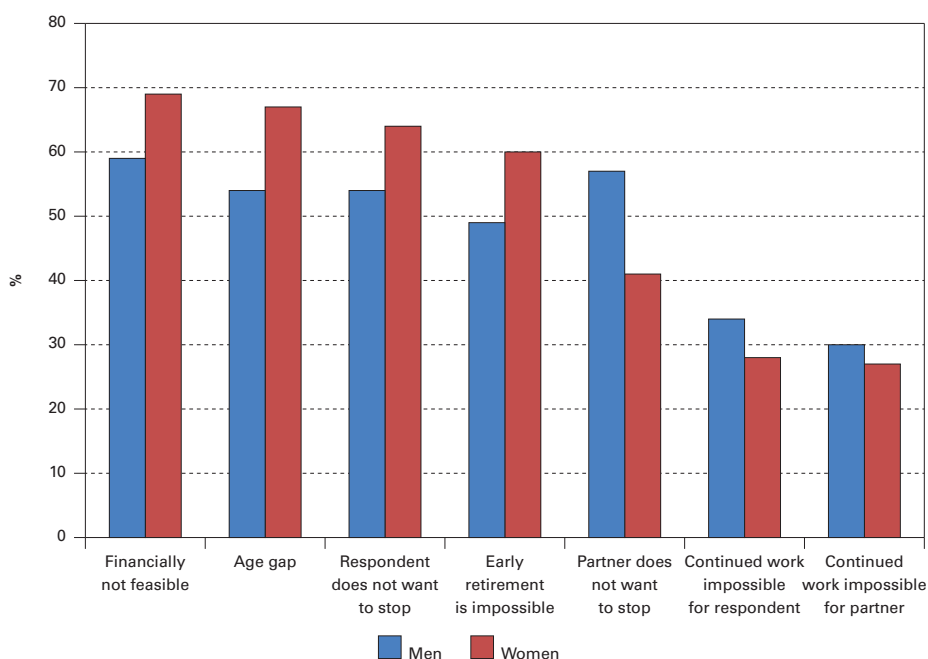
The Dutch example shows that many dual earners would like to retire jointly, but that they experience financial barriers. Couples who prefer joint retirement and those who think joint retirement is less important are likely to approach retirement differently. They possibly also differ in their lifestyle after retirement. Couples who want to synchronize their retirement need to plan particularly thoroughly and take further changes in the pension system into account.

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**Figure 2.** Barriers that limit possibilities for joint retirement according to dual-earners by gender (%)\*, Netherlands, 2015



# Educational differences in longevity

JOOP DE BEER & NICOLE VAN DER GAAG

**On average, individuals with a low level of educational attainment tend to not live as long as highly educated people. Is this educational gap in life expectancy persistent over time? The good news is that, together with the increase in longevity, educational differences have decreased since the turn of the century. The bad news is that they are still substantial.**

Individuals with lower levels of education have significantly higher mortality risks than those with higher levels of education. The most recent figures in the Netherlands show an educational difference in life expectancy at birth of 6.5 years for males and 5.4 for females. This gap is linked to differences in lifestyles, in living and working conditions, and in the use of healthcare. Compared to the higher educated, the lower educated more often smoke, suffer more from obesity, live in worse housing environments and more often work under hazardous circumstances. We compared differences in longevity for lower and higher educated males (see box). We focus on men since their educational differences tend to be larger than among women.

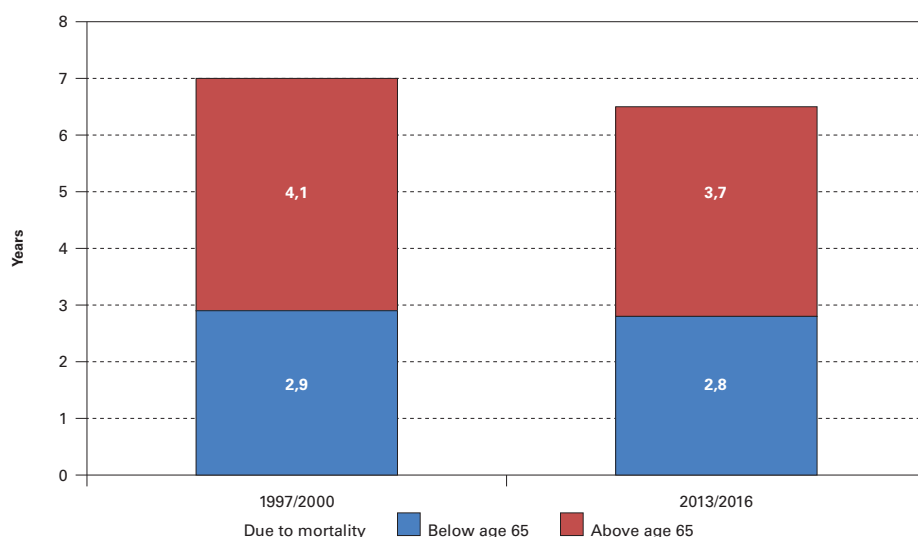
In 2013-2016 life expectancy at birth for lower educated men amounted to 76.8 years, while highly educated men could expect to live on average 83.3 years. This difference is partly due to more premature deaths among the lower educated men, i.e. a higher risk of dying before the age of 65, and partly to lower rates of survival to old age. Mortality below age 65 accounts for an edu-

