

From employee to retiree: Life histories and retirement  
in the Netherlands

**Cover:**

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**Publisher:**

Amsterdam University Press

Herengracht 221

1016 BG Amsterdam

The Netherlands

[www.aup.nl](http://www.aup.nl)

ISBN: 978-90-6984-683-5

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FROM EMPLOYEE TO RETIREE: LIFE HISTORIES AND  
RETIREMENT IN THE NETHERLANDS

ACADEMISCH PROEFSCHRIFT

ter verkrijging van de graad van doctor  
aan de Universiteit van Amsterdam  
op gezag van de Rector Magnificus  
prof. dr. D.C. van den Boom

ten overstaan van een door het college voor promoties ingestelde  
commissie, in het openbaar te verdedigen in de Agnietenkapel  
op donderdag 22 mei 2014, te 12:00 uur

door

**MARLEEN DAMMAN**

geboren te Hoogeveen

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This work was supported by the Netherlands Organization for Scientific Research NWO (VIDI Grant 452-05-314 to K.H.).

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## Voorwoord

Inmiddels is het alweer bijna vijf jaar geleden dat ik in Den Haag ging solliciteren naar de functie van onderzoeker in opleiding op het NIDI. Als groentje op de arbeidsmarkt, kreeg ik direct na mijn studie sociologie in Groningen de kans om onderzoek te doen naar het pensioneringsproces van oudere werknemers. Wat heb ik de afgelopen jaren veel geleerd, zowel op inhoudelijk als persoonlijk vlak. Ik ben erg dankbaar voor alle begeleiding en steun die ik bij het schrijven van dit proefschrift heb mogen ontvangen. Hulde aan mijn sociale context!

Allereerst wil ik graag mijn promotoren bedanken. Kène Henkens is vanaf het begin nauw betrokken geweest bij mijn promotietraject. Ik kon altijd met mijn vragen bij hem terecht en kreeg razendsnelle feedback op de stukken die ik schreef. Zijn gedrevenheid, creativiteit, pragmatische houding en vermogen tot het leggen van verbindingen waardeer ik zeer. Hij leerde me het belang van het vertellen van een verhaal –ook in complexe wetenschappelijke papers– en stimuleerde me dit verhaal te vertellen aan een breder publiek. Matthijs Kalmijn heeft met zijn scherpe analytische blik en uitgebreide methodische kennis een zeer waardevolle bijdrage geleverd aan mijn onderzoek. Hij heeft me regelmatig uitgedaagd om nog net even een stapje verder te gaan door zaken meer in detail uit te denken, te analyseren en op te schrijven. Kène en Matthijs, bedankt voor het delen van jullie wetenschappelijke inzichten en voor jullie tijd, steun en vertrouwen.

Bij aanvang van mijn promotietraject kon ik meteen aan de slag met het analyseren van gegevens, verzameld onder oudere werknemers door Kène Henkens en Hanna van Solinge. In 2011 hebben we een nieuwe dataverzamingsronde kunnen houden. Ik ben zeer dankbaar dat de deelnemende organisaties, de vele respondenten en mijn collega's mij de mogelijkheid hebben gegeven dit onderzoek te doen. Ook wil ik de oudere werknemers en recent gepensioneerden met wie ik informeel over werk en pensioen heb gesproken graag bedanken voor de inspirerende gesprekken en input.

Het NIDI heb ik ervaren als een ontzettend fijne plek om te werken. Mijn dank gaat uit naar alle collega's die in welke vorm dan ook hebben bijgedragen aan de totstandkoming van dit proefschrift. Mijn collega's van de themagroep werk en pensioen Ellen, Hanna, Harry, Jaap, Kasia, Levi en Wieteke wil ik in het bijzonder bedanken voor de vele interessante discussies over pensioenonderzoek, de inhoudelijke feedback en onderlinge support. Jacqueline en Jeannette, bedankt voor de opmaak van dit proefschrift. Ook

wil ik graag iedereen bedanken met wie ik de afgelopen jaren het kantoor heb gedeeld. Zij zorgen voor de dagelijkse gezelligheid. In het bijzonder een woord van dank voor Nicole, met wie ik mijn promotietraject parallel heb doorlopen en alle jaren het kantoor heb gedeeld. Bij haar kon ik altijd terecht voor goede raad, morele steun, een peptalk, of gewoon voor een praatje. Nicole, bedankt dat je mijn paranimf wilt zijn!

Veel dank gaat uit naar mijn familie en schoonfamilie. Wat is het fijn dat zij altijd klaar stonden om mijn promotieverhalen aan te horen én dat ze regelmatig voor de nodige afleiding zorgden. Mijn ouders volgden mijn promotieproject met veel belangstelling. Pap en mam, bedankt voor jullie onvoorwaardelijke steun. Mede dankzij de creatieve geest van mijn zus is de voorkant van dit proefschrift helemaal naar mijn zin geworden. Ellen, bedankt voor de mooie illustratie en het meedenken over de vormgeving.

Mijn vriendinnen verdienen ook zeker een woord van dank. Ingrid, Marlijn, Joella, Paula, Judith en Renske wil ik bedanken voor alle gezellige avonden en weekendjes. Hopelijk volgen er daar nog vele van! Mijn Haagse steun en toeverlaat Maaïke wil ik in het bijzonder bedanken. Zij hoorde zeer regelmatig mijn verhalen aan en hielp me zaken in perspectief te plaatsen. Ook mijn Groningse studievriendin en mede-promovenda Marieke was een grote steun bij het schrijven van dit proefschrift. Ik kijk met veel plezier terug op de vele lange wandelingen die we hebben gemaakt, waarbij alle aspecten van onze levens binnen en buiten de wetenschap de revue passeerden. Marieke, wat vind ik het leuk dat je als paranimf aan mijn zijde wilt staan op de grote dag!

En natuurlijk Ron. Op de momenten dat ik even door de bomen het bos niet meer zag, kon hij me met zijn onnavolgbare relativiseringsvermogen tot rust brengen en hernieuwde energie geven. Hij gaf me de ruimte om me vol voor het onderzoek in te zetten, maar hielp me ook regelmatig herinneren dat er in het leven meer is dan dat. Ron, jij maakt mijn leven mooier.

Het zijn spannende tijden geweest op het NIDI. De meest recente berichten wijzen erop dat het NIDI kan blijven bestaan en dat ik nog een tijdje op het NIDI kan blijven om te werken aan het –mede door Netspar gefinancierde– project “The role of productive activities in the lives of retirees. A sociological perspective”. Ik ben hier erg dankbaar voor en zie ernaar uit om mijn werkzaamheden op het NIDI als postdoc voort te zetten!

Marleen Damman  
Den Haag, maart 2014

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# 1. General introduction

## 1.1. Introduction

In most developed countries populations are aging rapidly due to long-term declines of fertility and increasing longevity (OECD, 2006; Wheaton and Crimmins, 2012). These demographic developments have important implications for public finances, pension systems, labor markets, and organizations. Extending the working lives of older individuals is often perceived as a key policy response to population aging (OECD, 2006), putting the issue of retirement high on the policy agenda as well as the scientific agenda. This dissertation intends to improve our understanding of work to retirement transitions of older individuals in the Netherlands, by studying both actual retirement timing and more subjective pre- and postretirement processes from a life course perspective. The central research question is: What role do earlier life experiences play in the work to retirement transitions of older individuals? Or more specifically: To what extent and how can differences in retirement-related attitudes, intentions, and behaviors of older individuals in the Netherlands be explained by educational, work, health, and family experiences earlier in their lives?

The life course perspective proposes that specific life phases cannot be understood thoroughly without information on the prior life course (Elder, 1994). Individual development is assumed to be lifelong: the lived past will set the stage for later decisions and experiences (Settersten, 2003). Studying the role of earlier life experiences has been fruitful for explaining various outcomes among older individuals in the Netherlands and elsewhere. For example, for explaining differences in terms of the financial situation of older individuals (Fasang, Aisenbrey, and Schömann, 2012; Fokkema and Van Solinge, 2000), health (Hank, 2010; Wahrendorf, Blane, Bartley, Dragano, and Siegrist, 2013), and well-being (Peters and Liefbroer, 1997) information about life histories proved to be informative. Empirical insights regarding the relationships between earlier life experiences and retirement are relatively limited. By examining the relationships between earlier life experiences and both behavioral and more subjective aspects of the retirement transition, this study will provide insights regarding how retirement is embedded in the individual life course and the mechanisms linking earlier life experiences to retirement-related outcomes.

Examining the relationships between experiences earlier in life and retirement will not only contribute to the scientific retirement literature, but is relevant from a societal perspective as well. First, studying the life course embeddedness of retirement may offer starting points for mid-life interventions or policy design, by pointing out life experiences that continue to affect the lives of individuals even in their later years. Insights into the relationships between earlier life experiences and retirement might therefore be relevant for policy-makers aiming to extend the working lives of older individuals, but also for organizations facing an aging workforce, and individual workers and their families who are confronted with a rapidly changing work and retirement landscape. Second, improving our understanding of the relationships between earlier life experiences and retirement is relevant in light of the changes in life courses that have been observed during the twentieth century. Variation in behavior increased and major work and family responsibilities were postponed (Liefbroer and Dykstra, 2000). When achieving a better understanding of how retirement transitions of current retirees are related to their experiences earlier in life, we may be better able to predict how changing life course experiences might shape the retirement experiences of future retirees (*cf.*, Börsch-Supan, Brandt, and Schröder, 2013).

This study of the relationships between earlier life experiences and retirement should be seen against the background of diverse societal developments, such as changing life courses, population aging, and changing retirement policies. Before unfolding the research contributions in greater detail, these different aspects of the societal context of the study will be described (Section 1.2). Thereafter, attention is paid to prior research on life histories and retirement (Section 1.3), the theoretical background of this study (Section 1.4), and the research contributions (Section 1.5). The data analyzed in this dissertation will be described in more detail in Paragraph 1.6, followed by a brief overview of the outline of the book in Section 1.7.

## **1.2. Societal context**

The populations of most developed countries are aging. Although from a European perspective the share of persons age 65 and over is still relatively low in the Netherlands—about 16 percent in 2012 as compared to more than 20 percent in ‘front runner’ countries Germany and Italy (Eurostat, 2013)—this share will increase rapidly the coming decades to about 26 percent in 2040 (Van Duin and Stoeldraijer, 2012). This paragraph will discuss developments

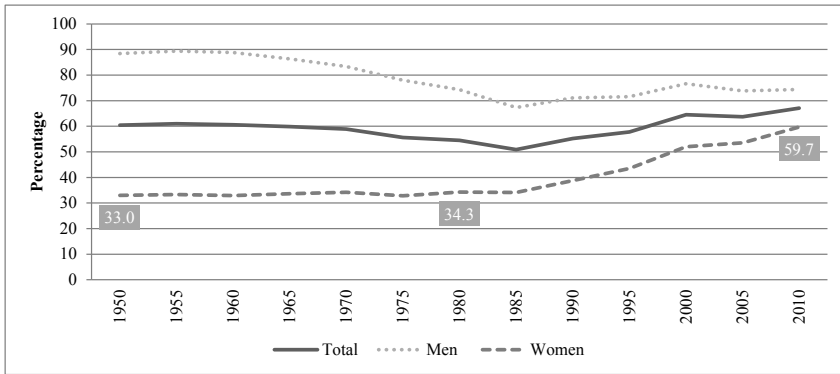
of population aging in the Netherlands, followed by a description of changes in terms of retirement policies that have taken place during the last decades. These macro-level developments form the context in which older workers make their retirement transitions (Szinovacz, 2003), by setting the rules and shaping the options that are available to individuals (Han and Moen, 1999). Before that, however, attention will be paid to changes in life course experiences that have been observed in the Netherlands during the second half of the twentieth century, which have contributed to the age composition of the current population and the life histories of workers and retirees.

### *1.2.1. Life course changes in the Netherlands*

The current older workers and recent retirees have grown older in times where major societal changes, as well as changes in individual life courses have taken place. Various structural changes (*e.g.*, the shift from an industrial to a post-industrial or service economy) and cultural developments (*e.g.*, secularization, the emancipation of women, and individualization) form the context in which individual life courses have become increasingly diverse. The ‘standard life course’ –where paid work was central in the lives of men, housework and care tasks were central in the lives of women, and couples stayed together until death did them part– seems to have become less evident, as well as lifetime employment at a single employer. Without aiming to provide a complete overview of the life course changes in the Netherlands during the twentieth century (see Liefbroer and Dykstra, 2000, for a comprehensive study), this paragraph will shortly highlight some important developments in terms of the work and family lives of Dutch individuals since the 1950s, starting with developments in terms of labor market participation and work careers.

The share of men engaged in paid work declined during the last decennia. Especially during the 1970s and the beginning of the 1980s a decline in the net labor participation rate is observed (see *Figure 1.1*), which particularly seems to be due to the declining labor participation in the younger and older age groups. Labor force participation of women, on the other hand, became more common during the second half of the twentieth century. In the 1950s the net labor participation of women aged 15 to 65 years was 33 percent, and this number increased to almost 60 percent in 2010 (Statistics Netherlands, 2013c). Particularly among women between ages 25 and 55, the share being active in the labor force for at least twelve hours per week increased. For example among women aged 25 to 40 years, who will often have (young) children in the household, the net labor participation rate increased from 27 percent in 1970 to almost 78 percent in 2010. The large majority of women,

Figure 1.1. Net labor participation of persons age 15 to 65 years by gender, years 1950-2010



Note: Net labor participation reflects the active labor force (those individuals engaged in paid work for 12 or more hours per week) as a percentage of the labor potential.

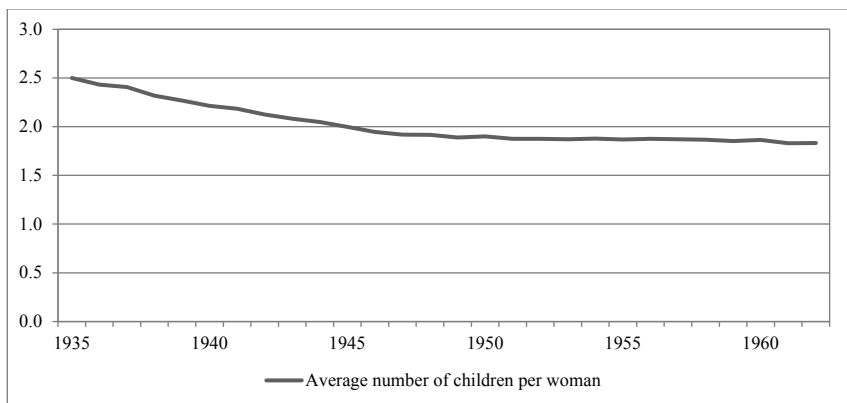
Source: Statistics Netherlands (2013c).

about 70 percent in 2010, is working in part-time jobs (Statistics Netherlands, 2013b).

Even though the labor market attachment of women has become stronger since the 1950s, work careers seem to have become more versatile. By analyzing data of different retrospective life history surveys in the Netherlands, Kalmijn and Luijkx (2006) have found that not only the likelihood of exiting the labor market declined and the likelihood of re-entry increased, but also that the likelihood of changing jobs increased over time among women. Among men careers seem to have become more non-standard and flexible as well. A steady increase in career mobility (*i.e.*, downward, upward, and lateral mobility) is observed, particularly in the last decades of the twentieth century (Luijkx, Kalmijn, and Muffels, 2006). The content of work also changed: since the mid-1970s work has become less monotonous and less hazardous, but more and more employed individuals report high work rates (De Beer, 2001).

Not only in the work sphere, but also in the family sphere important changes in life experiences have been observed. Partner relationships seem to have become more diverse. Increasingly individuals cohabit before they get

Figure 1.2. Average number of children per woman, birth cohorts 1935-1962



Source: Statistics Netherlands (2014).

married, postpone marriage, or do not marry at all (Liefbroer and Dykstra, 2000). Moreover, marriages have become less stable. The divorce rate increased from 24 percent in 1980 to 36 percent in 2010, which means that nowadays more than one third of the marriages end in divorce (Statistics Netherlands, 2013d). With respect to childbearing essential changes have taken place as well. The average number of children per woman declined substantially (see *Figure 1.2*). Whereas women born in 1935 had on average 2.50 children, this number decreased to 1.86 among women born in 1960 (Statistics Netherlands, 2014). The share of women remaining childless increased, as well as the average age of women at birth of a first child. For example, in the birth cohort 1945-49 about 13 percent of women remained childless and the average age at first birth was 24.8 years, whereas in the birth cohort 1960-64 these numbers increased to 19 percent of women remaining childless and an average age at first birth of 28.0 years (Wobma and Van Huis, 2012). The expanding educational level of the population since the Second World War has been an important factor driving the postponement of childbearing (Beets, Dourleijn, Liefbroer, and Henkens, 2001). Postponement of having children is observed among all educational levels, but is strongest among highly educated women (Wobma and Van Huis, 2012).

### 1.2.2. Population aging in the Netherlands

The decline of the average number of children in the 1970s is the most important cause of the aging of the Dutch population (De Beer, 2012). Given that the relatively large cohorts born in the years after the Second World War

are currently beginning to reach the age of 65, the share of individuals age 65 and over will increase considerably the coming decades. In addition to the developments in terms of fertility, the increasing life expectancy contributes to population aging. Not only is an increasing share of individuals reaching the age of 65, but those who have reached age 65 are on average living longer as well (Garssen and De Beer, 2012). *Figure 1.3* shows the remaining life expectancy at age 65 during the past decennia. For men the remaining life expectancy at age 65 increased from about 14 to almost 18 years between 1950 and 2010. For women these numbers increased from about 15 to 21 years (Statistics Netherlands, 2013f).

*Figure 1.4* shows the observed as well as the projected age composition of the population from the years 1950 to 2050. The number of individuals age 65 and over is expected to increase from about 2.5 million in 2010 to 4.7 million at its top in 2040. The ‘old age dependency ratio’ –*i.e.*, the ratio between the number of individuals aged 65 and over and those aged 20 to 65 years– was 26.8 percent in 2012. This means that nowadays for every hundred potential workers, there are almost 27 individuals aged 65 and older. This number is expected to increase to 49.5 percent in 2050 (Statistics Netherlands, 2013e).

*1.2.3. The changing work and retirement landscape in the Netherlands*  
Due to population aging and the resulting challenges for labor markets and welfare states, labor market policies in many developed countries are nowadays focused on mobilizing available labor reserves and keeping workers employed until older ages. “Live longer, work longer” is a commonly used

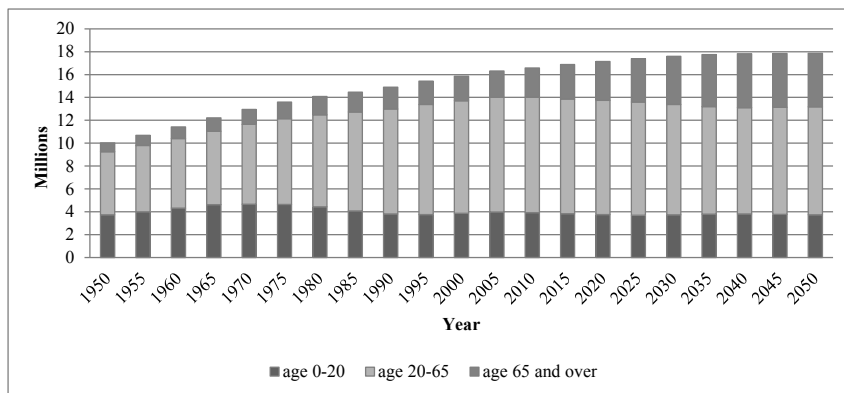
*Figure 1.3. Average remaining life expectancy at age 65, years 1950-2010*



Source: Statistics Netherlands (2013f).



*Figure 1.4. Numbers of people per age group, observed and projected values, 1950-2050*



Note: The numbers for the years 1950-2010 are based on observations. The numbers for the years 2015-2050 reflect values projected by Statistics Netherlands.

Source: Statistics Netherlands (2013e).

phrase (OECD, 2006, p. 1). The focus on extending working lives contrasts sharply, however, with labor market policies that were applied some decades ago in the Netherlands.

In the 1970s and 1980s unemployment became a widespread phenomenon. To improve the employment opportunities for younger persons, in the mid-1970s the first formal early retirement arrangements were designed. The idea was that by introducing voluntary early retirement schemes (VUT) older workers were offered an attractive exit route, while youth unemployment could be reduced and the financial position of organizations could be enhanced, given that relatively expensive older workers were replaced by younger workers (Van Dalen and Henkens, 2002). Recently, however, the effectiveness of these policies has been criticized, given that no empirical support is found for the underlying assumption that younger and older workers are substitutes on the labor market (Kalwij, Kapteyn, and De Vos, 2010). The early retirement arrangements were collectively-financed based on a pay-as-you-go system, meaning that the working population paid the costs of the early retirement arrangements. Although the introduction of voluntary early retirement arrangements started with experiments in a few sectors, soon the scope of the arrangements expanded and virtually all sectors and organizations offered an early retirement scheme. The early retirement schemes were generous, but rather inflexible: the benefits were

fixed (irrespective of age of retirement), part-time retirement was often not possible, and working after early retirement was discouraged (Van Dalen, Henkens, Lokhorst, and Schippers, 2009). Next to early retirement, also the disability and unemployment insurance schemes were popular routes to retirement during the 1970s and 1980s (Kapteyn and De Vos, 1999). With the increasing use of the early retirement schemes, however, the numbers of older workers leaving the labor market via the disability route decreased, especially among those aged 60 and older (Ekamper and Henkens, 1993).

#### Box 1.1. Pension system in the Netherlands

The pension system in the Netherlands is based on three main tiers, which together determine the amount of income a retiree receives. The first tier reflects the public basic old age pension (Old Age Pensions Act, AOW), which was introduced in 1957. All residents are eligible for this benefit. The basic old age pension is based on a pay-as-you-go system: the working population pays the costs of the basic old age pensions of current retirees. In 1998 it was decided, however, to freeze the percentage of premium and to supplement the deficits from tax proceeds. The second tier are earnings-related occupational pension plans, which are based on capital funding. Even though employers are not obliged to offer their employees a pension scheme, more than 90 percent of the employers offer their employees some form of occupational pension. The third tier are individual pension savings. Via these private savings, individuals can supplement their personal pension savings, for example if they have been self-employed or out of the labor force for some time (Ministry of Social Affairs and Employment, 2010).

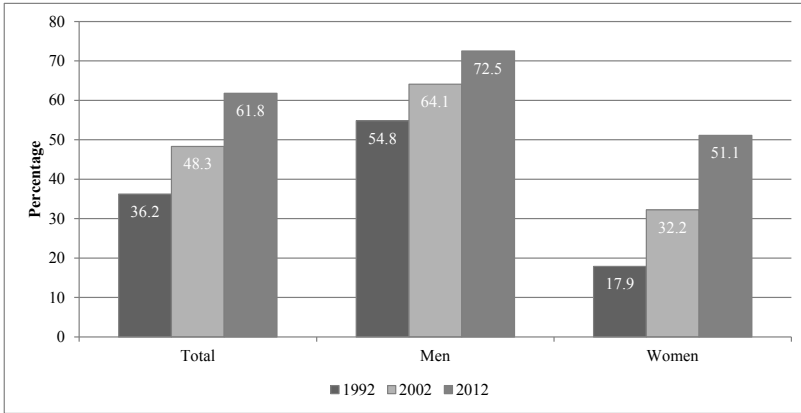
In the 1990s discussions started about the affordability of the VUT arrangements and the lack of incentives for continued work. The first flexible early retirement arrangements (FER) were introduced in the mid-1990s and became an integral part of the general Dutch pension system in 1999 (see *Box 1.1* for a description of the Dutch pension system). These FER schemes were financed by capital funding instead of the pay-as-you-go system and were based on the principles of actuarial neutrality and increased individual responsibility (Van Dalen and Henkens, 2002). Hence, there was a more direct relationship between the contributions made and the benefits received, and benefits were linked to the timing of retirement: the earlier one retired, the lower the FER benefits were. The FER arrangements were more flexible than the VUT schemes, but less generous. Part-time retirement as well as

working after early retirement were allowed in the FER arrangements (Van Dalen *et al.*, 2009). Also alternative exit routes, such as the disability route, became more restricted. Entry conditions were tightened and benefit levels were lowered (Kapteyn and De Vos, 1999).

At the beginning of this century the issue of early retirement was put again on the policy agenda, but this time from the perspective of population aging and its societal consequences. In January 2006 a new law was introduced, which further retrenched the possibilities for early retirement. Tax deductibility of VUT or FER contributions was abolished for cohorts born after 1949. As an alternative, a life course savings scheme was introduced. In this scheme workers could decide to save a part of their gross salary to finance a period of unpaid leave –or early retirement– in the future. This scheme was no longer a collective pre-pension scheme and made individual workers responsible for realizing their own opportunity to retire early. In recent years additional policy measures have been taken to further restrict early retirement options and to stimulate continued work. In 2012 the life course savings scheme was abolished. Moreover, from 2013 onwards, the basic pension (AOW) age will be raised stepwise to age 67 in 2023 and will thereafter be linked to life expectancy. The current cabinet intends to increase the AOW age even faster (to age 67 in 2021), but this will need an amendment of the law (Government of the Netherlands, 2013).

The shifting policy focus from encouragement of early retirement to encouragement of continued work is reflected in the labor force participation rates of older workers. Since the beginning of the 1990s the share of older workers engaged in paid work for at least twelve hours per week increased substantially, although still a considerable share of these individuals is not working. In 1992 about 36 percent of the persons aged 50 to 65 years were active on the labor market and this percentage increased to almost 62 percent in 2012. The increase in terms of net labor participation cannot be fully ascribed to the changes in early retirement policies though. It also reflects, among other things, the rising labor participation rates in successive cohorts of women, which has fed through to higher participation rates in the older age groups (OECD, 2006). The share of older women engaged in paid work more than doubled since the early 1990s, from about 18 percent in 1992 to 51 percent in 2012 (see *Figure 1.5*). Older individuals are not very likely to remain engaged in paid work after the public pension age. About 12 percent

*Figure 1.5. Net labor participation of individuals age 50 to 65 years by gender; years 1992, 2002, and 2012*



Note: Net labor participation reflects the active labor force (those individuals engaged in paid work for 12 or more hours per week) as a percentage of the labor potential.

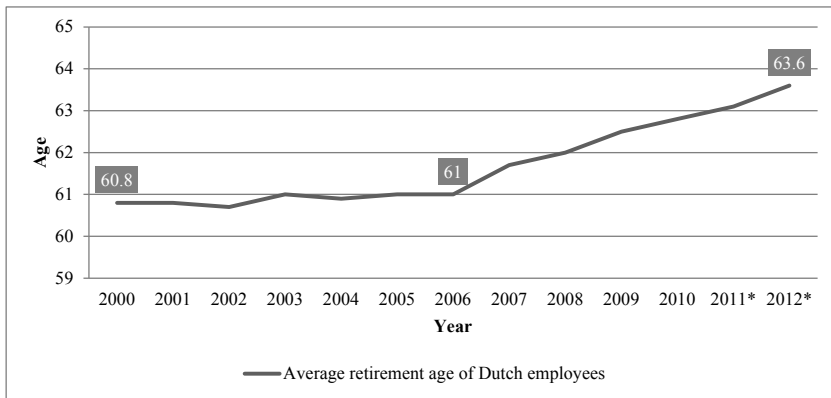
Source: Statistics Netherlands (2013a).

of men aged 65 to 70 years, and 3.5 percent of women were engaged in paid work for 12 hours per week or more in 2012 (Statistics Netherlands, 2013a).

*Figure 1.6* shows that nowadays older workers retire considerably later than at the beginning of the century. Whereas from 2000 to 2007 the average retirement age of Dutch employees was around age 61, it increased from 2007 onwards to age 63.6 in 2012. These average retirement ages did not differ much between men and women during these years. The maximum difference between the retirement ages of male and female employees was 0.4 years in 2007 (Statistics Netherlands, 2013g).

The trends of population aging and the increasing labor force participation of older workers have important consequences for the age composition of the work force. One measure that gives an impression of the aging of the work force is the ‘generation index’, which reflects the number of working individuals age 50 to 60 years in relation to the number of working individuals age 30 to 40 years. An index of 1 indicates that there is a balance between the numbers of workers in these age groups. The generation index clearly reflects the aging of the labor force during the last decade. The index shifted from 0.57 in 2001 to 0.95 in 2011, suggesting that nowadays there are almost

*Figure 1.6. Average retirement age of employees in the Netherlands, years 2000-2012*



\*Provisional figures.

Source: Statistics Netherlands (2013g).

as many persons in their fifties as in their thirties in the work force (Statistics Netherlands, 2013h).

### 1.3. Previous research on earlier life experiences and retirement

Research on retirement is a broad and interdisciplinary field of study. Demographers, economists, gerontologists, psychologists and sociologists are among the scholars interested in questions related to retirement. Although there is no general agreement on the definition and measurement of retirement –it can refer to (partially) leaving the labor force during late-careers, receipt of pension income, self-assessment by respondents, or combinations of both– most researchers would agree that retirement “relates to withdrawal from the paid labour force” (Denton and Spencer, 2009, p. 64). Whereas some studies move beyond the disciplinary borders, the aspects of retirement transitions studied and the types of predictors that are taken into account seem to vary between disciplines (Henkens, 1998).

Demographic, economic and sociological studies generally focus on explaining differences in retirement-related behaviors and states, such as labor participation during late-careers, actual retirement timing, and differences in retirement savings or income. Studies on more subjective

facets that precede or follow upon the act of retirement are often found in the literatures of organizational psychology and social-gerontology. These studies largely focus on intentions and attitudes of individuals, such as their intentions regarding late-career work or retirement timing, and adjustment to retirement. In the scientific literature, retirement is often referred to as being a process, rather than a discrete one-time event. What is actually meant by the term ‘process’, however, varies considerably between studies and disciplines (see *Box 1.2*). The term has been used to indicate that retirement consists of several broad phases (*e.g.*, preretirement planning, retirement decision-making, postretirement adjustment), but also to refer to more specific behavioral or attitudinal dynamics within or across these phases. In most empirical studies, however, researchers solely focus on one phase or aspect of the retirement transition, “cognizant that they are studying just one piece of the larger retirement puzzle” (Shultz and Wang, 2011, p. 172).

For explaining differences between individuals in terms of their retirement intentions, acts, and attitudes a large variety of factors has been studied. In a recent review of the multidisciplinary retirement literature, Wang and Shultz (2010) have grouped the empirically studied predictors of retirement in four broad categories. Besides macro socio-economic factors, three groups of meso- and micro level predictors of retirement are distinguished: individual attributes (*e.g.*, age, health, financial resources), job and organizational factors (*e.g.*, job characteristics, job attitudes), and family factors (*e.g.*, marital status, dependent children, partner support). Also in terms of the types of predictors studied, disciplines seem to vary in their focus. For example,

#### Box 1.2. The process of retirement

Even though “the consensus is that retirement is not a single event but rather a process that older individuals go through over a period of years” (Shultz and Wang, 2011, p. 170), the term ‘process’ has been used in the retirement literature in multiple ways:

- The term ‘retirement process’ has been used to refer to the different phases individuals are assumed to go through when making the transition from work into retirement. From a “temporal perspective” (Shultz and Wang, 2011, p. 172) the retirement process is generally described as consisting of three main phases: preretirement preparation and planning for retirement, the retirement decision making process, and postretirement adjustment to the changed life circumstances in retirement (Shultz and Wang, 2011; Wang and Shultz, 2010).

- The terminology ‘process of retirement’ has been used to refer to the retirement decision making process, which might take place over a longer period of time. Beehr (1986) describes that “employees prefer to and then decide to retire before they actually do it, and this may take some time” (p. 46). Szinovacz (1989) points at processes of negotiation and renegotiation between spouses before a retirement decision is reached.
- The term ‘retirement planning process’ has been used to refer to changes in retirement expectations over time (Wong and Hardy, 2009), the term ‘preretirement process’ refers to changing attitudes when getting closer to retirement (Ekerdt and DeViney, 1993), and the term ‘adjustment process’ is often used to refer to changing attitudes after retirement (Wang, 2007).
- The notion of retirement as a process has also been applied to indicate variation in employment pathways (*i.e.*, sequences of states) during late-careers. It refers, for example, to the notion that retirement is not necessarily an absorbing state, given that retirees can re-enter employment via bridge jobs and can have “blurred” exit pathways (Mutchler, Burr, Pienta, and Massagli, 1997).

where sociologists are mostly interested in the role of socio-economic and -demographic differences (*e.g.*, type of work) for explaining retirement-related outcomes, psychologists often focus on subjective aspects (*e.g.*, perceived work challenge).

Prior studies on retirement in these various disciplines have predominantly focused on proximal precursors of retirement, that is, precursors that are close in time to the retirement transition (Settersten, 2003). These proximal characteristics might imply earlier life events (Henretta, 2003; Szinovacz, 2003), but rarely convey detailed information about specific earlier life course experiences. Some studies have looked a bit further back in time by supplementing proximal factors with single indicators of career or marital continuity, such as job tenure (Brown and Warner, 2008; Hayward, Grady, Hardy, and Sommers, 1989; Jones and McIntosh, 2010; Szinovacz and Davey, 2005; Wong and Hardy, 2009), years in the labor force (Mutchler *et al.*, 1997; Van Solinge and Henkens, 2005), number of times laid off (Flippen and Tienda, 2000), or the length of one’s current marriage (Ho and Raymo, 2009; Pienta, 2003). Even though these studies assume that it is important to take information about the prior life course into account for understanding retirement transitions, they do not provide detailed insights regarding the extent to which and how specific earlier life experiences set the stage for retirement decisions and experiences.

In the literature focusing on retirement behavior –mostly conducted by sociologists– certain studies have started to more systematically examine the relationships between earlier life experiences and retirement. These studies have, for instance, investigated the role of career pathways (Han and Moen, 1999), or exposure to certain types of jobs over the career (Elder and Pavalko, 1993; Hayward, Friedman, and Chen, 1998; Raymo, Warren, Sweeney, Hauser, and Ho, 2011) for explaining late-career labor market behaviors. Other studies have focused on the role of earlier experiences in the family sphere, such as the timing of childbirth (Hank, 2004; Hank and Korbmacher, 2013; Pienta, 1999), and the experience of marital dissolution (Fasang, 2008; Szinovacz and DeViney, 2000). Insights are still rather fragmented though. The studied earlier life experiences and country contexts differ considerably between studies, diverse arguments are provided to link earlier experiences to later outcomes, and only few studies have simultaneously paid attention to earlier life experiences in multiple life spheres.

In the literature focusing on more subjective processes that precede or follow upon the act of retirement the role of earlier life experiences has hardly been studied. Some qualitative studies have suggested, however, that earlier life experiences might be important for understanding perceptions of retirement and adjustment. Patterns of discontinuity earlier in life, such as multiple job positions, have been suggested to assist individuals in dealing with later-life challenges, such as the transition into retirement (Nuttman-Shwartz, 2004; Price, 2000). Moreover, the ease of adjustment to retirement may be dependent upon attachment to the work role over the life course (Barnes and Parry, 2004). For example, Kloep and Hendry (2006) have concluded that “adjustment to retirement seemed relatively easy for those women who always had a second role as home-makers. They simply shifted from one possible self to another well-established one” (p. 590). Even though these qualitative studies suggest that earlier life experiences are of importance for understanding subjective processes surrounding the act of retirement, insights into these relationships based on quantitative studies are scarce.

#### **1.4. Theoretical considerations**

In this dissertation retirement is studied from a life course perspective. Key organizing concepts of the life course are transitions and trajectories (Elder and Johnson, 2003). Transitions –gradual changes that are generally tied to entering or exiting roles– are assumed to be embedded within multiple interdependent trajectories (for example, work, family, and health



trajectories). This suggests that single transitions, such as the transition from work to retirement, cannot be understood in isolation from experiences and contexts that surround it (Settersten, 2003). Earlier experiences in different life spheres, but also the lives of other individuals ('linked lives'), socially shared ideas regarding the appropriate timing and sequencing of life events, and historical time and place are perceived to be important contexts shaping the lives of individuals (Dykstra, Kraaykamp, Van der Lippe, and Schippers, 2007).

Even though the life course perspective proposes that earlier life experiences are of importance for understanding later outcomes, it does not provide clear-cut theoretical ideas about mechanisms linking these factors to specific outcomes. In the sociological retirement literature, however, some ideas have been presented about these linking mechanisms. Generally earlier life experiences are expected to affect retirement via their influence on the individual opportunity structure in later years. In this respect, pensions and other types of individual financial resources are the most obvious mechanism for linking earlier events to later experiences (Henretta, 2003), given that these resources are dependent upon earnings over time. Not only experiences in the work sphere, but also family histories have been found to be related to pension coverage (Price and Ginn, 2003; Yabiku, 2000), and preretirement wealth (Holden and Kuo, 1996; Wilmoth and Koso, 2002). Given that the impact of life experiences might accumulate over time—either positively (cumulative advantages) or negatively (cumulative disadvantages)—financial inequality is particularly high among older individuals (O'Rand, 1996), which might offer an important explanation of varying retirement behaviors and experiences.

Earlier life experiences might, however, not only shape retirement transitions by affecting the financial situation in late life, but also by affecting other aspects of the late-career opportunity structure, such as the older individual's health condition, work context, or family situation. For example, individuals who experienced health problems in mid-life might be more likely to experience health problems during late-careers as well, given that health problems seem to have long-term consequences (Blackwell, Hayward, and Crimmins, 2001). Those who invested more in education might be more likely to have a job characterized by a high level and broad scope of cognitive challenge (Hyllegard and Lavin, 1992). Older workers who made the transition into parenthood relatively late might be more likely to have dependent children still living at home. Therefore, earlier life experiences

might be associated with retirement because of their consequences for the non-financial aspects of the late-career opportunity structure.

How these late-career opportunity structures are translated into retirement-related outcomes remains unspecified in the life course perspective. The life course notion of agency within structure suggests that individuals actively create their life course within the opportunities and constraints of their social worlds (Settersten, 2003), but does not specify how individuals will make their decisions. As Mayer (2009) has noted in a recent review: “Life course sociology lacks a coherent body of theory” (p. 423). Studies on retirement therefore often –implicitly or explicitly– incorporate a resource perspective and rational choice framework to formulate hypotheses. The term rational choice refers to a family of behavioral theories in the social sciences “that proceed from the twin assumptions that human beings pursue goals and that, being confronted with opportunities and limitations for reaching their goals, they do so in a more or less intelligent way” (Lindenberg, 2006, p. 548). From a rational choice perspective, individuals making work and retirement decisions during late-careers are generally assumed to weigh the pros and cons, the costs and benefits, or the push and pull factors of their current life situation and their expected future situation in retirement (Feldman and Beehr, 2011; Van Solinge and Henkens, 2013). If the perceived benefits of retirement exceed the benefits of working individuals are expected to decide to make the transition into retirement. The factors that are assumed to play a role in these considerations are not restricted to the individual’s financial resources, but can for instance also include the individual’s health, work situation, and social resources.

## **1.5. Research aim and contributions**

This dissertation aims to achieve a more in depth picture of the relationships between earlier life experiences and retirement, by connecting and extending the sociological and psychological retirement literatures. The following approach is taken to reach the study aim:

1. Studying both the act of retirement and more subjective facets and processes that precede and follow upon this act.
2. Simultaneously examining the role of earlier life experiences in various life spheres (education, work, health, and family), and acknowledging that the impact of certain earlier life experiences might differ by gender.

3. Paying systematic attention –theoretically and empirically– to the mechanisms linking experiences earlier in life to retirement-related outcomes.

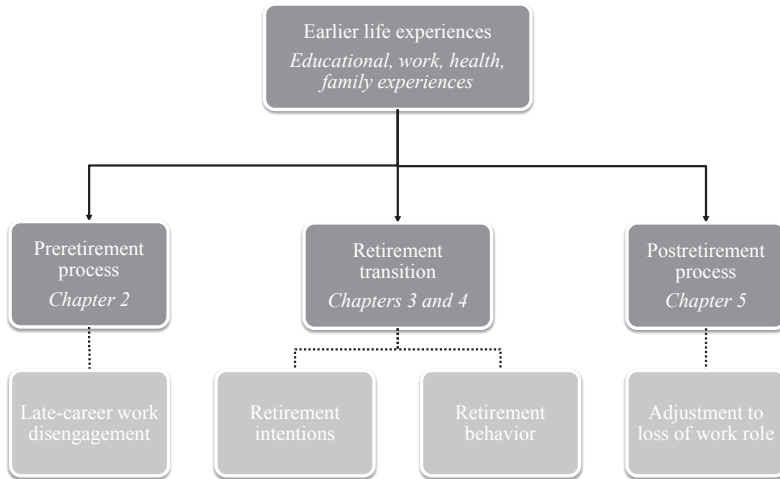
This paragraph will elaborate on these three central aspects of the research approach and their theoretical foundation.

*1. Studying both the act of retirement and more subjective facets and processes that precede and follow upon this act.*

One difficulty when studying the relationships between earlier life experiences and retirement is that the theoretical utility of the conceptualization of retirement as a rational decision-making process will depend upon the extent to which retirement transitions are the result of personal choice (Wang and Shultz, 2010). Previous research shows that many retirement transitions (around 25-30 percent) are perceived as forced or involuntary (Szinovacz and Davey, 2005; Van Solinge and Henkens, 2007). Therefore, earlier life experiences might be stronger predictors of subjective processes that precede the actual act of retirement (e.g., retirement timing intentions) than of actual retirement behavior (Beehr, 1986). This suggests that to achieve an in depth picture of the extent to which retirement transitions are embedded in the individual life course, it would be informative not to solely focus on actual retirement behavior, but to pay attention to more subjective attitudes and intentions that precede the act of retirement as well. Moreover, to test the claim from qualitative studies that earlier life experiences are important for understanding retirement adjustment processes, attention needs to be paid to the relationships between earlier life experiences and subjective processes that follow upon the act of retirement.

The current study will not only focus on retirement behavior, but will also examine retirement timing intentions, and pre- and postretirement subjective processes of work role exit. Retirement reflects a behavioral change that is tied to entering and exiting social roles. In this respect, the retirement transition can be expected to be accompanied with two types of subjective processes: the process of exiting the work role and the process of entering the retirement role (Ebaugh, 1988). These processes might already start before the actual retirement transition takes place, and might continue to play a role afterwards. Already prior to retirement individuals might begin processes of ‘anticipatory socialization’ into the retirement role, and disengagement and disidentification from the work role (Atchley, 1976). After entering the new retirement role both these processes might continue. Prior research on retirement adjustment (Van Solinge and Henkens, 2008)

Figure 1.7. Schematic overview of research questions



has suggested that in the postretirement phase retirees might be confronted with two challenges: the development of a satisfactory retirement lifestyle (role entry), as well as adjustment to the loss of the work role (role exit). In the literatures on both the pre- and postretirement subjective processes accompanying retirement, the work role exit dimension has received little attention thus far. This study will pay explicit attention to this dimension, by examining work disengagement during late-careers (preretirement), and missing work after retirement (postretirement). The process character of retirement will be tested by examining the role of time-left to retirement and time-elapsed since retirement for explaining these subjective aspects. *Figure 1.7* presents an overview of the aspects of retirement transitions addressed in this dissertation.

2. *Simultaneously examining the role of earlier life experiences in various life spheres (education, work, health, and family), and acknowledging that the impact of certain earlier life experiences might differ by gender.*

The life course proposition of ‘multispherical development’ implies that individual development occurs in work, family, education, leisure and other spheres and that these experiences in different spheres are closely connected to each other (Settersten, 2003). Therefore, a comprehensive approach is necessary to disentangle the separate effects of various connected earlier

life experiences and to examine which ones specifically are important for understanding variation in retirement transitions. In line with the life course proposition of ‘multispherical development’, this study will therefore not only examine experiences in either the work or family spheres, but will take a broader view by examining experiences in the educational, work, health, and family spheres. By doing so, explicit attention will be paid to the role of gender, given that the occurrence and meaning of specific earlier life experiences might differ between men and women.

*3. Paying systematic attention –theoretically and empirically– to the mechanisms linking experiences earlier in life to retirement-related outcomes.*

When systematically applying the theoretical reasoning that earlier life experiences might be associated with retirement-related outcomes via their financial consequences, and their relationship with the non-financial opportunity structure, one would note that opposing forces might be at work between specific earlier life experiences and retirement. For example, the experience of upward mobility during mid-life might positively affect the financial opportunity structure in preretirement years. Given this more beneficial financial situation, retirement (versus continued work) might become a viable and attractive option at a younger age. Therefore, upwardly mobile individuals can be hypothesized to retire relatively early. However, when also taking the potential consequences of earlier life experiences for the non-financial aspects of the late-career opportunity structure into account, another prediction can be made. In the case of upward mobility it can be expected, for instance, that upward career mobility improves working conditions (e.g., more challenging job), which might make continued work relatively attractive. Consequently, when reasoning via the work opportunity structure, upwardly mobile individuals can be hypothesized to retire relatively late. To improve our understanding of the relationships between earlier life experiences and retirement this study will therefore formulate and test hypotheses in a more systematic way than often has been done, thereby paying attention to these potentially offsetting mechanisms and the mediating role of the late-career opportunity structure.