Photo: Stefan Koopmanschap/Flickr





**Figure 1.** Difference in life expectancy at birth between men with high and low levels of education, Netherlands, 1997-2000 and 2013-2016\*



\* The figures show how many years of the difference can be attributed to mortality below and above age 65.

Source: Statistics Netherlands; own calculations.

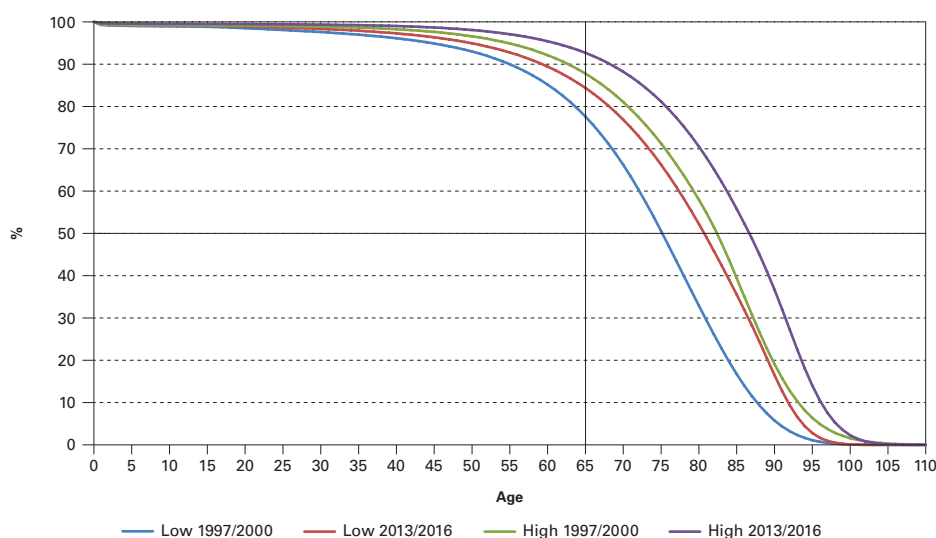
cational difference of 2.8 years, i.e. 42 per cent of the total difference in life expectancy at birth (see Figure 1). This difference is quite persistent and has hardly changed since the turn of the century. Even though the probability of dying before age 65 has substantially decreased among men with a low education level (from 22% to 13%), it is still higher than among highly educated men (decline from 16% to 7%; see Figure 2). One explanation for the decrease in premature deaths among both lower and higher educated men is better medical

treatment of cardiovascular disease. Two thirds of the decline in deaths under age 65 are due to the sharp decline in cardiovascular mortality.

The decrease in the educational gap in life expectancy from 7 years in 1997-2000 to 6.5 years in 2013-2016 is mainly caused by a decrease in the difference in the rates of survival in old age. Today, more than half of the men with low education levels will reach at least the age of 80, which is almost similar to highly educated men in 1997-2000 (see Figure 2). Thus, lower educated men almost bridged the gap that existed at the turn of the century. But since the survival of higher educated men has also increased further, a considerable educational gap remains.

The persistence of the educational gap in life expectancy is not caused by a stagnation in the rates of survival among men with a low level of education, but rather by the increase in longevity among highly educated men. Despite a considerable increase in longevity, lower educated men are still lagging behind many years. A further reduction in the educational gap in survival to old age can only be achieved if either the improvement among men with low education accelerates even more, or the improvement among highly educated men slows down. Needless to say, no one would aim for the latter possibility. However, lower educated men can catch up through declines in premature deaths. If men with a low educational level succeed in reaching the same level of survival before the age of 65 as highly educated men today, they will gain another 2.8 years in life expectancy at birth. The survival of highly educated men below the age of 65 can also improve, but their room for improvement is limited. They can gain at most 2.5 years, but only if none of them die before the age of 65, which is highly unlikely, if not impossible.