## **1.6. Research methods: NIDI Work and Retirement Panel data**

To study the central research question, survey data from the NIDI Work and Retirement Panel were analyzed. These data are three-wave panel data collected by the Netherlands Interdisciplinary Demographic Institute

(NIDI) among older employees (and their partners, if applicable) of three large Dutch private-sector organizations and the Dutch central government. The longitudinal character and the relatively large sample of the NIDI Work and Retirement Panel data offer a clear advantage as compared with the cross-sectional nature of many psychological studies focusing on organizational samples or convenience samples. An important advantage as compared with existing large-scale representative surveys is that questions could be asked that have received little attention in empirical studies thus far. For example, various questions were asked to develop a multi-item scale of late-career work disengagement and to measure the extent to which retired respondents miss aspects of the work role. Both the availability of detailed information on various phases of work to retirement transitions, and the availability of information on earlier life experiences make the data highly suitable for studying the central research question of this dissertation.

The NIDI Work and Retirement Panel data were collected in the context of two research projects. In 2001 a large-scale study was carried out on behalf of the Stichting Management Studies in The Hague (Henkens and Van Solinge, 2003). As part of this study, data were collected among older workers and their partners of various large private-sector organizations (Unilever Nederland BV, IBM Nederland NV, and VendexKBB NV) and the Dutch central government (N = 2,403). Older workers were defined as all workers aged 50 and over, which is in line with definitions used in the international literature (*cf.* OECD, 2006). The employees received one envelope including a questionnaire for themselves as well as a questionnaire for their partner. The employee questionnaire contained items about retirement intentions, disengagement from work, and questions about the current work situation, work attitudes, health, financial situation, and family context. Partners were, among other things, asked about their ideas regarding the employee's retirement, and their own retirement plans if they were working.

Extending this cross-sectional study to a longitudinal panel study was made possible due to funding by the Netherlands Organization for Scientific Research NWO for the research program "The process of retirement: A dynamic and multi actor perspective"<sup>1</sup>. In 2006-2007 a follow-up study was carried out by NIDI researchers among surviving and traceable participants of the first Wave. Respondents who were still employed were asked again about their level of late-career work disengagement. Those who retired—defined here as those who made use of an (early) retirement arrangement—were asked about the timing of their retirement and about their experiences

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<sup>1</sup> VIDI Grant 452-05-314 to K. Henkens.

transitioning from work into retirement. Given that the research program explicitly aimed at studying retirement as a process from a life course perspective, in the second Wave of data collection retrospective questions have been asked regarding diverse educational, work, health, and family experiences earlier in life ( $N = 1,678$ ), which offer the possibility to study the central research question of this dissertation. During my PhD trajectory –in 2011– my colleagues and I collected a third round of data, in which the respondents were asked again about their retirement-related behaviors and experiences.

The respondents of this study were born between 1936 and 1951. The large majority (about 90 percent) belongs to the birth cohort 1941-1950. These individuals have grown up in turbulent times. They were born during or just after the Second World War, were raised in the 1950s and started to form their own families in the 1960s and 1970s. To characterize this cohort in light of the life course changes that took place during the twentieth century, the study by Liefbroer and Dykstra (2000) provides important insights. These authors have combined information of different surveys to improve our understanding of the life experiences of a broad range of Dutch birth cohorts during the twentieth century. The findings show that the ‘standard life course’ was most clearly reflected in the lives of men and women born between 1931 and 1940. Among the younger cohorts –especially those born after 1950– life courses have become less standardized. The respondents included in this study therefore belong to the birth cohort that seems to have been at the forefront of the major demographic developments that have occurred during the second half of the twentieth century.

## **1.7. Outline of dissertation**

The following chapters of this dissertation present studies on different phases of the transition from work into retirement in relation with experiences earlier in life: preretirement disengagement from work (Chapter 2), retirement transitions of men (Chapter 3) and women (Chapter 4), and adjustment to the loss of the work role (Chapter 5). These chapters are written as journal articles. Due to this approach they can be read independently, but show some overlap (*e.g.*, the data description). Three of the empirical chapters (2, 3, and 5) have been published in international scientific journals. Chapter 4 has been submitted for publication. In Chapter 6 I summarize the main findings of the empirical chapters, reflect upon the study methods and discuss the scientific and societal implications of the study.





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## 2. Late-career work disengagement: The role of proximity to retirement and career experiences<sup>1</sup>

### **Abstract**

**Objectives.** Even though in retirement and career theories reference is made to a preretirement work disengagement process among older workers, quantitative empirical knowledge about this process is limited. The aim of this study is to improve our understanding of work disengagement in the preretirement period, by examining the impact of proximity to planned retirement (anticipated future) and work, educational, and health experiences (lived past) on work disengagement during late-careers.

**Methods.** Using two-wave panel data collected in 2001 and 2006-2007 among Dutch older workers, a scale was developed to measure work investments, activities, and motivation during late-careers. We estimated linear regression models (cross-sectional analyses; N = 1,614) and conditional change models (panel analyses; N = 596) to examine differences in scale scores, and changes of these scale scores (*i.e.*, disengagement or re-engagement) over the studied period.

**Results.** In line with the preretirement work disengagement process hypothesis, this study shows that many older employees disengage more from work when getting closer to their planned retirement age. Making promotion slows down the disengagement process. Declining health, in contrast, accelerates the process.

**Discussion.** For achieving a comprehensive understanding of the retirement process, not only the lived past but also the anticipated future (*i.e.*, expected time-left in the current state) should be taken into account.

### **2.1. Introduction**

Retirement can be perceived as a complex long-term process, which encompasses preretirement anticipation of retirement, the retirement act itself, and postretirement adjustment to new conditions (Beehr, 1986; Shultz and Wang, 2011; Wang and Shultz, 2010). In the preretirement period, older workers not only will plan and prepare for retirement (see for review Adams

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<sup>1</sup> A shortened version of this chapter was published as: Damman, M., K. Henkens, and M. Kalmijn (2013), Late-career work disengagement: The role of proximity to retirement and career experiences. *Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 68(3), 455-463, doi:10.1093/geronb/gbt001. Published by Oxford University Press [on behalf of The Gerontological Society of America]. <http://psychsocgerontology.oxfordjournals.org/content/68/3/455>.

and Rau, 2011) but can also be expected to gradually reduce their work investments, activities, and motivation (*i.e.*, to disengage from their work). Atchley (1976, p. 67) described that employees may develop a “short-timer’s attitude” during the phase near retirement. Also in the traditional career stage theory of Super (1957), late-careers are portrayed as a period of maintenance followed by a period of decline, which is proposed to be “a period of tapering off of activities, of slowing down and cutting out” (Super, 1957, p. 154). Even though given policy measures to keep workers in the labor force until older ages (OECD, 2006) insights in late-career work disengagement are highly relevant, few studies have attempted to provide the notion of preretirement work disengagement with a theoretical and empirical basis. This study aims at filling this gap, by studying the following questions: (1) Is there a preretirement work disengagement process? (2) To what extent and how do career-related experiences affect late-career work disengagement?

In exploratory qualitative studies, reference has been made to work disengagement of employees in preretirement years. About two third of the state employees interviewed by McEvoy and Blahna (2001) mentioned older workers’ disengagement as a problem. Based on qualitative interviews with managers, Henkens and Van Solinge (2003) conclude that many managers can name examples of disengaged older workers in the phase near retirement. They are referred to as “mentally retired” persons or “employees who already have disconnected themselves” (p. 80). Quantitative studies on age and job attitudes do not seem to reflect this picture of disengaged workers in preretirement years though: A recent meta-analysis shows that older workers generally have more favorable job attitudes than younger workers (Ng and Feldman, 2010). However, in a study in which job attitudes are examined along not only the time dimension of ‘age’ but also the dimension of ‘proximity to retirement’ (Ekerdt and DeViney, 1993), support has been found for the notion of preretirement work disengagement. When controlling for age, the study shows that older workers feel more nervous and tired when they are closer to their anticipated retirement age. The authors conclude that “With the greener grass of retirement in view, older workers are free to admit doubts about the quality and demands of their jobs” (Ekerdt and DeViney, 1993, p. S41).

This study will contribute to the literature on retirement anticipation in two ways. First, as Ekerdt and DeViney (1993) note, not only attitudes about the burdensomeness of jobs can change in anticipation of retirement, but also behaviors, relationships, and other job-related attitudes. To improve our understanding of the preretirement work disengagement process, we

developed a broad late-career work disengagement scale that measures –in line with the descriptions by Atchley (1976) and Super (1957)– work investments, activities, and motivation during late-careers. The scale captures various attitudes and behaviors older workers specifically can be expected to change in their preretirement period. For example, items of the scale comprise the willingness to participate in new courses, preferred reductions of work hours, and attitudes about the assignment of responsibilities to younger workers.

Second, we will not only study the impact of time-left to retirement (anticipated future) on late-career work investments and motivation, but also examine the impact of previous career experiences in various life spheres (lived past). The life course proposition of lifelong development suggests that life periods should be understood “within the context of a lived past and anticipated future” (Settersten, 2003, p. 37). Because career plateauing is a key career issue related to the latter years of work (Bown-Wilson and Parry, 2009), one issue that might affect work investments and motivation among older workers is (the lack of) career mobility. Also, educational and health experiences can be expected to be of importance for understanding late-career work disengagement. Generally, these career-related experiences can be expected to affect the perceived costs and returns of work activities and investments and might therefore result in more or less disengagement from work.

This article is based on two-wave panel data collected in 2001 and 2006–2007 among Dutch older workers. At both points in time the items of the late-career work disengagement scale were available, which offers the possibility to study both individual differences in the level of work disengagement during late-careers (cross-section) and changes –*i.e.*, disengagement or re-engagement– over time (panel). Especially for examining whether there is a preretirement work disengagement process, the availability of panel data is important, given that causality between proximity to retirement and work disengagement may run in both directions (Ekerdt and DeViney, 1993). Information about the planned retirement age was collected at baseline, which offers the opportunity to study whether workers who almost reached their previously reported retirement age at Wave 2 experience larger increases of disengagement over the studied period than workers who still have many years left in the labor force.

In the Netherlands, individuals become eligible for public pension at age 65. Next to the public pension, most employees (91%) are covered by at

least some form of occupational pension. Participation in these occupational pensions is mandatory (see Van Dalen, Henkens, and Hershey, 2010, for a comparison of the Dutch and U.S. pension systems) and replacement rates are relatively high (OECD, 2011). In recent decades, there has been a strong “early exit culture” in the Netherlands (De Vroom, 2004, p. 120). At the time the first data were collected, in 2001, many older workers were eligible for early retirement. Dutch employers offered few opportunities for later retirement, and early retirement programs were designed in such a way that leaving the workforce at early retirement age was an offer older workers could not refuse. The mean retirement age of Dutch employees has been around age 61 in the years from 2001 to 2007. From 2007 onwards, the mean retirement age increased to about 63 in 2011 (Statistics Netherlands, 2013g). This age can be expected to increase further, given recent policy initiatives to gradually raise the public pension age to 67 during the coming decade.

## 2.2. Theory and hypotheses

From a life course perspective, it is expected that individuals make choices and take actions within the opportunities and constraints of their social worlds (Elder and Johnson, 2003; Settersten, 2003). In line with this proposition of ‘human agency within structure,’ older workers can be expected to vary in their levels of late-career work disengagement, according to their opportunity structure in the preretirement period and the associated perceived costs and returns of work activities and investments. Given that both the anticipated future career and career-related experiences will shape the individual opportunity structure during late-careers, these experiences can be hypothesized to influence the process of disengagement.

### 2.2.1. *Anticipated future: Is there a preretirement work disengagement process?*

During the twentieth century, retirement has become an institution. State-funded old age security regulations, employer pensions, and social norms about retirement have resulted in an established pattern of most workers leaving the labor force between ages 55 and 65 (Szinovacz, 2003). Even though pathways into retirement are diverse and (intended) retirement ages differ considerably between individuals (Damman, Henkens, and Kalmijn, 2011; Han and Moen, 1999), “the eventuality of retirement is a socially structured given with which people must cope and toward which they devise actions to be taken” (Ekerdt, Kosloski, and DeViney, 2000, p. 4).

From a sociological viewpoint, the life course transition of retirement can be expected to be accompanied “with its own socialization and transition procedures” (Evans, Ekerdt, and Bossé, 1985, p. 373). In the phase near retirement, individuals will start to accommodate themselves to the upcoming separation from their work and the accompanying social situation, which might result in a “short-timer’s attitude” (Atchley, 1976, p. 67). Findings on retirement adaptation also suggest the existence of a preretirement process (Evans *et al.*, 1985). Most retirees seem to adjust to retirement very quickly (Van Solinge and Henkens, 2005), which might indicate that individuals already started their adjustment process prior to the actual retirement transition.

When taking an economic perspective, a preretirement work disengagement process can be expected as well. When the time-left in the labor market becomes shorter, the payback period of work activities and investments becomes more restricted and the perceived ‘returns’ will therefore become smaller. For example, workers who are approaching retirement might be more likely to reduce their willingness to take up new tasks or to participate in training, than workers who have many years left at work, because the time to reap the benefits of these investments (*e.g.*, better career perspective) is limited. Based on both lines of reasoning, we hypothesize that the closer older employees get to their planned retirement age, the more they disengage from work (Hypothesis 1).

### 2.2.2. *Lived past: How do career-related experiences affect late-career work disengagement?*

As individuals age, they change jobs less frequently and are more likely to experience hierarchical plateauing (Allen, Russell, Poteet, and Dobbins, 1999). Although plateauing has often been found to be associated with unfavorable job outcomes (McCleese, Eby, Scharlau, and Hoffman, 2007), mobility has been found to be associated with favorable job outcomes, such as increasing levels of affective organizational commitment (Kondratuk, Hausdorf, Korabik, and Rosin, 2004). Work disengagement can be expected to be related to career experiences like position changes, promotions, and employer changes, because these experiences affect the (perceived) opportunity structure in preretirement years. Being mobile –as compared with immobility– has been found to be related to “increases in perceived opportunities for growth and material rewards” (West and Nicholson, 1989, p. 345). Function changers perceive to have enhanced opportunities for material rewards in their new jobs (West and Nicholson, 1989). Making promotion will cause an improvement of working conditions (*e.g.*, more

pay, authority, or self-direction). Voluntary employer changes also are likely to be positively associated with objective measures of career success (Feldman and Ng, 2007). Assuming that these more beneficial preretirement work situations make it more intrinsically rewarding for older workers to contribute to and invest in their work, all three forms of career mobility can be expected to slow down the disengagement process and might even result in re-engagement. We hypothesize that older workers who changed positions—both without (Hypothesis 2) and with promotion (Hypothesis 3)—or moved to another employer (Hypothesis 4) disengage less than those who did not have these experiences.

In discussions about the labor force participation of older workers, lifelong learning is often perceived as one of the key policy measures to keep workers employed until older ages (OECD, 2006). Participation in training will extend the knowledge and skills of workers (*i.e.*, their human capital), which can be expected to positively affect their labor market outcomes (OECD, 2006). These improved labor market outcomes might increase work motivation and might make work contributions more rewarding to the individual. Moreover, when arguing from a social exchange perspective, an analogous prediction can be made. If organizations invest in and support their employees, for example, by offering training, this creates an obligation for employees to repay the organization (Armstrong Stassen and Ursel, 2009). One form of repayment might be an increase in work activities, motivation, and investments. We hypothesize that older workers who participated in training disengage less than those who did not have this experience (Hypothesis 5).

The way in which older workers approach retirement cannot be seen in isolation from their health situation. Health problems might constrain work capacities and might increase the relative value of leisure time. One way in which older workers can deal with changing opportunity structures due to declining health is by retiring. Poor health is often found to be an important predictor of early retirement (see for reviews Feldman, 1994; Wang and Shultz, 2010) and some older workers seem to perceive retirement as a health investment strategy (Henkens, 1999). Another way in which older workers can cope with declining health is by decreasing their work activities and investments. Their more constrained work capacities and increased relative valuation of leisure time can be expected to result in reduced work hours, less work motivation, and fewer investments in development and training. Consequently, we hypothesize that older workers whose health situation deteriorated disengage more from work than older workers whose health situation did not decline (Hypothesis 6).

## 2.3. Methods

### 2.3.1. Sample

This study is based on panel data collected in the Netherlands. In 2001 (Wave 1), data were collected among (1) a random sample of civil servants aged 50 years and older and (2) all workers aged 50 years and older of three large Dutch multinational private-sector organizations that are active in the fields of information and communication technology, retail, and manufacturing. A mail questionnaire was sent to 3,899 older workers; in total 2,403 questionnaires were completed (response rate 62%). A follow-up study was conducted in 2006-2007 among participants of the first Wave. There was some attrition due to company takeovers ( $N = 116$ ), mortality ( $N = 44$ ), and untraceable participants ( $N = 4$ ). A total of 2,239 questionnaires were mailed out, of which 1,678 were returned (response rate 75%).

First, by analyzing the Wave 1 cross-section of the data, we examine whether variation in the level of late-career work disengagement between individuals can be explained by differences in their age (as a proxy of time-left to retirement) and mid-career experiences (*i.e.*, experiences before age 50). Given that the retrospective questions on mid-life experiences were asked during Wave 2, the base sample for the cross-sectional analyses consists of all 1,678 respondents who completed the survey during both waves of data collection. Respondents who did not answer all Wave 1 late-career work disengagement items ( $N = 36$ ) or who did not answer any of the central questions regarding mid-life experiences ( $N = 28$ ) were excluded from the sample for the cross-sectional analyses, resulting in an analytic sample of 1,614 older workers.

Second, by using the panel structure of the data, we examine whether changes in the level of late-career work disengagement between Waves 1 and 2 can be explained by differences in the proximity to anticipated retirement and late-career experiences (*i.e.*, experiences between Waves 1 and 2). The base sample for the panel analyses consists of 657 respondents who were employed at both waves of data collection and did not make use of an (early) retirement arrangement during the study period. Those who did use an (early) retirement arrangement were considered as retired. Respondents who did not answer all Wave 1 ( $N = 18$ ) or Wave 2 ( $N = 8$ ) late-career work disengagement items, or who did not answer any of the central questions regarding late-career experiences ( $N = 35$ ) were eliminated from the sample for the panel analyses. This results in an analytic sample of 596 older workers.

### 2.3.2. Measures

#### *Dependent variable*

During both waves of data collection, employed respondents were asked about their level of late-career work disengagement by means of six Likert items with five answer categories (1 = completely agree to 5 = completely disagree). The items capture a variety of work activities and investments that older workers might reduce in the preretirement period: I do not keep up as well with the latest developments in my field as I did five years ago (reversed); I think they should assign new responsibilities to younger persons (reversed); I am still as motivated for my work as two years ago; They should no longer ask me to participate in new courses (reversed); I use every possibility to reduce the number of hours I work (reversed); and I think it is important to keep myself informed of new developments in my field (see *Table 2.1* for descriptive statistics). To check whether these items measure one concept, we submitted the data to exploratory factor analyses using the principal factors method. At both Wave 1 and Wave 2, only one factor was extracted with an eigenvalue greater than 1.00, suggesting that the items measure one underlying concept. The scale was constructed by calculating the mean score of the items. High scale scores represent high disengagement levels. The Cronbach's alpha of the scale is about 0.70 at both waves of data collection (see *Table 2.1*), which is reasonable (Nunnally, 1978).

#### *Independent variables*

Proximity to retirement – The complexity of analyzing the relationship between proximity to retirement and disengagement is that disengagement itself can be expected to have an impact on retirement intentions. In the cross-sectional models, therefore, 'age at baseline' is used as a proxy for time-left to retirement. In the panel models, a more direct measure is used, namely the time-left to the previously reported planned retirement age. To make sure that the planned retirement age precedes the change in disengagement, we used the planned retirement age reported at Wave 1 to test whether workers who almost reached their previously reported retirement age at Wave 2 experience larger increases of disengagement over the studied period than workers who still have many years left in the labor force. Proximity to retirement is measured by taking the difference between the planned retirement age reported at Wave 1 (based on the question "at which age do you want to stop working?") and the respondent's age at Wave 2. Proximity to retirement was categorized in 1-year increments up to 6 years, whereby workers who were 6 or more years away from their planned retirement age form the reference group. Workers who 'did not know yet'



Table 2.1. Descriptive statistics of late-career work disengagement items, 2001 and 2006-2007, cross-sectional and panel samples

Items (translated from Dutch)	Sample cross-sectional analyses (N = 1,614)		Sample panel analyses (N = 596)			
	Wave 1 (2001)		Wave 1 (2001)		Wave 2 (2006-2007)	
	Mean (SD)	Item-test correlation	Mean (SD)	Item-test correlation	Mean (SD)	Item-test correlation
I do not keep up as well with the latest developments in my field as I did five years ago (reversed) <sup>a</sup>	2.81 (1.16)	0.66	2.63 (1.15)	0.70	2.83 (1.14)	0.68
I think they should assign new responsibilities to younger persons (reversed)	2.89 (1.08)	0.65	2.68 (1.04)	0.64	2.78 (1.10)	0.63
I am still as motivated for my work as two years ago	2.43 (1.07)	0.64	2.24 (0.98)	0.61	2.28 (1.10)	0.63
They should no longer ask me to participate in new courses (reversed)	2.56 (1.17)	0.67	2.35 (1.10)	0.67	2.83 (1.23)	0.67
I use every possibility to reduce the number of hours I work (reversed)	2.37 (1.01)	0.61	2.24 (0.97)	0.57	2.35 (1.08)	0.59
I think it is important to keep myself informed of new developments in my field	2.10 (0.80)	0.60	1.98 (0.70)	0.55	2.07 (0.69)	0.70
Scale late-career work disengagement <sup>b</sup>	2.53 (0.67)		2.35 (0.62)		2.52 (0.69)	
		Cronbach's alpha: 0.71		Cronbach's alpha: 0.69		Cronbach's alpha: 0.71

<sup>a</sup> Response categories range from 1 = completely agree to 5 = completely disagree.