**Figure 2.** Survival rates of men with high and low levels of education, Netherlands, 1997-2000 and 2013-2016



Source: Statistics Netherlands; own calculations.

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## DATA AND METHODS

Since the late 1990s, Statistics Netherlands publishes death rates by educational attainment for 5-year age groups up to 80 years. Until the age of 25 the level of education is based on the level of educational attainment of the parents and the highest level of their own education (attended – not necessarily completed). Using these data we estimated one-year death probabilities by age and education for two four-year periods, viz. 1997-2000 and 2013-2016, for three levels of education: low (ISCED 0-2), mid (ISCED 3-4) and high (ISCED 5-8). In order to remove irregular fluctuations we smoothed the age pattern of death probabilities and used these probabilities for life table calculations.

# Timing of family formation and loneliness among older adults

MIOARA ZOUTEWELLE-TEROVAN & AART LIEFBROER

**Is the well-being of older persons influenced by family events happening earlier in life? NIDI-research on 12 European countries shows that older persons who are single and childless are lonelier than their counterparts who have a partner or children. Postponement of family formation is negatively related to loneliness.**

During the last half century, Europe has witnessed a significant increase in the older population. In most European countries life expectancy has increased from approximately 70 years in 1960 to 80 years in 2014. Proportions of the total population aged 65 and over have increased substantially from about nine percent in 1960 to 19 percent in 2015. In an ageing society, understanding the risk factors for well-being is essential. Among older individuals, loneliness – the dissonance between one's desired and the actual quantity and quality of social contacts – represents a major threat to well-being. Studies have shown that older persons who lack an intimate partner have financial problems or experience poor health and run a higher risk of experiencing loneliness. However, we know little about the long-term consequences of family experiences occurring earlier in life, i.e. during young- and mid-adulthood.

In this study we examine whether individuals who remain single and childless throughout their life suffer more of loneliness at older ages (50 years and older) than individuals who do make family transitions such as forming a union with a partner and/or having children. In the 12 European countries studied (Bulgaria, Belgium, Czech Republic, France, Germany, Lithuania, Norway, Poland, Romania, Russia, Sweden and Georgia), older individuals were lonelier if they had *never lived with a partner* during their life. However, the strength of the effects varies across nations but without revealing a clear geographical pattern. Individuals in Bulgaria who never lived with a partner are the loneliest at later ages, whereas the negative consequences of never living with a partner – with respect to loneliness – are less severe in Romania and France. *Childlessness* is also perceived as a deviation from the norm and childless individuals were lonelier in all countries investigated. Still, in Eastern Europe (Poland, Georgia, and Romania) the consequences for loneliness were stronger compared to Western and Northern Europe (Belgium, France, Norway and Sweden).

We further tried to explain these differences across countries and assumed that in countries where 'traditional' family norms and values are strong, such as in Southern and Eastern Europe, non-compliance with social norms will have stronger negative consequences for loneliness than in Western European countries. A note-



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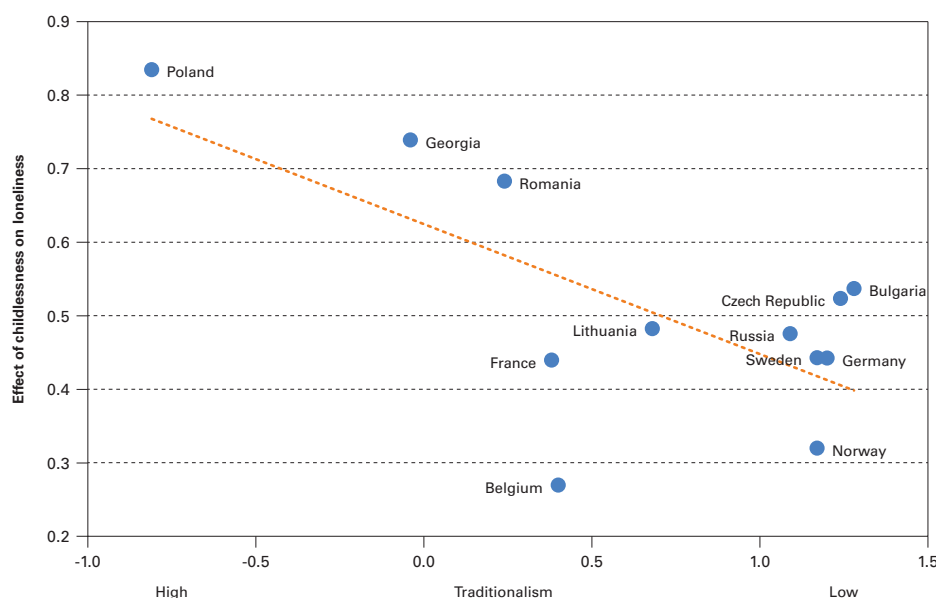
worthy result is that in countries scoring high on traditional family values, the negative impact of childlessness on loneliness is almost double compared to countries scoring low on traditionalism (see the figure).

In our study we also argue that attention should not only be paid to *whether* family events occur, but also to the timing of these events: *when* they occur. Persons who enter intimate relationships or parenthood earlier or later compared to their peer group may feel pressured and marginalized and may on that account feel lonelier later in life compared to the ones experiencing these events 'on time'. Our results show that whereas early partnering or parenthood seem to have a weak or no effect on loneliness in old age, postponement of family formation events plays a more

## GGP DATA AND MEASURES

This study uses nationally representative data from the Generations and Gender Programme (GGP) on individuals aged 50 and above (61,082 respondents). Loneliness levels were derived from the loneliness scale developed by de Jong Gierveld and Van Tilburg (2006). Severely lonely persons have the highest score on this scale. Traditionalism was measured based on the classification of cultural values and beliefs developed by Inglehart (Inglehart & Baker, 2000) using the World Values Survey. Low scores reflect societies with strong social conformity, preference for families with more children, strong parent-child ties and traditional gender roles within the family.

Cross-national differences in how traditionalism affects the relationship between childlessness on feeling lonely among older adults (50 years and older)



important role in feeling lonely. Starting to live with the first partner later than the peer group is linked to higher levels of loneliness. This effect was particularly strong in Lithuania, Germany, France and Norway. Late parenthood was also linked to later life loneliness, and the most negative consequences were observed in Bulgaria, Romania, Poland, Belgium and Sweden. It may be that once young adults have passed the period during which these events are socially expected, the consequences in terms of their stigmatization may appear gradually under continuous peer and family pressure and penalties.

Since loneliness is one of the strongest predictors of a low quality of life for the aged and has negative consequences in multiple life-domains – such as mental and physical health, economic hardship, and mortality – policies aimed at individuals with non-normative family transitions could reduce feelings of loneliness at older ages and improve well-being.

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## Are migration decisions in Europe influenced by social welfare?

PETRA DE JONG & HELGA DE VALK

**In public debates European migrants are often depicted as people who are primarily attracted by the level of social welfare. But is this indeed the case? In-depth interviews with European migrants suggest that they were neither informed nor attracted by the generosity of the welfare state in the country of destination. Empirical findings from both a quantitative study analysing intra-European migration flows as well as qualitative interviews with European migrants in the Netherlands show that the influence of social welfare on migration is clearly connected to the migrant's life course.**

Population dynamics across Europe are mainly driven by migration. Not only do immigrants from outside Europe move to Europe, but people are also mobile within Europe. Regulations of the European Union (EU) facilitate migration of EU citizens between member states and establish equal treatment of mobile EU citizens in terms of social rights in the receiving society. At the same time, large differences exist between European countries in the total amount of money spent on

social welfare, as well as the welfare domains they prioritize. With the freedom of movement and migrant rights currently figuring high on the political agenda throughout Europe, investigating a potential link between migration and welfare in this context seems an increasingly relevant endeavour. The life course of migrants appears an important yet often neglected element in this respect. European welfare states usually cover a broad spectrum of social services and social in-

surance (e.g., educational study grants, family allowances, unemployment benefits, access to the public pension system), which makes it likely that people at some point in their lives will be eligible for some type of social welfare. Nevertheless, access to and use of welfare programs varies with personal characteristics, and over different stages of the life course. In our study we therefore examine whether welfare arrangements affect migration decisions of migrants in different stages of their lives.