<sup>b</sup> High scale scores represent high disengagement levels.

when to retire were grouped into a separate category. Those who had passed their planned retirement age at Wave 2 form a separate category as well.

Past career experiences – Career experiences in mid-life were measured by two questions that asked respondents to indicate for several life experiences (position change, promotion, employer change, additional training, and severe health problems) whether they had these experiences before age 40 and between ages 40 and 50. We constructed a dummy variable per life experience, indicating whether the employee had had the particular experience before age 50 (*i.e.*, answer ‘yes’ to one or both of the questions). Given that position changes and promotions often coincide these experiences were combined: (1) no change of position (reference group); (2) changed positions without promotion; and (3) changed positions by making promotion. Late-career experiences between Waves 1 and 2 were measured by two types of questions. First, respondents were asked to indicate at which age they experienced a change of position, promotion, employer change, and work-related training the last time. Based on the reported ages, we constructed a dummy variable per life experience, indicating whether the employee had had this specific experience between the waves of data collection. Also here the responses to the position change and promotion items were combined. Second, health changes between the waves of data collection were studied by the question “has your health changed over the last five years?” (1 = yes, deteriorated much to 5 = yes, greatly improved). A dummy variable was constructed indicating whether or not the health situation of the respondent deteriorated. All questions on past career experiences were measured at Wave 2.

Control variables – Some basic demographic and career characteristics are controlled for in the analyses. First, we control for the gender of the respondent (0 = man, 1 = woman). The respondent’s age of entering the labor market was measured by the question “at what age did you start working?” Reported occupations were coded into SBC-1992 occupational codes (Statistics Netherlands, 2001) and categorized into two groups: nonmanual work (= 0) and manual work (= 1). Based on the question “Do you have a supervisory position? (1 = No to 4 = Yes, I supervise more than 20 persons),” we measured whether (= 1) or not (= 0) the respondent has a supervisory position. In the panel models age and the level of health at baseline are controlled for, to examine the role of proximity to planned retirement and late-career health changes net of these factors. Subjective health was measured by the question “How would you characterize your health in general? (1 = very good to 5

= very poor, reversed). All control variables were measured at Wave 1. The descriptive statistics of the variables are presented in *Tables 2.2* and *2.3*.

### 2.3.3. *Analyses*

Linear regression models were estimated for testing our hypotheses. To examine between-individual differences in work disengagement (cross-sectional analyses), late-career work disengagement at Wave 1 is regressed on age, mid-career experiences, and control variables. To examine changes in work disengagement over time (panel analyses), the value of late-career work disengagement at Wave 2 is predicted by the value of late-career work disengagement at Wave 1, proximity to planned retirement, late-career experiences, and control variables. In these conditional change models, the coefficients can be interpreted as the effects of the independent variables on the change in work disengagement between Waves 1 and 2, controlling for initial disengagement levels at Wave 1 (Finkel, 1995).

In these panel models, we only observe work disengagement levels for older individuals who did not make use of an (early) retirement arrangement during the study period. However, whether respondents who are younger

*Table 2.2. Descriptive statistics of dependent and independent variables cross-sectional analyses*

Variables ( <i>N</i> = 1,614)	Mean	SD	Coding
<b>Dependent variable</b>			
Late-career work disengagement W1	2.53	0.67	1-4.67
<b>Independent variables</b>			
<i>Anticipated future career</i>			
Age at baseline	54.09	2.85	50-64
<i>Mid-career experiences (&lt; age 50)</i>			
Change of position (ref: no change)			
Position change-no promotion	0.08	0.26	0-1
Position change-promotion	0.76	0.43	0-1
Employer change	0.41	0.49	0-1
Additional training	0.60	0.49	0-1
Severe health problems	0.19	0.39	0-1
<i>Control variables</i>			
Gender: female	0.25	0.43	0-1
Age entering labor market	18.97	4.76	12-53
Type of work: manual	0.11	0.31	0-1
Position: supervisory	0.27	0.45	0-1

Table 2.3. Descriptive statistics of dependent and independent variables panel analyses

Variables ( <i>N</i> = 596)	Mean	SD	Coding
<b>Dependent variable</b>			
Late-career work disengagement W2	2.52	0.69	1-5
Change in work disengagement W2-W1	0.17	0.60	-2 to 2.5
<b>Independent variables</b>			
Late-career work disengagement W1	2.35	0.62	1-4.5
<i>Anticipated future career</i>			
Time-left to retirement (ref: 6 or more years)			
Older than planned retirement age	0.09	0.28	0-1
Prox. to planned retirement age: 0	0.07	0.26	0-1
Prox. to planned retirement age: 1	0.13	0.34	0-1
Prox. to planned retirement age: 2	0.13	0.33	0-1
Prox. to planned retirement age: 3	0.13	0.34	0-1
Prox. to planned retirement age: 4	0.17	0.37	0-1
Prox. to planned retirement age: 5	0.09	0.29	0-1
Don't know	0.07	0.26	0-1
<i>Late-career experiences (between Waves 1 and 2)</i>			
Change of position (ref: no change)			
Position change-no promotion	0.18	0.39	0-1
Position change-promotion	0.17	0.38	0-1
Employer change	0.04	0.19	0-1
Participation in training	0.65	0.48	0-1
Health decline	0.33	0.47	0-1
<i>Control variables</i>			
Gender: female	0.28	0.45	0-1
Age entering labor market	19.13	4.78	13-50
Type of work: manual	0.09	0.29	0-1
Position: supervisory	0.28	0.45	0-1
Age at baseline	52.31	1.87	50-59
Subjective health	4.20	0.73	2-5

than age 65 are still working might be the result of a selective process. To prevent biased conclusions, we estimated Heckman maximum likelihood selection models. Selection models are not without problems. However, they are the best option so far in the absence of quasi-experiments (Fu, Winship, and Mare, 2004). First, selection into the sample (*i.e.*, working versus retired at Wave 2) was predicted based on all independent and control variables and several measures of the preretirement financial situation (pension build-up,

wealth, and the financial dependence of children). These financial variables were assumed not to affect late-career work disengagement directly, but to be important predictors of retirement timing (Damman *et al.*, 2011). Second, the probability of remaining in the panel (converted to Lambda) was calculated from the parameter estimates of the first model and was included in the model for predicting late-career work disengagement at Wave 2. Even though the main findings when correcting for selection do not differ much from those without selection correction, the results correcting for sample selection will be presented. We used robust standard errors allowing for intradepartmental correlation in the analyses, to take care of the multilevel structure of the data (employees of four organizations nested in organizational departments). To control for potential organizational-level effects, organizational dummy variables were included in the models (*cf.* Damman *et al.*, 2011).

## 2.4. Results

In *Table 2.4* the results of the multivariate linear regression analyses to explain differences in late-career work disengagement at Wave 1 are presented. *Table 2.5* presents the results of the conditional change models that are estimated to explain changes in late-career work disengagement between Waves 1 and 2.

### 2.4.1. *Cross-sectional models: Explaining differences in late-career work disengagement*

The positive effect of the respondent's age at baseline in Model 1a –used as a proxy for time-left to retirement– is in line with Hypothesis 1 (see *Table 2.4*). It shows that employees who are closer to the public pension age of 65 are more disengaged from their work than their younger counterparts. The control variables are related to late-career work disengagement as well. Women are less disengaged from work than men. For employees who entered the labor market relatively late also lower late-career work disengagement levels are found. Workers performing manual labor show higher levels of late-career work disengagement, whereas supervisors appear to be less disengaged than employees in non-supervisory positions.

In Model 1b mid-career experiences are added to the equation. Older workers who made promotion in mid-career are less disengaged from their work in the preretirement period, compared with their non-mobile counterparts. This finding supports Hypothesis 3. The coefficients for mid-life function and employer changes are both in the expected direction, but strictly not statistically significant. As expected in Hypothesis 5, employees who

Table 2.4. Regression of Wave 1 late-career work disengagement on age at baseline, mid-career experiences, and control variables:  
Coefficients and robust standard errors

	Model 1a		Model 1b	
	Coef.	SE	Coef.	SE
Constant	1.93***	0.29	2.15***	0.30
<b>Anticipated future career</b>				
Age at baseline	0.02**	0.01	0.02***	0.00
<b>Mid-career experiences (&lt;age 50)</b>				
Change of position (a)				
Position change-no promotion			-0.12#	0.07
Position change-promotion			-0.15**	0.05
Employer change (b)				
Additional training (b)			-0.05#	0.03
Severe health problems (b)			-0.18***	0.03
Control variables				
Gender: female (c)	-0.12*	0.05	-0.17***	0.04
Age entering labor market	-0.01**	0.00	-0.02***	0.00
Type of work: manual (d)	0.31***	0.05	0.24***	0.05
Position: supervisory (e)	-0.18***	0.03	-0.14***	0.03
N	1,614		1,614	
F	24.36		25.21	
R <sup>2</sup>	0.07		0.10	

Note: In both models, organization is controlled for by including organizational dummy indicators. Omitted categories are (a) no change of position, (b) no, (c) male, (d) nonmanual work, and (e) nonsupervisory position.

#  $p < .10$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$ .

participated in additional training in their mid-careers are less disengaged, compared with those who did not do so. Mid-life health problems, as predicted in Hypothesis 6, are associated with higher levels of late-career work disengagement.

#### 2.4.2. Panel models: Explaining changes in late-career work disengagement over time

Between Waves 1 and 2, the level of late-career work disengagement increased among the studied workers. The mean scale score of the respondents in the second Wave sample is 2.52, whereas their mean score is 2.35 at the first Wave of data collection ( $t[595] = 6.94$ ,  $p < .001$ ). For about 26 percent of the employees, disengagement levels increased more than 1 SD ( $SD(\text{Wave}$

1) = 0.62). About 10 percent of the workers experienced a decrease in disengagement of more than 1 *SD*. The work disengagement scores of both waves are strongly correlated,  $r(594) = .59, p < .001$ . Table 2.5 presents the results of the conditional change models. Approximately 40 percent of the variation of the Wave 2 work disengagement scores can be explained by the specified models ( $R^2[\text{Model 2a}] = 0.39$ ;  $R^2[\text{Model 2b}] = 0.42$ ).

In Model 2a (Table 2.5), the effects of time-left to (individual) retirement on late-career work disengagement are reported, when controlling for Wave 1 work disengagement. The results are in line with Hypothesis 1, in which is expected that the closer older employees get to their planned retirement age, the more they disengage from work. Compared with the reference group ( $\geq 6$  years proximate to retirement), especially older workers who got relatively close to their planned retirement age (0-2 years left to retirement) showed larger increases in late-career work disengagement over time. Workers who have passed their planned retirement age also showed relatively large increases in work disengagement. The coefficients of the control variables gender, age of entering the labor market, type of work, age at baseline, and subjective health are not statistically significant. Persons in a supervisory position at Wave 1 showed smaller increases in work disengagement over time, compared with those having a non-supervisory position.

In addition to the analyses reported in Model 2a (Table 2.5), we carried out several analyses to further improve our insights into the relationship between proximity to retirement and late-career work disengagement. We examined whether the relationship is linear, by testing whether the regression coefficients of the dummy variables in Model 2a reflect a linear pattern (*i.e.*, test  $\text{proximity}_5 - \text{proximity}_4 = \text{proximity}_4 - \text{proximity}_3 = \text{proximity}_3 - \text{proximity}_2 = \text{proximity}_2 - \text{proximity}_1 = \text{proximity}_1 - \text{proximity}_0 = \text{proximity}_0 - \text{proximity}_{\text{Negative}}$ ). The results show that we cannot reject the hypothesis that the relationship between proximity to retirement and late-career work disengagement is linear ( $\chi^2(5) = 3.00, p = .70$ ). When including proximity to planned retirement age as a continuous measure in Model 2a –thereby excluding the respondents who ‘did not know yet’ when to retire and assigning negative values to workers who have passed their planned retirement age (range -5 to 10)– the effect of proximity to retirement is negative and statistically significant ( $b = -0.04, z = -4.21, p < .001$ ). This shows that the further workers are away from their planned retirement age at Wave 2 the smaller their increase of disengagement is over the observed period. Furthermore –as a form of sensitivity analysis– we explored the effect of proximity to retirement for the different items that were included

*Table 2.5. Regression of Wave 2 late-career work disengagement on work disengagement at Wave 1, proximity to planned retirement, late-career experiences, and control variables (conditional change models): Coefficients and robust standard errors*

	Model 2a		Model 2b	
	Coef.	SE	Coef.	SE
Constant	2.95*	1.18	2.79**	1.02
Late-career work disengagement W1	0.56***	0.04	0.52***	0.04
<b>Anticipated future career</b>				
Time-left to retirement (a)				
Older than planned retirement age	0.35*	0.17	0.39**	0.13
Prox. to planned retirement age: 0	0.21*	0.09	0.24**	0.09
Prox. to planned retirement age: 1	0.33***	0.08	0.36***	0.09
Prox. to planned retirement age: 2	0.23**	0.08	0.22**	0.08
Prox. to planned retirement age: 3	0.12#	0.06	0.13*	0.07
Prox. to planned retirement age: 4	0.17**	0.06	0.14**	0.05
Prox. to planned retirement age: 5	0.12	0.08	0.10	0.08
Don't know	0.08	0.09	0.08	0.09
<b>Late-career experiences (between Waves 1 and 2)</b>				
Change of position (b)				
Position change-no promotion			-0.12#	0.06
Position change-promotion			-0.23***	0.04
Employer change (c)			0.03	0.13
Participation in training (c)			-0.08	0.06
Health decline (c)			0.18**	0.06
<b>Control variables</b>				
Gender: female (d)	-0.10	0.07	-0.09	0.07
Age entering labor market	-0.00	0.01	-0.01	0.00
Type of work: manual (e)	-0.02	0.11	-0.01	0.10
Position: supervisory (f)	-0.12*	0.05	-0.11*	0.05
Age at baseline	-0.03	0.02	-0.03	0.02
Subjective health	-0.04	0.03	-0.01	0.02
Lambda	0.03	0.15	-0.04	0.11
N (censored/uncensored)	917/596		917/596	
Wald chi2 (df)	968.33 (18)***		1394.71 (23)***	
Log pseudolikelihood	-1067.31		-1052.16	

Note: The results reflect Heckman maximum likelihood estimates. In both models, organization is controlled for by including organizational dummy indicators. Omitted categories are (a) 6 or more years proximate to planned retirement age, (b) no change of position, (c) no, (d) male, (e) nonmanual work, and (f) nonsupervisory position.

#  $p < .10$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$ .



in the disengagement measure. These analyses showed that the effect of the continuous proximity to retirement measure is negative and statistically significant for all but one (*i.e.*, I think it is important to keep myself informed of new developments in my field) of the scale items.

In Model 2b, late-career experiences are added to the model. Late-career promotions are negatively related to work disengagement levels at Wave 2. This finding is in line with Hypothesis 3, which predicts that older workers who made promotion disengage less than those who did not have this experience. Compared with those who did not change positions, the disengagement levels of older workers who were promoted decreased over the studied period. For position changes without promotion the negative effect is also in the expected direction, but only significant at the 10% level. The coefficient for those who changed employers is not statistically significant. As predicted in Hypothesis 6, older workers whose health situation deteriorates disengage more from work than older workers whose health situation does not decline. The coefficient of the late-career health decline dummy variable is positive and statistically significant. The effect of late-career participation in training proved to be not statistically significant.

## 2.5. Discussion

The transition from work to retirement is a complex long-term process. This study clearly shows that the preretirement work disengagement process already starts a couple of years before older workers retire and steadily increases when workers get closer to retirement. So, when approaching planned retirement, older workers are more likely not only to perceive their job as more burdensome (Ekerdt and DeViney, 1993) and to increase their frequency of thinking, talking, and reading about retirement (Ekerdt *et al.*, 2000; Evans *et al.*, 1985), but also to decrease their work investments, activities, and motivation. Besides contributing to the preretirement process literature, these findings contribute to the career literature by showing that during late-careers, specific forces (*i.e.*, looming retirement) play a role that might be less important during other career stages. Although age has been studied extensively to explain job attitudes and behaviors over the life course (see meta-analyses by Ng and Feldman, 2008, 2010), the temporal dimension of ‘time left to retirement’ is an important –but yet understudied– factor for explaining late-career job attitudes and behaviors.

From a policy perspective, the findings are relevant as well. Many western countries are involved in reforms that aim at increasing the labor force participation of older workers (OECD, 2006). Although some of these initiatives (e.g., relaxing institutional barriers, such as abolishing mandatory retirement) might provide older workers with more options for continued work, other initiatives (e.g., abolishing generous early retirement arrangements) might force workers to continue working until older ages. For workers who do not have specific plans for retirement yet these reforms might result in higher planned retirement ages and consequently in a delay of the age at which they start disengaging from work. Older workers who already have specific ideas about when to retire, but are forced to work longer than they originally had planned, might form a specific challenge for organizations in terms of work disengagement. For these workers, relatively large increases in work disengagement were found in this study.

Late-careers are not necessarily characterized by a unidirectional pathway of disengagement from work. This study shows that, even though for many studied workers the level of work disengagement increased over the studied period, for others disengagement levels decreased. As proposed in the life course perspective, individual development during late-careers seems to be a multidirectional process (Settersten, 2003), reflecting both upward and downward dynamics in disengagement levels. Career-related experiences appear to play an important role in explaining these late-career dynamics. Position changes—in particular those changes that reflect upward mobility—were found to slow down the preretirement work disengagement process, which suggests that achieving a more beneficial job situation might increase the willingness of older workers to contribute to and invest in their job. Employer changes did not have an effect on changes in disengagement levels over time. Probably, these changes are less clearly associated with making progression or are more often perceived as undesirable and therefore do not result in the hypothesized reductions of work disengagement. For employer change, also the limited number of late-career transitions might have played a role. In line with research findings showing that job tenure increases with age (Allen *et al.*, 1999), late-career between-employer mobility was scarce among the studied workers and often coincided with other forms of mobility, which might have limited the statistical power to detect the hypothesized effect.

Our findings show that health problems accelerate the disengagement process. Although the workers who experienced the most severe health declines most likely have shifted into retirement between the two study

waves, even among those whose health situation does not prohibit continued labor force participation (*i.e.*, those in the panel sample), declining health results in more work disengagement over time. We found no support for the hypothesis that older workers who participated in training disengage less from their work than those who did not have this experience. Even though in the cross-sectional models participation in additional mid-career training is related to lower levels of work disengagement, late-career participation in work-related training did not slow down work disengagement over the studied period. That the panel estimates found no effect while the cross-sectional models did find support may partly reflect selection effects. Those who are least disengaged are most likely to be offered training. In light of current discussions on lifelong learning, it should be noted that our study used a rather crude measure of training participation, which did not differentiate between types of training, those who initiated the training, and training intensity.

When interpreting the findings of this study, some limitations should be kept in mind. First, in the analyses, we assumed that retirement plans have been stable over the studied period. However, in retirement literature it is well known that retirement plans change over time (Ekerdt and DeViney, 1993; Wong and Hardy, 2009). For example, changes in the individual's financial opportunity structure could have resulted in postponement of planned retirement. If this is the case, we have underestimated the effects of proximity to retirement on changes in disengagement. On the other hand, we might have overestimated the effects of the explanatory variables in the panel models. Even though the conditional change model has the advantage that it offers a way to control for regression to the mean, effects of the explanatory variables might be overestimated if the lag of the dependent variable is imperfectly measured (Finkel, 1995). Second, although the availability of information on career experiences is an important strength of our data, the studied mid- and late-career variables are based on rather broad retrospective questions. Not all potential forms of career mobility could be distinguished. For example, no questions were asked about demotions, and no information was available about those who initiated the job mobility and training and whether the respondent perceived these experiences as desirable. Moreover, given the focus on workers who are not yet retired, transitions into bridge jobs after retirement are not observed among the studied respondents. Third, even though the selected organizations are highly diverse in their branches of industry and the studied employees vary substantially on important variables like career experiences, work characteristics, and health, the workers in the studied sample are not representative of all Dutch older workers. The

selected organizations are all large organizations, in which career timetables are generally prominent and the topicality of retirement high (Ekerdt *et al.*, 2000). This might limit the generalizability of the findings to self-employed older workers, or those who work in smaller organizations.

Despite these limitations, this study clearly shows that work disengagement in late-careers is dependent upon both career experiences and the anticipated time-left in the labor market. As the life course proposition of lifelong development suggests (Settersten, 2003), for achieving a comprehensive understanding of the retirement process, the past, present, and future should be taken into account. Both the “time-in-state” and the anticipated “time-left-in-state” (Ekerdt and DeViney, 1993, p. S40) –whether this reflects the time-left in the labor force or more broadly the time-left in life (Van Solinge and Henkens, 2010)– will shape the attitudes and actions of individuals. Not only for studying the preretirement process but also for studying the retirement act itself and postretirement adaptation, it is highly relevant to take this lifelong nature of individual development into account.

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### 3. The impact of mid-life educational, work, health, and family experiences on men's early retirement<sup>1</sup>

#### **Abstract**

**Objectives.** In empirical studies on predictors of retirement, mid-life experiences have often remained implicit or been neglected. This study aims to improve our understanding of retirement by examining the impact of mid-life educational, work, health, and family experiences on early retirement intentions and behavior. We distinguish theoretically and empirically between financial and non-financial preretirement factors through which mid-life experiences could affect retirement.

**Methods.** Using panel data of 1,229 Dutch male older workers, we estimated linear regression models to explain retirement intentions and logistic regression models to explain retirement behavior.

**Results.** Mid-life experiences in all studied life spheres are related to retirement intentions. Educational investments, job changes, late transitions into parenthood, and late divorces are associated with weaker intentions to retire early. Mid-life health problems are related to stronger early retirement intentions. For mid-life work and family experiences, the relationships are (partly) mediated by the preretirement financial opportunity structure. In the educational, work, and health spheres, the preretirement non-financial situation has a mediating effect. Only some of the predictors of retirement intentions also predicted retirement behavior.

**Discussion.** Given the de-standardization of life courses, information on distal life experiences might become even more important toward understanding retirement in the future.