Using macro-level data on migration flows, we investigated whether government spending on social welfare arrangements influenced intra-European migration decisions – as reflected in migration flows between 25 European countries over the years 2003-2008 (see box). We distinguished specifically between migrants in different phases of their life course as well as between social expenditure on three specific welfare programs: unemployment, family and old-age benefits. We expected government spending on these welfare arrangements to influence migration decisions of persons within the age groups covered by the respective programs. Thus, we expected to find a positive impact of social spending on family benefits on the locational choices of (young) adults moving together with children. Social spending on unemployment benefits was expected to have a positive impact on the destination choices of individuals in the working ages. Social spending on old-age benefits finally was expected to have a positive impact on the destination choices of individuals close to or above retirement age.

In line with our expectations, childbearing-age adults (with children) moved more often than older migrants towards countries where the government spent more on family benefits. Countries with higher expenditure in old-age programs were less often selected by migrants in the working ages. Higher unemployment spending in a country was related to fewer immigrants, in particular those of working age. This may indicate that higher spending on unemployment is related to adverse labour market conditions – a factor particularly relevant for migrants at the start of their working career who might accordingly choose an alternative migration destination.

These macro-level findings suggest that the impact of welfare generosity on migration decisions varies over the life course. Similar findings can be extracted from 36 in-depth interviews that we conducted with citizens born in Poland, Spain and the UK and who reside in the Netherlands (see box). Based on these interviews we found that migration decisions were typically shaped by factors relevant to the individual at the time of migration, without them looking very far into the future. Furthermore, little evidence was found that welfare in the destination country had a strong and attracting influence on migration decisions of European migrants prior to migration. Information on welfare arrangements was mostly sought once the need for some sort of governmental support arose. As most respondents

Migration data for the quantitative study were obtained from the Integrated Modelling of European Migration database (IMEM, 2013). For the purpose of this study we supplemented the migration data with country level indicators found to be relevant by previous migration research, which were retrieved from databases of the CEPII, MIMOSA, OECD, and World Bank. The qualitative interview data were collected within the Mobile Welfare project ([www.mobilewelfare.org](http://www.mobilewelfare.org)), a mixed-methods research project, designed to better understand the role of welfare systems in destination and origin countries in migration patterns within and towards Europe.

migrated when they did not rely on some type of social welfare, this finding may explain why they often did not really consider the welfare state abroad when taking the migration decision. At the same time welfare systems appeared rather complex to compare for individuals as they typically did not experience welfare arrangements in both the origin and destination country. Findings from both studies suggest that the role of structural factors on migration decisions, like welfare arrangements, depend on the timing within the individual's life course. The life course should thus be brought into both the public and academic debate on how migration and welfare are connected.

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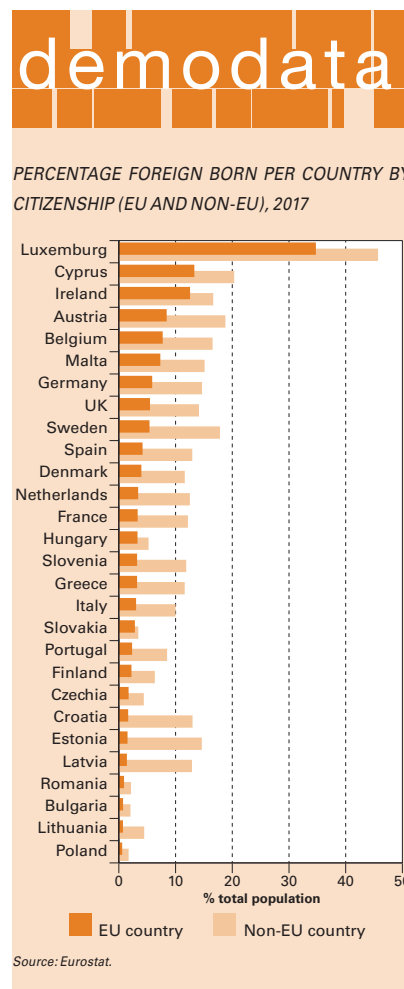


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# Is migration still demography's stepchild?

**Migration has in the past been characterized as one of the neglected research areas in demography. Is this still the case today?**

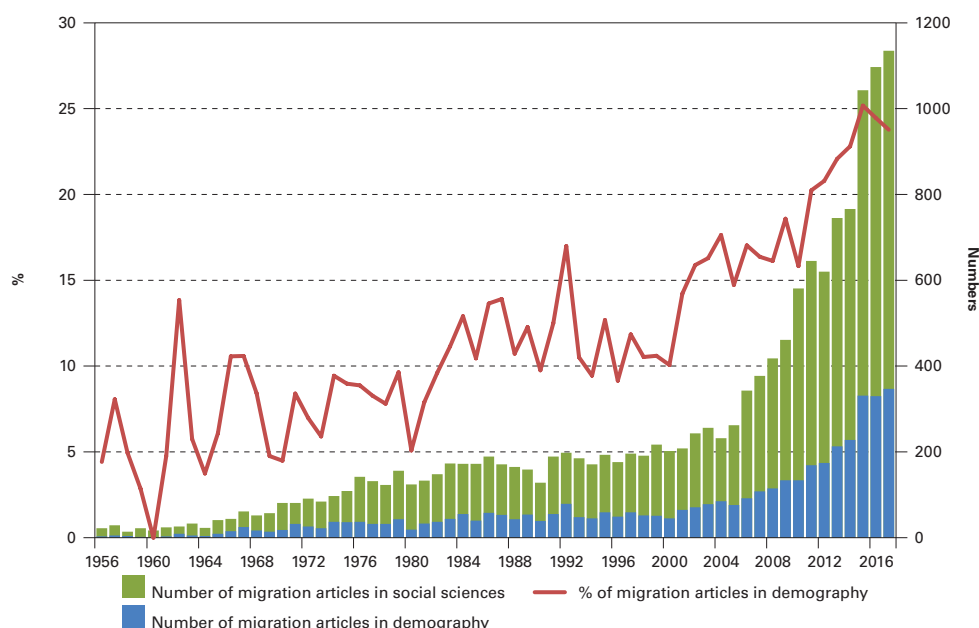
Demography has for long been preoccupied with developments in fertility and mortality and its effects on population size and structure. Demography was more focused on a closed society and in the grand scheme of mathematical demography migration seemed to be a variation on a theme. Or as demographer Dudley Kirk once characterized in 1960 the status of (internal) migration research: migration is “the stepchild of demography”. But how have migration researchers fared in the recent past? Is migration research a booming industry or does it still take a backseat in demography? To seek an answer to these questions one can consult the Web of Science to track development of research over time. The figure below presents the number of scientific articles over the period 1956-2017 of which the title contained phrases concerning migration and/or integration/assimilation. As migration is a topic studied in various social sciences, I have searched for articles within the discipline of demography as well as in the contiguous social sciences that have shown an interest in migration: history, economics, sociology and geography.

The number of articles on migration has exploded over time: in the 1950s and early 1960s, the annual number of migration and integration articles in demography journals varied between zero and nine, but the last couple of years approximately 330 articles appear year-

ly. As a percentage of all demography articles, migration had a share of five to ten percent and now it is approaching 25 percent. Taking a broader view of the stage for migration ideas and counting the number of articles appearing in the social sciences one can also see a strong increase starting around 2004. In 2017, 1,135 migration articles appeared in the social sciences. The corresponding share of migration articles (not show in the figure) rose from one percent to around two percent today. An important determinant of this large increase is of course the strong growth in the number of journal outlets over time. The addition of specialized and relatively young journals in the Web of Science like *Journal of Ethnic and Migration Studies* (established 1998) and *Population, Space and Place* (established in 1999) are in large part responsible for the growth spurt within demography in this century. Overall, with such a production of articles and such a large share within demography one can no longer make the claim that migration is the stepchild of demography.

However, when it comes to the *most influential* articles within migration the top ten articles predominantly come from outside demography: six from top economics journals, three from demography journals and one from a top sociology journal. The most influential article with 1,894 citations is the classic pa-

Number of articles on migration and integration in demography and within the social sciences\*, and the share of those articles within demography, 1956-2017



\* Source: Web of Science, based on title of articles, which contain one of the words immigration, migration, emigration, migrant(s), emigrate or immigrate, assimilation and integration. Search within the social science disciplines Demography, History, Economics, Sociology and Geography as well as solely within Demography as categorized by the Web of Science.

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## colofon

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per by Harris and Todaro on ‘Migration, Unemployment and Development’ in the *American Economic Review* (1970). A different and related question is: who are the big producers of migration ideas? When we turn to the top-5 of *most productive* migration researchers (in terms of articles) in the social sciences one comes across familiar names within the community of demographers: (1) Douglas Massey; (2) Oded Stark; (3) Michael Greenwood; (4) Russell King, and (5) Andrei Rogers. Except maybe for Oded Stark, all these scientists have dual allegiances: they study migration with one foot in demography and another foot in a contiguous discipline, like geography, economics, or sociology. Perhaps there is a lesson here for aspiring migration researchers.

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