#### **3.1. Introduction**

The transition from work to retirement can be perceived as a complex process that can follow various pathways and evolve from multiple influences (Szinovacz, 2003). Studies on factors influencing retirement have predominantly focused on proximal precursors of the retirement transition, such as the work, wealth, health, and family situation of older workers (see

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<sup>1</sup> This chapter was published as: Damman, M., K. Henkens, and M. Kalmijn (2011), The impact of midlife educational, work, health, and family experiences on men's early retirement. *The Journals of Gerontology, Series B: Psychological Sciences and Social Sciences*, 66(5), 617–627, doi:10.1093/geronb/gbr092. Published by Oxford University Press [on behalf of The Gerontological Society of America]. <http://psychogerontology.oxfordjournals.org/content/66B/5/617>.

reviews Schalk *et al.*, 2010; Wang and Shultz, 2010). Even though both in the scientific and in the policy-oriented literature it is assumed that distal life experiences are also of importance for understanding retirement, mid-life experiences have often remained implicit (Henretta, 2003; Szinovacz, 2003) or been neglected in empirical studies. This raises the following question: To what extent and how can early retirement of male older workers be explained by mid-life experiences in the educational, work, health, and family life spheres?

In the scientific literature, several theoretical perspectives (*e.g.*, life course perspective, continuity theory, role theory) assume that individual development is a longitudinal process (Wang and Shultz, 2010). This implies that individual behavior cannot be understood thoroughly without information on preceding life experiences (Elder, 1994; Settersten, 2003). Especially for understanding the behavior of older individuals, this notion will be relevant because they draw from a relatively great “pool of experiences” (Pienta, 1999, p. 70). In the policy-oriented literature, mid-life experiences are also expected to be relevant predictors of labor market behavior later in life. For example, mid-career opportunities for improving skills, good working conditions, and flexibility of working-time arrangements in mid-life are expected to positively influence labor market participation as individuals age (OECD, 2006).

Although a few qualitative studies have discussed retirement in light of earlier experiences in different life spheres (August and Quintero, 2001; Higgs, Mein, Ferrie, Hyde, and Nazroo, 2003), quantitative studies have principally focused on the impact of earlier life experiences from one life sphere—work—on one aspect of the retirement process, namely retirement behavior (Elder and Pavalko, 1993; Hayward *et al.*, 1998; Mutchler *et al.*, 1997; Raymo, Warren, Sweeney, Hauser, and Ho, 2009; Raymo *et al.*, 2011; Singh and Verma, 2003). A small number of quantitative studies have investigated the impact on retirement of earlier life experiences in both work and family life spheres (*e.g.*, Szinovacz and DeViney, 1999, 2000), albeit with a main focus on women (Hank, 2004; O’Rand and Henretta, 1982; Pienta, 1999; Pienta, Burr, and Mutchler, 1994). Only a few studies have paid attention to the relationships between mid-life experiences and aspects of the retirement process that precede retirement behavior (Han and Moen, 1999; Raymo, Warren, Sweeney, Hauser, and Ho, 2010).

This study will contribute to the literature in three ways. First, it will follow the suggestion put forward by Raymo and colleagues (2009) to build to a

greater extent on the life course proposition of “multispherical development.” In line with this proposition, we will not only study experiences in the work and family spheres, but also address experiences in other life spheres (*i.e.*, educational and health). Second, hypotheses regarding the impact of mid-life experiences on retirement will be formulated and tested in a more systematic way than has often been done. We theoretically and empirically distinguish between financial and non-financial preretirement factors through which mid-life experiences could affect retirement. Systematically using this distinction appears to be relevant, because it indicates “offsetting ways” (Raymo *et al.*, 2011, p. 249) in which mid-life experiences may affect retirement. Third, we will not only study the effects of mid-life experiences on the behavioral part of the retirement process, but also on retirement intentions, which precede retirement behavior. The limited choice employees often have in their actual retirement decisions (Van Soest, Kapteyn, and Zissimopoulos, 2006) and the widespread incidence of involuntary or forced early retirement (Dorn and Sousa-Poza, 2010; Szinovacz and Davey, 2005; Van Solinge and Henkens, 2007) may reduce the effects of mid-life experiences on retirement behavior. Studying intentions in addition to behavior may therefore be helpful to achieve a better understanding of the relationships between mid-life experiences and early retirement.

This article is based on panel data collected in 2001 and 2006-2007 among 1,229 Dutch male older employees. We focus on men because in the studied Dutch cohorts, men are commonly breadwinners (Liefbroer and Dykstra, 2000) and consequently the main providers of financial resources necessary for retirement. Particularly for men, our understanding of early retirement may thus be improved by distinguishing between financial and non-financial ways in which mid-life experiences affect retirement. In the Netherlands, the vast majority of employees (91%) is covered by at least some form of occupational pension –most often of the defined benefit type– in which participation is mandatory (see Van Dalen *et al.*, 2010, for a comparison of the Dutch and U.S. pension systems). Replacement rates are relatively high (OECD, 2011). In recent decades there has been a strong “early exit culture” in the Netherlands (De Vroom, 2004, p. 120). The availability of generous early retirement programs, the lack of managerial support for continued work until the official (and mandatory) retirement age of 65 (Henkens, 2005), and societal norms that do not support prolonged labor market participation have all contributed to this early retirement trend. From 2001 to 2007, the mean retirement age of Dutch male employees has been around age 61 (Statistics Netherlands, 2013g).

### 3.2. Theory and hypotheses

The life course principle of “human agency within structure” implies that individuals have plans, make choices, and undertake actions within the opportunities and constraints of their social worlds, which are shaped by history and social circumstances (Elder and Johnson, 2003; Settersten, 2003). Accordingly, mid-life experiences (which are part of the individual life history) are expected to affect late-life outcomes (*e.g.*, retirement) via their influence on the individual opportunity structure in preretirement years. The arguments used in the literature to link mid-life experiences to retirement have largely been in line with this theoretical starting point.

The dominant argument focuses on finances: mid-life experiences will influence preretirement financial opportunities and constraints, and consequently retirement (*e.g.*, Hank, 2004; Hayward *et al.*, 1998; O’Rand and Henretta, 1982; Pienta, 1999; Pienta *et al.*, 1994; Raymo *et al.*, 2009; Szinovacz and DeViney, 2000). The importance of these financial opportunities and constraints for understanding retirement is stressed by the economic rational choice theory. Some studies also noticed that mid-life experiences can influence retirement via non-financial aspects of the preretirement opportunity structure, such as state of health (Hayward *et al.*, 1998; Raymo *et al.*, 2009), work situation (Hayward *et al.*, 1998; Raymo *et al.*, 2009), or family context (Hank, 2004). In the retirement literature, the importance of these non-financial factors is emphasized in other theories, such as expectancy theory and role theory (see Wang and Shultz, 2010, for a review of retirement theories).

Few studies, however, have noted that opposing forces might be at work (an exception is Raymo *et al.*, 2011). For example, via the financial aspects of the preretirement opportunity structure, a specific mid-life experience can be expected to result in earlier retirement, whereas via the non-financial aspects, the same experience is expected to result in later retirement. For every mid-life experience, we will therefore hypothesize below how this experience is related to retirement via (a) financial aspects and (b) non-financial aspects of the preretirement opportunity structure (for an overview of hypotheses, see *Table 3.1*).

#### 3.2.1. Educational experiences

On the basis of human capital theory (Becker, 1975), young adults’ investments in education and training during mid-life can be expected to increase their productivity and income. The need to recoup these investments



Table 3.1. Overview of hypotheses on mid-life experiences and retirement

	Hyp. #	Financial hypotheses	Hyp. #	Non-financial hypotheses
<i>Educational experiences (&lt;age 50)</i>				
Educational level	1a	Earlier	1b	Later
Additional training	1a	Earlier	1b	Later
<i>Work experiences (&lt;age 50)</i>				
Dismissal	2a	Later	2b	Earlier
Part-time work	3a	Later	3b	Earlier
Employer change	4a	Later	4b	Later
Promotion	5a	Earlier	5b	Later
<i>Health experiences (&lt;age 50)</i>				
Severe health problems	6a	Later	6b	Earlier
<i>Family experiences</i>				
Relatively late first birth	7a	Later	7b	Later
Relatively late divorce	8a	Later	8b	Later

will stimulate them to participate in the labor market. Both pension benefits and preretirement-accumulated wealth are dependent upon these earnings during the life course; hence, individuals who invested more in education or additional training might attain the financial security to retire at a younger age than those who made less of these investments. We therefore hypothesize that men who participated more in education or training during mid-life (intend to) retire earlier than those who participated less (Financial Hypothesis; 1a).

Educational investments will not only influence the preretirement financial situation but also the attributes of preretirement work. Educational attainment has been found to be an important determinant of access to jobs involving complex work, characterized by a high level and broad scope of cognitive challenge (Hyllegard and Lavin, 1992). Because research has suggested that substantively complex or challenging preretirement jobs result in later intended and actual retirement (Hayward *et al.*, 1998; Hayward *et al.*, 1989; Henkens, 1999), the following prediction can be made: After taking into account the effects of financial opportunities and constraints, men who invested more in education during mid-life (intend to) retire later than those who invested less (Non-financial Hypothesis; 1b).

### 3.2.2. *Work experiences*

Over the last few decades, work patterns have changed among Dutch men. Different forms of employment mobility, such as transitions into

part-time work, short periods of unemployment, and job switches, have become more common (Luijkx *et al.*, 2006). Given that pension benefits are dependent upon income and years of service, these and other forms of mid-life employment mobility can be expected to affect retirement through their influence on pension build-up. Unstable work patterns –characterized by mid-life experiences of dismissal, part-time work, or employer change– can be expected to slow down pension-building and are thus hypothesized to result in later (intended) retirement (Financial Hypotheses; 2a, 3a, 4a). Making promotion, conversely, can be expected to enhance pension build-up and is therefore hypothesized to result in earlier (intended) retirement (Financial Hypothesis; 5a).

Mid-life employment mobility might also affect retirement via the preretirement work situation. For instance, Hayward and colleagues (1998) have argued that upward career mobility will result in later retirement because it is expected to improve working conditions (*e.g.*, more self-direction). Following this non-financial line of reasoning, promotions and voluntary employer changes can be expected to result in a more beneficial preretirement work opportunity structure. Consequently, after taking into account the effects of financial opportunities and constraints, mid-life employer changes and promotions are hypothesized to result in later (intended) retirement (Non-financial Hypotheses; 4b, 5b). By contrast, mid-life experiences of dismissal and part-time work can be expected to result in a less beneficial preretirement work opportunity structure and are hypothesized to result in earlier (intended) retirement, when taking the effects of financial opportunities and constraints into account (Non-financial Hypotheses; 2b, 3b).

### 3.2.3. *Health experiences*

In the retirement literature, it is well-known that persons with health problems in their preretirement years are more likely to retire early than those in good health (see reviews by Feldman, 1994; Schalk *et al.*, 2010; Topa, Moriano, Depolo, Alcover, and Morales, 2009; Wang and Shultz, 2010). Insights regarding the effects of health problems earlier in life are limited though.

In general, mid-life health problems can be expected to increase expenditures (*e.g.*, on health care and medication) and suppress earnings (*e.g.*, due to constraints in work capabilities), which will negatively influence employees' preretirement financial situation. Consequently, based on a financial argument mid-life health problems are hypothesized to result in later (intended) retirement (Financial Hypothesis; 6a). In the Netherlands, however, because

of the mandatory health insurance system (Van de Ven and Schut, 2008) this effect can be expected to be relatively weak.

Health problems in mid-life will influence retirement through the preretirement health situation too. Because childhood health issues have been found to increase chronic health problems of persons in their fifties or sixties (Blackwell *et al.*, 2001) –suggesting that health experiences have long-term consequences– we also expect mid-life health problems to increase the likelihood of health problems in the preretirement years. Accordingly, we hypothesize that after taking into account the effects of financial opportunities and constraints, men who experienced health problems during mid-life (intend to) retire earlier than those who did not experience these health problems (Non-financial Hypothesis; 6b).

#### 3.2.4. *Family experiences*

Patterns of mid-life experiences in the family sphere have changed considerably during the twentieth century. Among other things, entry into parenthood has been postponed, and the proportion of relationships ending in a divorce has increased in the Netherlands (Liefbroer and Dykstra, 2000).

The timing of the transition into parenthood can be expected to affect retirement through preretirement financial opportunities and constraints. Research has shown that financially dependent children make early retirement less likely (Henkens and Tazelaar, 1994; Higgs *et al.*, 2003). Assuming that the later men have their first child, the more likely they are to have financially dependent children in their preretirement years, the following hypothesis can be formulated: The later the transition into parenthood, the later men (intend to) retire (Financial Hypothesis; 7a).

A non-financial line of reasoning points to a similar relationship between timing of first birth and retirement. Men who had their first child relatively late can be expected to have a preretirement family situation favoring continued work (*e.g.*, children living at home). For them, adopting a retiree identity might not feel appropriate yet. By contrast, men who had their first child at a young age might have a preretirement family situation pulling them out of employment. For example, they are more likely to have grandchildren at a younger age, which might make them feel older (Kaufman and Elder, 2003) and the retiree identity more appropriate and attractive. It can thus be hypothesized that after taking into account the effects of financial opportunities and constraints, the later men made the transition into parenthood, the later they (intend to) retire (Non-financial Hypothesis; 7b).

Following a financial argument, divorced men are expected to retire later than men who have not experienced a divorce, because “a history of marital disruptions can be expected to lower the economic feasibility of retirement even among remarried individuals” (Szinovacz and DeViney, 2000, p. 477). The timing of the divorce might also be of importance. Assuming that men who experienced a divorce a longer time ago have had more time and opportunity to recover from their financial losses, we expect men who experienced a divorce, especially later in mid-life, to (intend to) retire later than continuously married men (Financial Hypothesis; 8a).

A parallel hypothesis can be formulated when arguing via the non-financial aspects of the preretirement opportunity structure. Divorce will reduce the social capital of a person, due to a loss of the partner and shared relationships (Terhell, Broese van Groenou, and Van Tilburg, 2004). As a result, social contacts in the workplace might become more important, making the transition into retirement relatively unattractive. Here timing can also be expected to be relevant. Men who experienced a divorce a longer time ago have had more time to recover from (or to adapt to) their losses (Peters and Liefbroer, 1997; Terhell *et al.*, 2004). Our hypothesis is that after taking into account the effects of financial opportunities and constraints, men who experienced a divorce, especially later in mid-life (intend to) retire later than continuously married men (Non-financial Hypothesis; 8b).

### 3.3. Methods

#### 3.3.1. Sample

The hypotheses were tested using panel data collected in the Netherlands. In 2001 (Wave 1), data were collected from older civil servants who were working for the Dutch national government and from older employees of three large Dutch multinational private-sector organizations that are active in the fields of information and communication technology, retail, and manufacturing. A questionnaire was sent to all the private-sector workers aged 50 and older and to a random sample of older civil servants. In total, 3,899 questionnaires were mailed out (2,846 to men), of which 2,403 were completed (response rate 62%). In 2006-2007 (Wave 2), participants of Wave 1 were approached again. There was some attrition because of company takeovers ( $N = 116$ ), untraceable participants ( $N = 4$ ), and mortality ( $N = 44$ ); therefore, 2,239 questionnaires were mailed out (1,665 to men). In total, 1,678 questionnaires were returned (response rate 75%); 1,245 of those were

completed by men. The response rates for men were similar to the overall response rates: 63 percent in 2001 and 75 percent in 2006-2007.

Because this study focuses on male older workers, the base sample consisted of 1,245 men who completed the survey during both waves of data collection. Men who lacked critical information on the dependent variables ( $N=2$ ) or who did not answer any of the central questions regarding mid-life experiences ( $N=14$ ) were eliminated from the sample. This resulted in an analytic sample of 1,229 men. Excluded from the analyses on retirement behavior were 17 respondents who did not make use of an early retirement scheme but stopped working between Waves 1 and 2 because of unemployment or disability.

### 3.3.2. *Measures*

#### *Dependent variables*

During Wave 1, all respondents were asked about their intentions to retire early by means of five questions that constitute an extended version of the scale used by Henkens (1999) (see *Table 3.2* for the wording of the questions). Answers to all five questions were available from most respondents (92.8%). A small minority answered four (5.8%), three (1.2%), or two (0.2%) of the questions. Given that response categories differed between the items, an aggregated measure was constructed by calculating the mean score of the available standardized items and by linearly transforming these values into a range from 0 to 10. The scale scores measure how inclined older workers are to retire early, with a high score representing a relatively strong intention to retire early.

Based on information provided during Wave 2, retirement behavior—whether respondents retired early—was determined. Respondents were considered as “retired early” if they made use of an early retirement arrangement (retired before age 65) between Waves 1 and 2.

#### *Independent variables*

Mid-life experiences were measured by two types of retrospective questions. In the first type of question, respondents were asked to indicate for several life experiences (additional training, dismissal, part-time work, employer change, promotion, and severe health problems) whether or not they have had these experiences “before age 40” and “between age 40 and 50”. For all these experiences, dummy variables were constructed, which indicate whether or not respondents had had these specific experiences before age 50. In the second type of question, respondents were asked to indicate the age at

Table 3.2. Means, standard deviations, percentages of missing values, coding of variables, and wording of survey questions

	Mean	SD	% Missing	Coding and psychometric properties	Wording (questions translated from Dutch)
<b>DEPENDENT VARIABLES</b>					
Retirement intentions	7.08	1.50	n/a	5-item scale, range 0 (weak intention to retire early) to 10 (strong intention to retire early). Cronbach's alpha = 0.87	Questions: Do you intend to stop working before age 65? (1 = no, 2 = I don't know (yet), 3 = yes); At which age do you want to stop working? (reversed); Do you intend to continue working after you reach the age of 60? (1 = yes, certainly <sup>a</sup> to 5 = no, certainly not); If there was a possibility to continue working after age 65, would you make use of it? (1 = yes, certainly to 5 = no, certainly not); If you were able to choose, at what age would you like to stop working? (reversed).
Retirement behavior	0.61	0.49	n/a	Dummy variable coded 0-1, 1 = made use of an early retirement arrangement between Waves 1 and 2	
<b>INDEPENDENT VARIABLES</b>					
Age at baseline (May 1, 2001)	54.17	2.90	0.00	Continuous variable, range 50-64	
<b>Mid-life educational experiences</b>					
Age entering labor market	1.91	0.40	0.00	Continuous variable, range 1.2-3.8 (proxy of educational level)	Question: At what age did you start working? Reported ages were divided by 10.

Additional training	0.65	0.48	2.69	Dummy variable coded 0-1, 1 = started new training before age 50	See description of mid-life work variables.
<b>Mid-life work experiences</b>					
Dismissal	0.05	0.22	3.50	Dummy variable coded 0-1, 1 = was dismissed before age 50	Two analogous questions concerning different time periods: Can you indicate for the following events whether you experienced them before age 40/between age 40 and 50? (1 = yes, 2 = no). Missing values were coded as "no" scores.
Part-time work	0.04	0.20	3.25	Dummy variable coded 0-1, 1 = started working part-time before age 50	
Employer change	0.38	0.49	2.93	Dummy variable coded 0-1, 1 = changed job (other employer) before age 50	
Promotion	0.85	0.36	2.03	Dummy variable coded 0-1, 1 = got promotion before age 50	
<b>Mid-life health experiences</b>					
Severe health problems	0.17	0.38	2.69	Dummy variable coded 0-1, 1 = had severe health problems before age 50	See description of mid-life work variables.
<b>Mid-life family experiences</b>					
Timing of first child (ref = ages 24-29)			2.03	4-category variable: no children, first child before age 24, first child between ages 24 and 29, first child at ages $\geq 30$	Question: At what age did you become a father/mother for the first time?
No children	0.12	0.32			
Early (<24)	0.11	0.32			
Late ( $\geq 30$ )	0.27	0.44			

Timing of divorce (ref = married) Before or at age 45	0.10	0.30	0.16	4-category variable: married and not divorced (incl. widowed), divorced before age 45, divorced after age 45, never married	Question: Have you ever been divorced? If yes, at what age?
After age 45	0.04	0.20			
Never married	0.05	0.22			
<b>Pretirement financial opportunity structure</b>					
Wealth (log)	11.54	1.40	3.17	Quasi-interval measure, range 7.73-13.25	Question: How large do you estimate your total wealth (own house, savings, stocks, etc., minus debts/mortgage) to be? (1 = less than 10,000 guilders to 7 = more than 1 million guilders). We used the natural logarithm of the class averages (transformed to euros).
Perceived pension shortage (ref = yes) <sup>b</sup>			0.16	3-category variable: yes, don't know, no	Question: Do you think you have sustained pension shortcomings during your career? (1 = no, 2 = yes, 3 = don't know). Missing values were coded as "don't know".
Don't know	0.08	0.28			
No	0.65	0.48			
Financially dependent children	0.67	0.90	0.49	Continuous variable, range 0-4	Question: Do you have children who are still financially dependent? If yes, how many?



<b>Preretirement non-financial opportunity structure</b>		
Subjective work challenge	3.45 0.88 0.41	Items: The work that I am doing is not very challenging; My work is characterized by many challenging tasks (reversed); The work that I am doing has become more and more boring and routine (1 = completely agree to 5 = completely disagree). Question: How would you characterize your health in general? (1 = very good to 5 = very poor, reversed). Question: To which of the following groups does your partner belong (working, unemployed, disabled, retired, househusband/wife)?
Subjective health	4.10 0.83 0.16	1-item scale, range 1 (low level of work challenge) to 5 (high level of work challenge). Cronbach's alpha = 0.75 1-item scale, range 1 (poor health) to 5 (good health)
Partner's work status (ref = not working)	0.57	3-category variable: partner not working, partner working, no partner
Working partner	0.48 0.50	
No partner	0.09 0.28	

<sup>a</sup> This category also includes respondents (N = 31) who indicated they continued working after age 60.  
<sup>b</sup> In the Netherlands an individual is perceived to have a "pension shortage" if his old-age pension is less than 70 percent of his wages (percentage is not explicitly mentioned in the questionnaire).

which they had had a specific experience (entering the labor market, having a first child, and getting divorced). All but one question (age of entering the labor market) regarding mid-life experiences were asked during Wave 2.

Information was collected on three aspects of the preretirement financial opportunity structure: wealth, pension build-up (perceived pension shortage), and financial dependence of children. Three aspects of the preretirement non-financial opportunity structure were also measured: subjective work challenge, subjective health, and work status of the partner. These questions were all asked during Wave 1. Table 3.2 presents the wording, means, standard deviations, percentages of missing values, psychometric properties, and coding schemes of the independent variables. In general, item non-response was low (less than 3.5%). If not mentioned otherwise in Table 3.2, item non-response was dealt with by using single-regression imputation (STATA command `impute`). Given that single-regression imputation might result in underestimated standard errors, we checked –by using the programs `ice` (Royston, 2005) and `mim` in STATA– whether multiple imputation results in more conservative conclusions about the relationships between mid-life experiences and retirement. This was generally not the case. As the (Karlson-Holm-Breen (KHB)) method for testing the indirect effects could not be used for the multiple-imputed data, the models presented are based on variables imputed by single-regression imputation.

### 3.3.3. *Analyses*

To examine the relationships between mid-life experiences and retirement intentions, linear regression models were estimated. For retirement behavior, we used logistic regression models. To test the hypotheses, we analyzed the data in three subsequent steps. In the first step, the relationships between mid-life experiences and retirement were tested without controlling for aspects of the preretirement opportunity structure (a Models). In the second step, measures of the preretirement financial opportunity structure were added to the equations (b Models). In the final step, we added measures of the preretirement non-financial opportunity structure (c Models). In addition, by means of the KHB method (STATA command `khb`), we formally tested whether the financial and non-financial preretirement opportunity structure mediated the relationships between mid-life experiences and retirement. This method provides unbiased decompositions of total effects into direct and indirect effects for both linear and non-linear models (Breen, Karlson, and Holm, 2010). To deal with the multilevel structure of the data (employees of four organizations who are nested in organizational departments), standard errors that allow for intradepartmental correlation were used in the analyses

(STATA command `vce(cluster)`). Organizational dummy variables were included in the models to control for potential organizational-level effects.

### 3.4. Results

The results of the multivariate linear regression analyses to explain retirement intentions (Model 1a-1c) and the logistic regression analyses to explain retirement behavior (Model 2a-2c) are presented in *Table 3.3*.

#### 3.4.1. *Explaining retirement intentions by mid-life experiences*

The results of Model 1a in *Table 3.3* show that mid-life experiences in all studied life spheres are related to retirement intentions. Entering the labor market at an older age and additional training during mid-life are related to weaker early retirement intentions, as are work experiences of dismissal and employer change before age 50. The coefficients for part-time work and promotion are not statistically significant. Health problems during mid-life are related to a stronger intention to retire early. Regarding family mid-life experiences, the results show that men who had their first child after age 30 intend to retire later than those who had their first child between ages 24 and 29. Men who divorced after age 45 are more inclined to retire later than never-divorced married men.

The financial aspects of the preretirement opportunity structure (added in Model 1b) are also highly relevant when explaining retirement intentions. The wealthier the workers, the stronger their intention to retire early. Older workers without a pension shortage are more inclined to retire early than workers with one. The more financially dependent children older workers have, the weaker their intention to retire early. Aspects of the non-financial preretirement situation (added in Model 1c) explain retirement intentions as well. Both a challenging job and a good health situation at baseline are related to weaker intentions to retire early. The effect of the partner's work status is not statistically significant.

*Table 3.4* presents the financial and non-financial indirect effects calculated by the KHB method. The financial hypotheses for retirement intentions are tested in the first column (*cf.* Model 1b). The negative financial indirect effect of employer change suggests that men who changed employers before age 50 have weaker intentions to retire early because of their less beneficial preretirement financial situation, which supports Hypothesis 4a. For mid-life promotion, the results are also in line with the financial Hypothesis (5a):

Table 3.3. Models of retirement intentions and behavior, coefficients and standard errors

Explanatory variables	Retirement intentions <sup>a</sup> (Linear regression model)						Retirement behavior <sup>b</sup> (Logistic regression model)					
	Model 1a		Model 1b		Model 1c		Model 2a		Model 2b		Model 2c	
	Coef.	SE	Coef.	SE	Coef.	SE	Coef.	SE	Coef.	SE	Coef.	SE
Intercept	14.90**	0.81	14.42**	1.02	16.20**	1.02	-21.37**	3.34	-21.22**	4.03	-18.43**	4.06
Age at baseline	-0.13**	0.02	-0.15**	0.02	-0.15**	0.02	0.41**	0.06	0.38**	0.07	0.37**	0.07
<b>Mid-life educational experiences (&lt;age 50)</b>												
Age entering labor market (in 10s)	-0.57**	0.13	-0.58**	0.13	-0.46**	0.12	-0.44*	0.20	-0.35	0.22	-0.20	0.23
Additional training	-0.17*	0.07	-0.18**	0.07	-0.12	0.08	0.25	0.13	0.22	0.12	0.27*	0.13
<b>Mid-life work experiences (&lt;age 50)</b>												
Dismissal	-0.45*	0.22	-0.39	0.21	-0.34	0.19	-0.16	0.37	-0.11	0.35	-0.07	0.34
Part-time work	0.23	0.22	0.24	0.22	0.13	0.22	0.88**	0.34	0.95**	0.32	0.84*	0.35
Employer change	-0.18**	0.06	-0.06	0.07	-0.05	0.07	-0.34	0.17	-0.17	0.19	-0.15	0.20
Promotion	-0.03	0.11	-0.12	0.10	-0.03	0.10	0.23	0.16	0.21	0.17	0.33	0.18
<b>Mid-life health experiences (&lt;age 50)</b>												
Severe health problems	0.40**	0.13	0.42**	0.14	0.24	0.14	0.12	0.18	0.11	0.20	-0.17	0.21
<b>Mid-life family experiences</b>												
Timing of first child (ref = ages 24-29)												
No children	0.04	0.11	-0.10	0.12	-0.02	0.11	-0.49	0.31	-0.74*	0.32	-0.68*	0.34
Early (< 24)	-0.03	0.10	-0.07	0.09	-0.07	0.09	0.18	0.23	0.11	0.22	0.12	0.24
Late (≥ 30)	-0.38**	0.09	-0.26**	0.09	-0.24**	0.09	-0.54**	0.20	-0.34	0.22	-0.31	0.23
Timing of divorce (ref = married)												
Before or at age 45	0.03	0.22	0.11	0.21	0.11	0.21	0.29	0.30	0.38	0.28	0.36	0.30
After age 45	-0.56**	0.21	-0.33	0.20	-0.11	0.19	-0.40	0.37	-0.10	0.36	-0.02	0.38
Never married	-0.39	0.25	-0.30	0.23	-0.19	0.30	0.93	0.51	0.99	0.51	0.77	0.51

<b>Preretirement financial opportunity structure</b>									
Wealth (log)		0.12**	0.03	0.15**	0.04	0.09	0.07	0.12	0.08
Perceived pension shortage (ref = yes)									
Don't know		0.29*	0.13	0.18	0.12	0.49*	0.24	0.33	0.24
No		0.39**	0.10	0.44**	0.10	0.47*	0.23	0.52*	0.24
Financially dependent children		-0.19**	0.04	-0.19**	0.04	-0.35**	0.08	-0.37**	0.08
<b>Preretirement non-financial opportunity structure</b>									
Subjective work challenge				-0.31**	0.05			-0.34**	0.09
Subjective health				-0.21**	0.04			-0.35**	0.08
Partner's work status (ref = not working)									
Working partner				-0.00	0.06			-0.30	0.16
No partner				-0.39	0.22			-0.16	0.38
N	1229	1229	1229	1229	1212	1212	1212	1212	1212
F	37.14	49.12	84.28						
Wald Chi2				192.87		232.36		389.35	
R <sup>2</sup> / Pseudo R <sup>2</sup>	0.21	0.24	0.29	0.23	0.25	0.25	0.27	0.27	

<sup>a</sup> Retirement intentions: high scores indicate that respondents are more inclined to retire earlier.

<sup>b</sup> Retirement behavior: indicating whether (= 1) or not (= 0) respondent retired early between Wave 1 and Wave 2.

Note: \*  $p < .05$ ; \*\*  $p < .01$ . In all models organization is controlled for by including organizational dummy indicators.

Table 3.4. Indirect mid-life effects via the preretirement financial opportunity structure and the preretirement non-financial opportunity structure calculated by means of the KHB method, coefficients and standard errors

Explanatory variables	Retirement intentions via:				Retirement behavior via:			
	Financial situation		Non-financial situation		Financial situation		Non-financial situation	
	(cf. Model 1b)	SE	(cf. Model 1c)	SE	(cf. Model 2b)	SE	(cf. Model 2c)	SE
<b>Mid-life educational experiences (&lt;age 50)</b>								
Age entering labor market (in 10s)	0.01	0.04	-0.12**	0.04	-0.08	0.08	-0.17**	0.05
Additional training	0.01	0.02	-0.06*	0.03	0.03	0.03	-0.07*	0.03
<b>Mid-life work experiences(&lt;age 50)</b>								
Dismissal	-0.07	0.04	-0.05	0.04	-0.09	0.06	-0.06	0.06
Part-time work	-0.03	0.04	0.11*	0.05	-0.05	0.05	0.10	0.07
Employer change	-0.12**	0.03	0.01	0.02	-0.15*	0.07	0.01	0.03
Promotion	0.09*	0.04	-0.10**	0.04	0.03	0.08	-0.13*	0.06
<b>Mid-life health experiences (&lt;age 50)</b>								
Severe health problems	-0.02	0.03	0.20**	0.04	0.01	0.04	0.31**	0.07
<b>Mid-life family experiences</b>								
Timing of first child (ref = ages 24-29)								
No children	0.11**	0.04	-0.10**	0.04	0.20**	0.06	-0.13*	0.05
Early (< 24)	0.03	0.03	0.01	0.03	0.06	0.04	0.02	0.04
Late (≥ 30)	-0.12**	0.04	-0.02	0.02	-0.22**	0.06	-0.03	0.03
Timing of divorce (ref = married)								
Before or at age 45	-0.08*	0.03	0.01	0.05	-0.09	0.05	0.06	0.07
After age 45	-0.22**	0.05	-0.19	0.11	-0.30**	0.09	-0.05	0.18
Never married	-0.08	0.05	-0.09	0.19	-0.06	0.06	0.29	0.31

Note: \*  $p < .05$ ; \*\*  $p < .01$ .

Promotion is related to a more beneficial preretirement financial situation, and therefore to stronger early retirement intentions. For the other work experiences the Hypotheses are not supported (2a and 3a). The negative financial indirect effects of late first birth and late divorce suggest that these experiences result in later intended retirement, partly due to their negative consequences for the preretirement financial situation. These findings support Hypotheses 7a and 8a. For the mid-life educational and health experiences, the financial Hypotheses (1a and 6a) are not supported.

The findings to test the non-financial hypotheses are reported in the second column of Table 3.4 (*cf.* Model 1c). The negative non-financial indirect effects of mid-life educational investments and promotion are in line with the non-financial Hypotheses (1b and 5b). Disentanglement of these indirect effects (not presented in the table) indicates subjective work challenge as the main mediating variable. Hence mid-life educational investments and promotion relate to weaker early retirement intentions partly because they are associated with more challenging preretirement work. The positive non-financial indirect effects of part-time work and health problems in mid-life also support the non-financial Hypotheses (3b and 6b). Health problems in mid-life are related to health problems in the preretirement years, and consequently to stronger intentions to retire early. No support was found for the other non-financial Hypotheses in the work (2b and 4b) and family spheres (7b and 8b).

#### 3.4.2. *Explaining retirement behavior by mid-life experiences*

The results of Model 2a in Table 3.3 show that some of the examined mid-life experiences are related to retirement behavior. The older a worker was when entering the labor market, the less likely he will retire early. Part-time work before age 50 results in a higher likelihood of early retirement. Furthermore, men who made the transition into parenthood relatively late are less likely to retire early.

Model 2b shows that the preretirement financial situation is relevant when explaining retirement behavior. Men without a pension shortage are more likely to retire early compared with those with one. The more financially dependent children men have, the lower their likelihood of early retirement. The non-financial preretirement situation also explains retirement behavior (Model 2c): A higher level of preretirement work challenge and better preretirement health result in a lower likelihood of early retirement.

The third column of Table 3.4 presents the KHB models to test the financial retirement behavior hypotheses. The negative financial indirect effect of employer change is in line with the financial Hypothesis (4a). For the other mid-life work experiences the Hypotheses are not supported (2a, 3a, and 5a). The negative financial indirect effects in the family sphere support the financial Hypotheses (7a and 8a). For example, men who experienced a late first birth are less likely to retire early because they still have financially dependent children in their preretirement years. For the educational and health experiences, the financial Hypotheses are not supported (1a and 6a).

The findings to test the non-financial retirement behavior hypotheses are reported in column 4 of Table 3.4. The negative non-financial indirect effects of the age of entering the labor market, mid-life additional training, and promotion support the non-financial Hypotheses (1b and 5b). The positive non-financial indirect effect of mid-life health problems is also in line with the non-financial Hypothesis (6b). The other non-financial Hypotheses in the work (2b, 3b, and 4b) and family spheres (7b and 8b) are not supported.

### **3.5. Discussion**

The transition from work to retirement is a complex process influenced by multiple factors. This study shows that mid-life experiences in various life spheres already “set the stage” (Settersten, 2003, p. 29) for retirement decision-making. Not only mid-life experiences in the work sphere –which have been central in studies among men– but also those in the educational, health, and family spheres are important for understanding men’s retirement process. These results underscore the significance of the life course proposition of multispherical development. Given that work participation of middle-aged Dutch men is hardly influenced by their experiences in the family sphere (Liefbroer and Dykstra, 2000), it is particularly interesting to see that mid-life family experiences do influence intended and actual labor market participation later in life. A relatively late transition into parenthood is associated with later retirement, which resembles research findings among women (Hank, 2004; Pienta, 1999).

The theoretical and empirical distinction that has been made between financial and non-financial aspects of the preretirement opportunity structure via which mid-life experiences can influence retirement appeared to be informative. First, this approach improves our understanding of the way in which mid-life experiences affect retirement. The results show that



several experiences in the work and family spheres are related to retirement because of their consequences for the preretirement financial situation. The importance of financial factors in explaining retirement is emphasized by economic rational choice theory. In the educational and health spheres, the preretirement financial situation does not seem to play an explanatory role. Experiences in these spheres, as well as some mid-life work experiences, affect retirement via the preretirement non-financial situation (*i.e.*, work characteristics and health status). These non-financial factors have been emphasized in other theories, such as expectancy theory.

Second, the mediation tests improve our understanding of why some mid-life experiences (*e.g.*, promotion) do not have a total effect on retirement: opposing indirect effects appear to be at work. For example, promotion is related to a stronger intention to retire early because making promotion results in a more beneficial preretirement financial situation. But promotion is related to later intended retirement because it results in a more challenging preretirement work situation. Some effects of mid-life experiences on retirement remained significant after controlling for the financial and non-financial aspects of the preretirement opportunity structure. On the one hand, this might be due to the fact that our measures of the preretirement opportunity structure do not fully capture the preretirement situation of older workers. For example, data on income and social capital were not available. On the other hand, it might be that mid-life experiences influence retirement via other factors, such as life goals or attitudes regarding work and leisure, for which theory stills needs to be developed (Raymo *et al.*, 2011).

Studying retirement intentions in addition to retirement behavior has proven to be highly relevant. Whereas only a few mid-life experiences could explain differences in retirement behavior, most of the mid-life experiences we studied could explain differences in retirement intentions. These findings might reflect the limited freedom employees have in their actual retirement decision or changing opportunity structures later in life, which thwart the effects of mid-life experiences on retirement behavior. Especially the restrictions that Dutch employers imposed on retirement behavior in recent decades might have caused the discrepancy between predictors of retirement intentions and behavior. Opportunities for later or gradual retirement have been rare (Van Soest *et al.*, 2006). In the future, however, these discrepancies might be reduced. Dutch employers increasingly encourage workers to remain employed until age 65 (Conen, Henkens, and Schippers, 2011). Moreover, there is a shift from “standardised and collective approaches to all kinds of flexible and individualised plans” (De Vroom, 2004, p. 146), which

might increase employees' individual freedom to decide how and when to retire. Both these trends suggest that our results in the model for retirement intentions will become more important in the near future.

When interpreting the research findings, some limitations of this study should be kept in mind. First, even though the selected organizations are highly diverse in their branches of industry and retirement arrangements, and the sample has substantial variation in important variables like mid-life experiences, work characteristics, and health, the workers in the studied sample are not representative of all Dutch male older workers. This might limit the generalizability of the findings to the national level. Furthermore, the specific characteristics of the Dutch pension and health care systems might limit the generalizability of the findings to other countries. Second, though the availability of information on mid-life experiences is an important strength of our data, it cannot be ruled out that recall or memory bias effects play a part. Past events and experiences have most likely been recorded in terms of the present (Elder and Johnson, 2003). However, the salience and low incidence of the studied life events might have influenced recall accuracy positively (Eisenhower, Mathiowetz, and Morganstein, 1991).

Despite the limitations, this study clearly shows that the transition from work to retirement is related to mid-life experiences. In light of policy objectives to increase the labor force participation of older workers (OECD, 2006), these findings suggest, on the one hand, that measures directed at workers in mid-life (*e.g.*, additional training) might positively influence their labor market participation later in life. On the other hand, the results suggest that changing life courses might contribute to a future trend toward later intended retirement. Whereas the lives of Dutch men and women born between 1931 and 1940 generally reflected the standard life course, life courses de-standardized among cohorts born after 1950. Variation in behavior increased (*e.g.*, divorce became more common), and major responsibilities (*e.g.*, entry into the labor market, family formation) were postponed (Liefbroer and Dykstra, 2000). When linking these trends to the findings of this study, we would expect a decline in the desire to retire early in the (near) future – at least among men. Whether the relationships between mid-life experiences and retirement are similar for (Dutch) women would be a highly relevant question to address in future research. Given the de-standardization of life courses, studying retirement as a process embedded in the total life course will become increasingly important for understanding retirement in the future.

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## 4. Women's retirement intentions and behavior: The role of childbearing and marital histories<sup>1</sup>

### **Abstract**

**Objectives.** Although from a life course perspective women's retirement timing can be expected to be related to family events earlier in life, such as childbirth and divorce, empirical insights into these relationships are limited. This study aims to improve our understanding of the role of childbearing and marital histories in women's retirement transitions by examining retirement intentions and behavior in relation to past and proximal preretirement family experiences.

**Methods.** Analyses are based on three-wave panel data, collected in 2001, 2006-2007, and 2011 among Dutch female older workers (N = 420) and if applicable their partners.

**Results.** Women who postponed childbearing and still have children living at home during preretirement years intend to retire relatively late, as well as ever divorced single women, even when controlling for established correlates of retirement. Women who repartnered after a divorce do not differ from continuously married women in terms of their retirement intentions. Only few of the predictors of retirement intentions also predicted actual retirement behavior.

**Discussion.** Generally, the results highlight the importance of the notion of linked lives for understanding women's retirement processes.

### **4.1. Introduction**

Labor force participation of older women has increased considerably during the last decades in almost all OECD countries (OECD, 2006). In line with this trend, a considerable literature on women's retirement transitions has been developed since the early 1990s. Qualitative studies have examined the specific meaning of retirement for women (*e.g.*, August and Quintero, 2001; Everingham, Warner-Smith, and Byles, 2007; Price, 2000; Richardson, 1999; Simmons and Betschild, 2001; Skirboll and Silverman, 1992), thereby often pointing at the proximal preretirement household situation and women's experiences earlier in life as important factors for understanding their retirement experiences. Various quantitative studies have examined how women's retirement processes are related to the current household situation

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<sup>1</sup> This chapter is submitted to an international scientific journal as: Damman, M., K. Henkens, and M. Kalmijn. Women's retirement intentions and behavior: The role of childbearing and marital histories.

—for example, being married or having resident children— in preretirement years (e.g., Brown and Warner, 2008; Choi, 2002; Pienta, 2003; Raymo *et al.*, 2011; Szinovacz, DeViney, and Davey, 2001). Nevertheless, quantitative studies that explicitly test the relationships between women’s childbearing and marital experiences earlier in life and retirement timing are scarce, even though from a life course perspective it can be expected that more distal life experiences are of importance for understanding retirement. The central question of this study is: To what extent and how can intended and actual retirement timing of female older workers be explained by their timing of childbirth and marital history experiences?

Numerous studies have revealed that childbearing affects women’s labor market behavior during early- and mid-careers (Brewster and Rindfuss, 2000; Drobnič, Blossfeld, and Rohwer, 1999; Vlasblom and Schippers, 2004). Relatively little is known about the relationship between the transition into motherhood and women’s retirement timing. Research has shown that women who had their first child relatively late are more likely to remain in the workforce later in life (Pienta, 1999) and to reject the “retiree identity” (Szinovacz and DeViney, 1999). To our knowledge only one study directly tested the relationships between timing of childbirth and timing of retirement in a systematic manner. In this study Hank (2004) analyzes data from the German Socio-Economic Panel and shows that women who postponed the transition into motherhood are also more likely to postpone retirement. Hank attributes this finding to the relatively strong career orientation of these ‘late child bearers’, but also acknowledges that having relatively young (*i.e.*, less independent) children in the preretirement years might explain the delay in retirement.

In older women’s work and retirement studies, marital status has primarily been included as a control variable (Slevin and Wingrove, 1995). Generally divorced women seem to be more likely than married women to work during late-careers (Choi, 2002; Pienta, 1999; Pienta *et al.*, 1994) and have been found to retire later (e.g., Brown and Warner, 2008; Raymo *et al.*, 2011). Experiencing a divorce does not imply, however, that one remains single. Many divorced persons remarry or cohabit with a partner, resulting in complex and diverse partnership history patterns (Coleman, Ganong, and Fine, 2000; De Graaf and Kalmijn, 2003; De Jong Gierveld, 2004; Mills, 2004). In broad marital status measures these complexities remain hidden. Relatively little is known about (a) the role prior divorce experiences play in the retirement process and (b) about the potential compensating effects of repartnering after a divorce.

This study will contribute to the literature on women's retirement in three ways. First, we aim to improve our understanding of the relationship between timing of childbirth and timing of retirement, by examining how the timing of childbirth is associated with retirement timing with and without taking the proximal preretirement household situation into account. Second, we will study the impact of marital history experiences on women's retirement and examine the potentially compensating role of repartnering after divorce. Given that the resources and retirement timing of the partner may encourage or rather discourage early retirement (Denaeghel, Mortelmans, and Borghgraef, 2011; Szinovacz, 2002; Szinovacz and DeViney, 2000), for the group of women who live with a partner we test the relationships between various partner characteristics and women's retirement timing. Third, we acknowledge the process-character of retirement (Beehr, 1986) by not only examining the impact of family history experiences on women's retirement behavior but also on retirement intentions. Most studies solely focus on retirement behavior (*e.g.*, Brown and Warner, 2008; Hank, 2004; Henretta, O'Rand, and Chan, 1993; O'Rand and Henretta, 1982; Raymo *et al.*, 2011; Szinovacz and DeViney, 2000). Only few studies pay attention to retirement intentions (*e.g.*, Honig, 1998; Zimmerman, Mitchell, Wister, and Gutman, 2000). None examine intentions as well as behavior among the same women. Given that contextual forces (*e.g.*, forced retirement, policy reforms) might thwart retirement processes during late-careers, studying intentions and behavior simultaneously can be expected to result in a more comprehensive understanding of the way in which women's retirement processes are embedded in the family life course.

In this study three-wave panel data collected in 2001, 2006-2007, and 2011 among more than 400 Dutch female older workers –aged 50 and over at the first Wave (*cf.* OECD, 2006)– and if applicable their partners will be analyzed to study the relationships between women's family histories and retirement timing. Given that all women were employed at Wave 1, we can study their retirement intentions at Wave 1 and their actual retirement timing in the 10 years after that. Retrospective questions on life histories offer the possibility to study the effects of childbearing and marital histories on retirement. In the Netherlands, the net labor participation rate among female older workers (ages 50 to 65) has increased noticeably in recent years: From 18 percent in the beginning of the 1990s, to 30 percent in 2001 and 49 percent in 2011 (Statistics Netherlands, 2013a). From 2001 to 2007, the mean retirement age of Dutch female employees has been around age 61. After 2007, the mean retirement age increased to about 63 in 2011 (Statistics Netherlands, 2013g).

## 4.2. Background

Older working women form a highly diverse group in terms of their childbearing and marital histories. From a life course perspective (Elder, 1994; Settersten, 2003), this variation can be expected to be of importance for understanding differences in their retirement processes. The notion of ‘linked lives’ points at the interdependence of the lives of individuals, and the proposition of ‘lifelong development’ implies that individual behavior cannot be understood thoroughly without information on preceding life experiences. In the retirement literature past life experiences are generally hypothesized to be linked to retirement via the opportunity structure later in life (Damman *et al.*, 2011). Family history experiences will be associated with the preretirement family, work, and financial situation, and consequently can be expected to affect retirement.

### 4.2.1. *Childbearing, child rearing, and retirement timing*

The age at which women make the transition into parenthood increased considerably in many countries during the past decennia (Gustafsson, 2001). Women who had their first child relatively late will generally have made more investments in education and their early working career than women who had their first child early (Liefbroer and Dykstra, 2000). Educational investments have been found to be an important predictor of access to jobs involving complex work, that is, jobs with a high level and broad scope of cognitive challenge (Hyllegard and Lavin, 1992). Given that prior research has shown that substantively complex or challenging jobs are related to later (intended) retirement (Hayward *et al.*, 1998; Hayward *et al.*, 1989; Henkens, 1999), women who made the transition into parenthood relatively late can be expected to retire relatively late because of their more beneficial preretirement work situation and stronger labor force attachment (Pienta, 1999). Consequently, it can be hypothesized that women who had their first child relatively late (intend to) retire later than women who had their first child relatively early (Hypothesis 1).

The effect of the timing of childbearing cannot be seen in isolation from the preretirement household situation. Women who had their first birth relatively late will be more likely than women who had their first birth early to have relatively young children –who might still be living at home– during the preretirement years. Previous research has shown that having children in the household delays women’s retirement (Pienta, 2003; Szinovacz and DeViney, 2000; Szinovacz *et al.*, 2001). The financial needs of dependent children might pose a barrier for women to stop working (Hank, 2004;

Szinovacz *et al.*, 2001). Moreover, for women who have children living at home the retiree status might not feel appropriate yet because of these financial obligations. As shown in a study by Choi (2002) older women who have a child living at home are less likely to define themselves as retired than childless women and the 'child-not-at-home' group, suggesting they are hesitant to view themselves as retirees. Consequently, mothers who still have child(ren) living at home during preretirement years are expected to (intend to) retire later than mothers who have a so-called 'empty nest' during these years (Hypothesis 2).

#### 4.2.2. *Marital histories and retirement timing*

Since the 1960s a rise in divorce rates can be observed in most European countries (González and Viitanen, 2009). Divorces have been found to have important consequences for women's financial resources. The low household income of women in the years after divorce (Poortman, 2000), which will be reflected in a lower pension, might limit the possibilities to retire early. Divorced women are less likely than never married women to be covered by private pensions (Ginn, 2003; Price and Ginn, 2003) and have been found to have lower (pension) income in old age compared with married (Arber, 2004; Arber, Price, Davidson, and Perren, 2003; Fokkema and Van Solinge, 2000; Vartanian and McNamara, 2002; Yabiku, 2000) or never married women (Fasang *et al.*, 2012; McDonald and Robb, 2004). They also accumulate less wealth than women who have continuously been married (Addo and Lichter, 2013). As noted by Szinovacz and DeViney (2000), "a history of marital disruptions can be expected to lower the economic feasibility of retirement even among remarried individuals" (p. 477). The experience of a divorce might also affect women's social resources. Whereas divorced women are more involved with friends than first married women, they have less contact with neighbors, participate less in social clubs, and are less likely to participate in volunteer work (Kalmijn and Broese van Groenou, 2005). Hence, especially for divorced women the social support offered at work (Bossé, Aldwin, Levenson, Workman-Daniels, and Ekerdt, 1990) can be expected to be highly relevant in terms of their social integration. Moreover, the workplace is an important setting for single divorced women to find a new partner (De Graaf and Kalmijn, 2003). Retiring early therefore can be expected to be relatively unattractive for divorced women. Based on these arguments, we generally hypothesize that female older workers who have ever been divorced (intend to) retire later than continuously married women (Hypothesis 3).

Marital or partner relationships are highly diverse and dynamic (Coleman *et al.*, 2000; De Jong Gierveld, 2004). Some divorced women remain single, whereas others will find a new partner and remarry or start cohabiting. Having a partner is likely to affect women's retirement opportunities positively. The partner's financial resources might enable married or cohabiting women to stop working earlier than women who do not live with a partner. Moreover, for women who have a partner the transition into retirement might be more attractive than for women who are single, given that they have their partner to spend their leisure time with (Blau, 1998; Blau and Riphahn, 1999). Women who live with a partner are, however, a heterogeneous group in terms of their household situation. In line with the notion of 'linked lives', various studies have shown that women's retirement is related to the characteristics (*e.g.*, Denaeghel *et al.*, 2011; Pienta, 2003; Szinovacz and DeViney, 2000) –such as age, health, and income– and retirement transition of the spouse (*e.g.*, Henretta *et al.*, 1993; Moen, Sweet, and Swisher, 2005; Smith and Moen, 1998; Szinovacz, 2002). We hypothesize that (a) women who are married or cohabit with a partner in preretirement years (intend to) retire earlier than women who do not live with a partner (Hypothesis 4a) and (b) women are more likely to (intend to) retire early if their partner is relatively old, less healthy, earns more, and intends to retire early (Hypothesis 4b).

### 4.3. Method

#### 4.3.1. Sample

The NIDI Work and Retirement Panel data are three-wave panel data collected by the Netherlands Interdisciplinary Demographic Institute among Dutch older workers and (if applicable) their partners. In 2001 (Wave 1), data were collected among a random sample of civil servants aged 50-64 years, and all workers aged 50-64 years of three large Dutch multinational private-sector organizations (active in information and communication technology, retail, and manufacturing). In total, 3,899 older workers received a mail questionnaire, including 1,053 female workers. Of these women 611 completed the questionnaire (response rate 58%). A follow-up study was carried out in 2006-2007 among surviving and traceable participants of the first Wave. Of the 574 questionnaires that were sent out to women 433 were returned (response rate 75%). The third round of data collection took place in 2011 among all 422 surviving and traceable respondents of the second Wave. The Wave 3 questionnaire was completed by 314 women (response rate 74%). Given that in the ICT and manufacturing organizations relatively few women aged 50 and over were employed, the large majority of the female



respondents worked in the retail industry (*i.e.*, shop personnel) or as civil servants for the central government.

In the survey respondents were, among other things, asked about their retirement intentions (Wave 1), year/age of retirement (Waves 2 and 3), preretirement situation (Wave 1), and life histories (mainly Wave 2). Given that the retrospective data on childbearing and divorce histories were collected during the second Wave, the base sample consists of 433 women who at least participated in the first and second Wave of data collection. Women who lacked critical information on the dependent variables (3% of base sample,  $N = 13$ ) were removed from the sample, resulting in an analytic sample of 420 women, who were on average 53.9 years old at Wave 1 (age range is 50–62 years). A partner questionnaire was available for 90 percent of the respondents who were living with a partner at Wave 1 ( $N = 286$ ).

#### 4.3.2. *Measures*

##### *Dependent variables*

Early retirement *intentions* were measured at Wave 1 by means of four questions that constitute an extended version of the scale used by Henkens (1999): Do you intend to stop working before age 65? (1 = no, 2 = I don't know (yet), 3 = yes); At which age do you want to stop working? (reversed); Do you intend to continue working after you reach the age of 60? (1 = yes, certainly to 5 = no, certainly not); If you were able to choose, at what age would you like to stop working? (reversed). Given that response categories differed between the items, an aggregated measure was constructed by calculating the mean score of the available standardized items ( $\alpha = .87$ ). We standardized the scale to obtain effect sizes for the dummy variables in the analyses. High scale scores indicate that respondents are more inclined to retire early.

Based on information provided during Waves 2 and 3 retirement *behavior*—that is, whether and when (age) respondents retired—was determined. Respondents were considered as retired if they made use of an (early) retirement arrangement during the study period. Women who were not yet retired at Wave 3 (or at Wave 2 if they did not participate in Wave 3) were treated as right-censored.

##### *Independent variables*

To measure *childbearing histories* respondents were asked at what age they became a mother for the first time (if applicable). Responses were coded

into three categories: (1) childless, (2) early childbearing, and (3) late childbearing. We distinguish between ‘early’ and ‘late’ childbearing by the upper quartile of the age of first birth in the sample (age 27). By combining the childbearing history information with characteristics of the household composition at Wave 1 –that is, whether the respondent has children living at home– different *child rearing career* groups were distinguished that reflect both past and present experiences with respect to having children in the household: (1) childless, (2a) early childbearing-empty nest, (2b) early childbearing-child at home, (3a) late childbearing-empty nest, (3b) late childbearing-child at home (see *Table 4.1* for descriptive statistics). We used information about the respondent’s age when the last child left the parental home to construct a time-varying measure of child rearing careers, which was included in the models for retirement behavior.

*Table 4.1. Descriptive sample statistics*

Variables	Full sample	Person-years
	N = 420 (Partner variables N = 286)	N = 2841 (Partner variables N = 1870)
	M (SD) or % <sup>a</sup>	M (SD) or % <sup>a</sup>
Childbearing history		
No children	23.1%	23.2%
Early first birth ( $\leq 27$ )	60.5%	59.7%
Late first birth ( $> 27$ )	16.4%	17.1%
Child rearing career (past and present)		
No children	23.1%	23.2%
Early first birth-empty nest	52.1%	54.8%
Early first birth-child at home	8.3%	4.8%
Late first birth-empty nest	6.9%	12.3%
Late first birth-child at home	9.5%	4.9%
Marital history		
Never married	9.8%	10.4%
Married-never divorced	62.1%	61.0%
Ever married-ever divorced	23.8%	24.8%
Widowed	4.3%	3.8%
Marital career (past and present)		
Never married, no partner	8.6%	9.0%
Married-never divorced <sup>b</sup>	64.3%	63.1%
Ever divorced, repartnered	11.2%	10.4%
Ever divorced, no partner	12.6%	14.4%
Widowed, no partner	3.3%	3.0%

Age	53.92 (2.67)	56.78 (3.16)
Wealth		
Low (<50.000 guilders)	31.2%	32.2%
Middle	19.0%	19.7%
High (>200.000 guilders)	39.0%	37.0%
Missing	10.7%	11.1%
Perceived pension shortage		
Yes	46.4%	48.4%
Don't know	26.0%	25.6%
No	27.6%	26.0%
Subjective health	4.02 (0.80)	4.05 (0.76)
Education	10.85 (2.68)	10.95 (2.77)
Years in labor force	29.51 (8.38)	32.34 (8.60)
Subjective work challenge	3.07 (0.93)	3.12 (0.94)
Number of work hours	30.26 (9.27)	30.83 (9.03)
<i>Partner variables<sup>c</sup></i>		
Age difference partners	3.02 (3.90)	3.01 (3.73)
Subjective health partner	4.09 (0.80)	4.10 (0.82)
Income partner	1732.85 (643.11)	1724.65 (649.60)
Work status partner		
Not working	29.4%	25.4%
Intends to retire early (<age 65)	56.3%	57.5%
Intends to retire late (≥age 65)	14.3%	17.1%

<sup>a</sup> No standard deviations are displayed for binary variables.

<sup>b</sup> This group also includes 5 never married and 4 widowed women who are living with a partner.

<sup>c</sup> Based on the partner questionnaire, N = 286.

To measure *marital histories* information about the marital status at Wave 1 is combined with retrospective information about divorce histories (*i.e.*, whether respondents have ever been divorced). Based on this information, the following categories were distinguished: (1) never married, (2) married and never divorced, (3) ever divorced, and (4) widowed. By combining these marital histories with information about the preretirement partner status (*i.e.*, whether the respondent lives with a partner) we further divided the 'ever divorced' group into (3a) those who repartnered, and (3b) those who remained single, to construct a measure of *marital careers*. Unmarried cohabitation is uncommon for the studied cohort, therefore we do not distinguish between married and cohabiting women. The few never married (N = 5) and widowed

(N = 4) women who live with a partner, were grouped with the married women in the marital careers measure.

Models are estimated with and without controlling for established correlates of retirement timing, which were measured at Wave 1. In all models the respondents' *age* is controlled for, either as a time-constant (intention models) or a time-varying (behavior models) variable. In the retirement literature employees' financial and health situation have been shown to be highly relevant for understanding retirement (Byles *et al.*, 2013; Schalk *et al.*, 2010). Two measures of the preretirement financial situation were used. The respondents were asked to estimate their total *wealth* (*i.e.*, own house, savings, stocks, etc., minus debts/mortgage; 1 = less than 10,000 guilders [ $\pm$  4,500 Euros] to 7 = more than 1 million guilders [ $\pm$  450,000 Euros]); responses were coded into four categories. Moreover, respondents were asked whether they perceive to have a *pension shortage* by the question "Do you think you have sustained pension shortcomings during your career" (1 = yes; 2 = don't know; 3 = no). The preretirement *subjective health* situation was measured by the question "How would you characterize your health in general?" (1 = very good to 5 = very poor). The variable was recoded in such a way that higher values reflect a better health situation.

Additionally we account for several work-related predictors of retirement. The respondent's highest *educational degree* (1 = elementary education to 7 = university) was recoded into the minimum number of years necessary to reach the respective educational levels (*i.e.*, 6 to 17 years). Regarding their work histories women were asked at Wave 1 to indicate the age at which they started working and for how many years in total they have been out of the labor force after that (if applicable). We used this information to calculate the *number of years spent in the labor force* at Wave 1. In the models for retirement behavior this measure is included as a time-varying covariate. Prior research has shown that *subjective work challenge* is an important predictor of (intended) retirement timing (*e.g.*, Henkens, 1999). Work challenge was measured by a scale based on the following three items ( $\alpha = .76$ ): The work that I am doing is not very challenging; My work is characterized by many challenging tasks (reversed); The work that I am doing has become more and more boring and routine (1 = completely agree to 5 = completely disagree). High scale scores reflect higher levels of subjective work challenge. Given that part-time work is common among women in the Netherlands, we control for the weekly *work hours* of the respondents. Information on work hours was provided by the participating organizations (range 0.10-1.00, where

1 represents a full-time work week). We multiplied these values by 40 to obtain the formal number of work hours per week.

Among women who live with a partner, characteristics of the partner are incorporated in the analyses. By subtracting the respondent's age from the partner's age, the *age difference* between partners was determined. The *partner's subjective health* was measured by asking the partner the following question: "How would you characterize your health in general?" (1 = very good to 5 = very poor; reversed). To determine the *partner's net monthly income*, we used the class averages of the reported income (1 = no income to 7 = more than 5000 guilders) and transformed these values to euros. The following categories were distinguished to measure the *partner's work status*: (1) not working, (2) working, expects to retire before the public pension age of 65 (reference category), (3) working, expects to retire late (at age 65 or later). In general, item non-response was low (less than 3.6%) and dealt with by using single-regression imputation (STATA command *impute*). On the wealth variable item non-response was higher (10.7%) and missing values were therefore coded into a separate category.

#### 4.3.3. *Analyses*

Linear regression models were estimated to study the relationships between family experiences and retirement intentions. Given that the information on retirement behavior is available in discrete time units (*i.e.*, ages), we turned to discrete-time event history models to test our hypotheses regarding retirement behavior (Mills, 2011). The data were reorganized into a person-year file. Each year the respondent was observed –from the age at Wave 1 until the age of retirement/ right censoring– contributes an observation to the data. Left-truncation was accounted for by using the age at Wave 1 as the moment respondents enter the study. Respondents need to be under observation to be included in the risk set (Guo, 1993). The person-year file is analyzed by logistic regression models, in which the occurrence of an event (*i.e.*, retirement) rather than experiencing no event is the dependent variable. Duration dependency is assessed by using dummy variables of age groups in the model. To allow for unobserved heterogeneity a random effect was included in the model, which corresponds to unobserved characteristics that are specific to an individual and fixed over time (Steele, 2005). Organizational dummy variables were included in all models to control for potential organizational effects.

#### 4.4. Results

Table 4.2 shows the results of the multivariate linear regression analyses to explain retirement intentions at Wave 1. In Table 4.3 the discrete-time event history models for explaining retirement behavior are presented. The statistical models are estimated in four steps. In the first step, the relationships between childbearing and marital history experiences and retirement are examined (a Models). In the second step, the childbearing and marital history models are extended by also taking the preretirement household situation into account (b Models). In the third step, we added measures of the preretirement financial, health, and work opportunity structure to the equations to assess the extent to which the relationships between family experiences and retirement can be explained by these factors (c Models). In the fourth step, the model is solely estimated for women who live with a partner and partner characteristics are incorporated (d Models).

##### 4.4.1. Retirement intentions

Only a small percentage of the studied women (9%) intends to continue working until the Dutch public pension age, which was age 65 in 2001. The majority intends to retire considerably earlier: The median age women want to stop working is 60. The results of Model 1a in Table 4.2 show that childless women and women who made the transition into parenthood relatively late do not differ from women who had their first birth earlier in terms of retirement intentions. When the preretirement family situation is taken into account (see Model 1b), group differences become more pronounced. The findings suggest that especially women who made the transition into parenthood relatively late and still have children living at home during preretirement years intend to retire later than those in the reference group (*i.e.*, women who had their first child early and have an ‘empty nest’ during preretirement years). Given that we standardized the retirement intention scale, the coefficients of the dummy variables reflect effect sizes in terms of Cohen’s *d*. The Cohen’s *d* value is -0.38, which is a medium effect. Retirement intentions of women in the ‘early first birth–child at home’ group did not differ significantly from those in the reference group.

Regarding marital histories the results of Model 1a clearly show that women who have ever been divorced intend to retire later than women who have continuously been married, which supports Hypothesis 3. The timing of the divorce also seems to play a role. Whereas the general effect of being ever divorced is -0.43, the effect is -0.27 ( $t(409) = -1.87, p = .062$ ) for those who divorced before age 40, and -0.59 ( $t(409) = -4.03, p < .001$ ) for those who

divorced at age 40 or later (not shown in table). In Model 1b, the group of women who have ever been divorced is subdivided into those who repartnered and those who remained single after the divorce. The results suggest that repartnering can compensate the effect of divorce on retirement intentions. Whereas ever divorced single women intend to retire later than continuously married women, for divorced women who repartnered the contrast is not statistically significant. In terms of Cohen's  $d$ , the effect size for single divorced women is  $-0.71$ , which is relatively large. The difference between the two 'ever divorced' groups is statistically significant ( $b = -0.55$ ,  $t(407) = -3.07$ ,  $p = .002$ ). Single widowed women as well as single never married women are also found to intend to retire later than continuously married women. As expected in Hypothesis 4a, the results generally show that not living with a partner is associated with intentions to retire relatively late.

The preretirement financial, health, and work situations are related to retirement intentions in the expected way (see Model 1c). Women who have a better financial situation—wealthier women and those without a pension shortage—are more inclined to retire early than women whose financial situation is poorer. A better health situation, a more challenging job, and a larger number of weekly work hours are related to the intention to retire relatively late. The more years women have been engaged in paid work over the life course, the earlier they intend to retire. The effect of educational level is not statistically significant. Most coefficients of the child rearing and marital career variables hardly change when the measures of the preretirement situation are added to the models.

The retirement intentions of women who live with a partner are associated with the characteristics of the partner (see Model 1d). Especially the retirement intentions of the partner seem to be of importance. Women whose partner intends to retire relatively late, are more likely to intend to retire late themselves. The coefficients for the age difference between partners and the income of the partner are strictly not statistically significant, but in the expected direction. The subjective health of the partner does not seem to play a role in the retirement intentions of the studied women. When controlling for partner characteristics, the contrast of the 'late first birth—child at home' group remains statistically significant.

#### 4.4.2. *Retirement behavior*

Of the studied women 70 percent retired within the time period they were observed. Their mean retirement age was 59.70 years ( $SD = 2.50$ ). The

Table 4.2. Models of retirement intentions<sup>a</sup>, coefficients and standard errors

Variable	Model 1a		Model 1b		Model 1c		Model 1d	
	Full sample	SE, b	Full sample	SE, b	Full sample	SE, b	Living with partner	SE, b
Intercept	-0.20†	0.11	-0.16	0.11	-0.28*	0.13	-0.24	0.19
Age at baseline (standardized)	-0.26***	0.04	-0.27***	0.05	-0.29***	0.05	-0.23***	0.06
Childbearing history								
No children	0.03	0.13						
Early first birth ( $\leq 27$ )	Ref.							
Late first birth ( $> 27$ )	-0.21†	0.13						
Child rearing career (past and present)								
No children			-0.00	0.13	-0.14	0.13	-0.06	0.18
Early first birth-empty nest			Ref.		Ref.		Ref.	
Early first birth-child at home			-0.14	0.16	-0.15	0.16	-0.23	0.20
Late first birth-empty nest			-0.01	0.18	0.01	0.18	-0.05	0.24
Late first birth-child at home			-0.38*	0.16	-0.36*	0.15	-0.49**	0.19
Marital history								
Never married	-0.32†	0.17						
Married-never divorced	Ref.							
Ever married-ever divorced	-0.43***	0.11						
Widowed	-0.46*	0.22						
Marital career (past and present)								
Never married, no partner			-0.41*	0.18	-0.38*	0.18		
Married-never divorced <sup>b</sup>			Ref.		Ref.		Ref.	
Ever divorced, repartnered			-0.16	0.14	-0.08	0.14	0.04	0.18
Ever divorced, no partner			-0.71***	0.14	-0.51***	0.14		
Widowed, no partner <sup>c</sup>			-0.56*	0.25	-0.52*	0.24		



Wealth			
Low (<50.000 guilders)	Ref.	0.12	Ref.
Middle	0.19	0.11	0.17
High (>200.000 guilders)	0.27*	0.11	0.25†
Missing	0.04	0.15	-0.03
Perceived pension shortage			
Yes	Ref.		Ref.
Don't know	0.19†	0.11	0.34*
No	0.23*	0.10	0.25†
Subjective health (standardized)	-0.11*	0.04	-0.07
Education (standardized)	-0.02	0.05	0.02
Years in labor force (standardized)	0.11*	0.05	0.11†
Subjective work challenge (standardized)	-0.21***	0.05	-0.23***
Number of work hours (standardized)	-0.12*	0.05	-0.11
Age difference partners (standardized)			0.12†
Subjective health partner (standardized)			0.02
Income partner (standardized)			0.12†
Work status partner			-0.14
Not working			Ref.
Intends to retire early (<age 65)			-0.43**
Intends to retire late (≥age 65)			0.17
R <sup>2</sup>	0.21	0.24	0.28
F	11.98	10.59	4.31
N	420	420	286

<sup>a</sup> Retirement intention – High scores indicate that respondents are more inclined to retire earlier. <sup>b</sup> This group also includes 5 never married and 4 widowed women who are living with a partner. <sup>c</sup> The group of widowed women is very small ( $n = 14$ ) so the coefficients should be interpreted with caution. †  $p < .10$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$ .

Note: The dependent variable and continuous independent variables are standardized. In all models organization is controlled for by including organizational dummy variables.

Table 4.3. Models of retirement behavior<sup>a</sup>, coefficients and standard errors

Variable	Model 2a		Model 2b		Model 2c		Model 2d	
	B	SE b	Full sample	SE b	B	SE b	B	SE b
Intercept	-4.94***	0.39	-4.95***	0.39	-3.88***	0.78	-4.93***	1.19
Age category <sup>b</sup>								
50-55	Ref.		Ref.		Ref.		2.56***	0.47
56-57	2.30***	0.35	2.31***	0.35	2.31***	0.35	3.13***	0.52
58-59	2.62***	0.36	2.64***	0.36	2.67***	0.37	4.09***	0.62
60-61	3.37***	0.40	3.42***	0.40	3.49***	0.42	5.07***	0.79
62-63	4.34***	0.51	4.44***	0.50	4.59***	0.53	5.60***	1.02
64-65	4.77***	0.69	4.90***	0.68	5.11***	0.70		
Childbearing history								
No children	0.05	0.20						
Early first birth ( $\leq 27$ )	Ref.							
Late first birth ( $> 27$ )	-0.32	0.20						
Child rearing career (past and present) <sup>b</sup>								
No children			0.02	0.20	-0.19	0.22	-0.02	0.31
Early first birth-empty nest			Ref.		Ref.		Ref.	
Early first birth-child at home			-0.00	0.41	0.01	0.42	-0.17	0.52
Late first birth-empty nest			-0.33	0.22	-0.27	0.23	-0.39	0.31
Late first birth-child at home			-0.53	0.47	-0.60	0.49	-0.68	0.57
Marital history								
Never married	-0.20	0.29						
Married-never divorced	Ref.							
Ever married-ever divorced	-0.22	0.18						
Widowed	-0.54	0.38						
Marital career (past and present)								
Never married, no partner			-0.30	0.31	-0.31	0.32		
Married-never divorced <sup>c</sup>			Ref.		Ref.		Ref.	

Ever divorced, repartnered	0.12	0.23	0.16	0.24	0.27	0.33
Ever divorced, no partner	-0.58*	0.25	-0.39	0.26		
Widowed, no partner <sup>d</sup>	-0.78†	0.43	-0.70	0.44		
Wealth						
Low (<50.000 guilders)			Ref.		Ref.	
Middle			0.36†	0.21	0.43	0.31
High (>200.000 guilders)			0.33†	0.19	0.36	0.27
Missing			-0.18	0.26	-0.05	0.36
Perceived pension shortage						
Yes			Ref.		Ref.	
Don't know			0.30	0.20	0.26	0.26
No			0.43*	0.18	0.37	0.24
Subjective health			-0.23*	0.10	-0.22	0.14
Education			0.01	0.03	0.06	0.05
Years in labor force <sup>b</sup>			0.02†	0.01	0.02	0.01
Subjective work challenge			-0.21*	0.09	-0.16	0.12
Number of work hours			-0.01	0.01	-0.02	0.01
Age difference partners					-0.01	0.03
Subjective health partner					-0.06	0.13
Income partner					0.00	0.00
Work status partner						
Not working					0.16	0.27
Intends to retire early (<age 65)					Ref.	
Intends to retire late (≥age 65)					-0.46	0.31
Lnsig2u	-3.44	9.29	-2.67	4.06	-2.41	-0.95
Wald X <sup>2</sup>	82.56		87.10		90.11	53.54
Number of observations/Number of groups	2841/420	2841/420	2841/420	2841/420	1870/286	1870/286

<sup>a</sup> Retirement behavior – High scores indicate that respondents have a higher chance of retirement. <sup>b</sup> Time-varying covariate. <sup>c</sup> This group also includes 5 never married and 4 widowed women who are living with a partner. <sup>d</sup> The group of widowed women is very small ( $n = 14$ ) so the coefficients should be interpreted with caution. †  $p < .10$ ; \*  $p < .05$ ; \*\*  $p < .01$ ; \*\*\*  $p < .001$ . Note: In all models organization is controlled for by including organizational dummy variables.

results of the discrete-time event history analyses for explaining retirement behavior are presented in Table 4.3. As expected, age is a clear predictor of retirement. The older a woman is, the higher her retirement chances. The effects of family histories are less pronounced. For childbearing histories none of the group differences are statistically significant (see Model 2a). When taking the preretirement family situation into account (see Model 2b), child rearing careers still are not related to retirement timing. Consequently, no support was found for Hypotheses 1 and 2.

With respect to marital histories, the results of Model 2a show that retirement rates do not differ between ever divorced and continuously married women, so no support is found for Hypothesis 3. Nevertheless, when the group of divorced women is studied in more detail (see Model 2b), we see that those who remained single after the experience of a divorce retire later than continuously married women. The effect for women who repartnered after a divorce is not statistically significant.

In Model 2c measures of the preretirement financial, health, and work situation are added to the model. Women who perceive to have a pension shortage retire later than those who perceive to have no pension shortage. A good health situation is found to be associated with lower chances to retire. Having a challenging job is related to retirement behavior as well: The more challenging women's jobs are, the later they retire. The effects of wealth, education, years in the labor force, and preretirement work hours are not statistically significant. When the measures of the preretirement financial, health, and work situation are added to the model the coefficient of the 'divorced-no partner' group is no longer significant, suggesting that the effect is mediated by these variables. Among women who live with a partner, none of the studied partner characteristics has a statistically significant effect on retirement behavior (see Model 2d).

#### **4.5. Discussion**

Rising labor force participation rates of older women increase the importance of understanding their transitions from work to retirement. This study focuses on the role family history experiences play in women's retirement processes. The results suggest that the family sphere is an independent force affecting women's (intended) retirement timing. Even when established correlates of retirement timing are controlled for child rearing and marital careers are related to women's retirement intentions. These findings are compatible with

the life course perspective, which emphasizes the interconnection between life spheres, the linkages between the lives of individuals, and the importance of experiences earlier in life (Settersten, 2003). The theoretical and empirical distinction that has been made between past and proximal preretirement aspects of the family life course improved our understanding of the way in which family histories are related to women's retirement processes.

Regarding childbearing histories, the research findings suggest that especially women who made the transition into parenthood relatively late and still have children living at home during preretirement years intend to retire relatively late. The general effect of the timing of first birth was in the same direction as in the study of Hank (2004), but not statistically significant. These findings suggest that women's retirement processes are likely to be delayed when having relatively young children in the household. Interestingly, women's educational level, years in the labor force, work challenge, and work hours—all potential indicators of career orientations—did not explain differences in retirement intentions between the groups of mothers. Even though childless women generally fare better than mothers in terms of pension building (Ginn, 2003; Ginn and Arber, 2002), they did not differ from mothers in terms of their retirement timing in this study. Whereas childless women may have acquired more pension benefits over the life course, they might also be more career oriented (Szinovacz *et al.*, 2001). Probably due to these opposing mechanisms, no overall effect is found.

With regard to marital histories, women who have ever been divorced were found to intend to retire later than continuously married women. Especially women who experienced a divorce later in mid-life (*i.e.*, after age 40) intended to retire relatively late, which might reflect the fact that these women have had less time to recover from or adapt to the divorce experience. In line with prior studies showing that repartnering may function as a strategy to compensate the negative financial consequences of a divorce (*e.g.*, Dewilde and Uunk, 2008; Jansen, Mortelmans, and Snoeckx, 2009; Wilmoth and Koso, 2002), our study results suggest that also in terms of retirement timing repartnering may be perceived as a strategy to offset the negative divorce effects. Retirement timing of women who repartnered after a divorce does not differ from continuously married women. For women who remained single after the divorce, continued work seems to be the general strategy to deal with the losses associated with divorce. Also never married and widowed women without a partner intend to retire later than continuously married women, even when controlling for financial, work, and health resources in preretirement years. These findings highlight the

importance of having a partner in women's retirement processes and might suggest that for women without a partner the workplace is highly relevant in terms of their social integration. Among women who live with a partner, especially the retirement intention of the partner seems to be associated with women's retirement. The effects of the age difference between partners and the partner's income on retirement intentions were in the expected direction, but not statistically significant. These findings provide additional support for the notion that partners tend to synchronize their retirement (Smith and Moen, 1998; Szinovacz and DeViney, 2000).

Examining retirement intentions in addition to retirement behavior has proven to be highly relevant. As expected most of the hypothesized predictors were found to explain differences in retirement intentions, whereas for retirement behavior the effects were less pronounced. Earlier studies suggest that retirement intentions are not always reflected in actual behavior (Henkens and Tazelaar, 1997; Raymo *et al.*, 2010). Relationships between family histories and retirement may be thwarted during late-careers. Most likely the Dutch retirement context during the last decade plays an important role here. In the beginning of the 21<sup>st</sup> century there still was a strong "early exit culture" in the Netherlands (De Vroom, 2004, p. 120). Dutch employers offered few opportunities for later retirement, and early retirement programs were designed in such a way that leaving the workforce at early retirement age was an offer older workers could not refuse (Van Solinge and Henkens, 2010). During this period many workers retired earlier than they intended. The last years the Dutch government has implemented several policy changes to reverse the early exit culture and to make continued work financially more attractive for older workers. For example, in 2006 a new law was introduced, in which all tax facilities to stop working before age 65 are abolished for cohorts born after 1949. As a result, especially among the younger cohorts studied, many workers have extended their work lives beyond the intended retirement age they reported a decade ago. Contextual forces seem to have limited the possibilities for Dutch women to realize their retirement intentions during the last decade.

When interpreting the research results, some limitations of this study should be kept in mind. First, although the study sample has substantial variation in terms of life histories, work characteristics, and health, the employees in the sample are not representative of all female older workers in the Netherlands. Furthermore, the specific character of the Dutch pension system might limit the generalizability of the findings to other countries (see for discussions on gender and pension systems Frericks, Maier, and De Graaf, 2006;

Ginn, Street, and Arber, 2001; Jefferson, 2009). Second, the marital and work history variables were based on rather broad retrospective questions. Even though timing of marriage, duration in particular marital states, and interactions between work and family histories might be of importance for explaining retirement timing, the data do not allow further specifying the measures used. Moreover, the sample size is too small to study multiple disruptions or to study the effects of family experiences that are rather uncommon, such as repartnering after widowhood. Finally, it should be noted that recall or memory bias effects may play a role when using data collected retrospectively. Nevertheless, the salience and low incidence of the studied life events—timing of first birth and divorce—might have influenced recall accuracy positively (Eisenhower *et al.*, 1991).

Despite these limitations, this study clearly shows that women's retirement processes are associated with family experiences earlier in life. Moreover, the findings provide insights into the way in which earlier family events are related to later outcomes, which is an important question in the life course literature (Hendricks, 2012). Although the preretirement family situation seems to be of overriding importance for explaining women's retirement processes, family histories already “set the stage” (Settersten, 2003, p. 29) for retirement decision making. Both the results on child rearing and marital careers highlight the importance of the notion of linked lives for understanding women's retirement. Whether the relationships between the studied family history experiences and retirement timing will be similar among cohorts approaching retirement in the near future—whose life courses show even more diversity (Liefbroer and Dykstra, 2000)—is an important question for future research.





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## 5. Missing work after retirement: The role of life histories in the retirement adjustment process<sup>1</sup>

### **Abstract**

**Objectives.** Although the process of adjustment to retirement is often assumed to be related to experiences earlier in life, quantitative empirical insights regarding these relationships are limited. This study aims to improve our understanding of adjustment to the loss of the work role, by conceptualizing retirement as a multidimensional process embedded in the individual life course.

**Methods.** Analyses are based on panel data collected in 2001, 2006-2007, and 2011 among Dutch retirees (N = 1,004). The extent to which retirees miss aspects of the work role (money/income, social contacts, status) is regressed on information about earlier life experiences, resources, and retirement transition characteristics.

**Results.** The incidence of adjustment difficulties varies across dimensions. Predictors differ as well. A steep upward career path is associated with fewer financial adjustment difficulties, but with more difficulties adjusting to the loss of status. Compared with continuously married retirees, divorced retirees without a partner are more likely to miss the social dimensions of work and those who repartnered are more likely to miss financial resources. The longer individuals are retired, the less likely they are to miss work-related social contacts.

**Discussion.** Changing life course experiences might have important consequences for retirement processes of future retirees.

### **5.1. Introduction**

Retirement is a major transition in the lives of older adults. The process of “getting used to the changed circumstances of life in retirement” has been described as adjustment to retirement (Van Solinge and Henkens, 2008, p. 423). Individuals differ considerably in their ease of adjusting to retirement. Although for most retirees the retirement transition seems to go by rather smoothly, a considerable share of retirees experiences adjustment problems (e.g., Pinquart and Schindler, 2007; Van Solinge and Henkens, 2008;

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<sup>1</sup> This chapter was published as: Damman, M., K. Henkens, and M. Kalmijn (2013), Missing work after retirement: The role of life histories in the retirement adjustment process. *The Gerontologist*. Advance Access published December 31, 2013, doi: 10.1093/geront/gnt169. Published by Oxford University Press [on behalf of The Gerontological Society of America]. <http://gerontologist.oxfordjournals.org/content/early/2013/12/30/geront.gnt169>.

Wang, 2007). This study aims to improve our understanding of variation in retirement adjustment, by conceptualizing retirement as a multidimensional process embedded in the individual life course. Whereas the major theoretical frameworks that have been used to study adjustment to retirement (role theory, continuity theory, and the life course perspective) assume that retirement processes are related to experiences in the past, empirical insights regarding earlier life experiences and retirement adjustment are limited. The central question of this study is: To what extent and how can variation in retirement adjustment be explained by earlier life experiences?

In the literature on retirement adjustment (see reviews by Van Solinge, 2012; Wang, Henkens, and Van Solinge, 2011), several qualitative studies have pointed at the importance of life histories for understanding perceptions of retirement and adjustment (Barnes and Parry, 2004; Kloep and Hendry, 2006; Nuttman-Shwartz, 2004; Price, 2003). Earlier life experiences in the work, family, leisure, and health spheres seem to be associated with the ease of adjusting to retirement. However, insights regarding earlier life experiences and retirement adjustment based on quantitative studies are scarce. Only few studies explicitly pay attention to more distal life experiences. These studies examine the impact of either work histories (*i.e.*, employment continuity) or family histories (*i.e.*, marital stability) on retirement quality (Price and Joo, 2005; Quick and Moen, 1998) and retirement adjustment problems (Van Solinge and Henkens, 2005).

This study aims to contribute to the literature on retirement adjustment in three ways. First, compared with earlier studies on life histories and retirement adjustment, we will build to a greater extent on the life course proposition of ‘multispherical development’ (Settersten, 2003). Consistent with this proposition, we will not solely focus on earlier life experiences in one life sphere, but simultaneously test the impact of earlier life experiences in the work, health, and family spheres on adjustment difficulties. Given that predictors of retirement adjustment might differ between men and women (Barnes and Parry, 2004; Calasanti, 1996; Szinovacz, 1992), we will pay attention to gender as a potential moderator of life history effects on retirement adjustment.

Second, the retirement transition involves two developmental challenges: adjustment to the loss of the work role and the development of a satisfactory postretirement lifestyle (Van Solinge and Henkens, 2008). Most retirement adjustment studies are based on general measures of psychological comfort such as happiness (Calvo, Haverstick, and Sass, 2009), morale (Kim and

Moen, 2002), life satisfaction (Calasanti, 1996; Hershey and Henkens, 2013), or retirement satisfaction (Quick and Moen, 1998), which do not distinguish between these developmental processes. This study aims to improve our understanding of the first developmental challenge—adjustment to the loss of the work role—by directly asking retirees about the extent to which they miss aspects of work since they retired. Missing work has been studied as a predictor of postretirement morale (*e.g.*, Martin Matthews and Brown, 1987), satisfaction with retirement (McGoldrick and Cooper, 1994), and intentions to unretire (Schlosser, Zinni, and Armstrong-Stassen, 2012), but relatively little is known about the factors that predict this developmental facet of the postretirement process itself.

Third, instead of using a general measure of missing work after retirement (*cf.* Skoglund, 1979; Szinovacz, 1992), we will pay attention to the multidimensional nature of the adjustment process. The loss of the work role might imply multiple changes, such as the loss of income, social contacts, status, daily structure, and purposeful activity. Not only might the ease of adjustment differ across these dimensions (Van Solinge, 2012) but also predictors might differ. As Taylor and colleagues (2007) argue, “a composite criterion that simply combines different dimensions may mask more complex relationships between the predictors of adjustment and particular facets of adjustment” (p. 1702). In this study, we focus on three work-related aspects that retirees might miss after retirement—money/income, social contacts via work, and status—which resemble the dimensions that Van Solinge and Henkens (2005, 2008) distinguish in their measures of preretirement anxiety regarding the loss of the work role. Especially when examining the role of earlier life experiences in the adjustment process, it is important to study these dimensions separately, given that the direction of some relationships can be hypothesized to differ between dimensions.

This article is based on panel data collected in 2001, 2006-2007, and 2011 among 1,004 Dutch older persons, who were all employed at the first Wave of data collection and fully retired within the observation period. Retrospective information on earlier life experiences provides the possibility to study the relationships between life history experiences and adjustment. Resources and retirement transition characteristics—which are established correlates of retirement adjustment (Donaldson, Earl, and Muratore, 2010; Pinguart and Schindler, 2007; Wang, 2007; Wong and Earl, 2009)—will also be taken into account in the analyses. In the Netherlands, all individuals are covered by a flat-rate basic public pension scheme, and about 91 percent of employees are covered by earnings-related occupational pension plans in

which participation is mandatory. Income replacement rates are relatively high (OECD, 2011). In recent decades, there has been a strong “early exit culture” in the Netherlands (De Vroom, 2004, p. 120). The mean retirement age of employees has been around age 61 from 2001 to 2007 and increased to age 63 in 2011 (Statistics Netherlands, 2013g).

## 5.2. Theoretical background

The main theoretical perspectives that have been used to study variation in retirement adjustment are role theory, continuity theory, and the life course perspective (Van Solinge, 2012). Role theory assumes that the transition into retirement might be especially difficult for individuals who are highly invested in their work role and for whom the work role is central to their self-identity (Ebaugh, 1988). Continuity theory generally suggests that most adults will be able to achieve positive results adapting to life transitions because during their earlier life they have developed relationships, activities, frameworks of ideas, and adaptive skills that create continuity in their lives when making these transitions (Atchley, 1999). The life course propositions of lifelong and multispherical development imply that specific life periods cannot be understood thoroughly without information on preceding experiences in different life spheres (Settersten, 2003). To integrate these theoretical frameworks, Wang and colleagues (2011) propose a resource-based dynamic perspective for studying adjustment to retirement. In this perspective adjustment is conceptualized as a process, which is dependent on individual resources and changes in resources. The extent to which retirees miss money/income, social contacts, and status can also be expected to be dependent upon the amount of financial and social resources offered by work, changes in these resources due to retirement, and the availability of alternative resources. Moreover, the importance individuals attach to specific work-related resources may play a role.

### 5.2.1. *Work history*

In the literature, two main arguments can be found that link work histories to retirement adjustment. Based on a financial argument, it can be expected that employment histories characterized by continuity and upward mobility are positively related to retirement adjustment (Quick and Moen, 1998). Given that pension benefits are dependent upon income and years of service, retirees with these work histories are likely to have an advantageous postretirement financial situation, which might facilitate adjustment to retirement (Donaldson *et al.*, 2010; Wong and Earl, 2009). We therefore hypothesize that retirees

who have worked continuously, full-time, or followed an upward career path are less likely to miss the money/income provided by work than those who had a more discontinuous career (Hypothesis 1a).

Via a non-financial argument, adjustment to retirement can be expected to be relatively difficult for retirees who followed a continuous or upward work trajectory. These retirees may be highly attached to their jobs and might have had fewer opportunities to invest in alternative roles over the course of their working life (Barnes and Parry, 2004; Quick and Moen, 1998). In that respect, they might perceive the social changes associated with retirement as troublesome. We hypothesize that retirees who have worked continuously, full-time, or followed an upward career path are more likely to miss work-related social contacts (Hypothesis 1b) and status (Hypothesis 1c) than those who had a more discontinuous career.

#### 5.2.2. *Health history*

The health situation of retirees is often found to be an important resource that enables retirement adjustment (Donaldson *et al.*, 2010; Pinguart and Schindler, 2007; Wang, 2007). Insights regarding the effects of health problems earlier in life are limited though. The experience of severe health problems earlier in life can be expected to increase expenditures (*e.g.*, on health care and medication) and suppress earnings (*e.g.*, due to constraints in work capabilities), which might affect retirees' financial situation and adjustment negatively. We hypothesize that retirees who experienced severe health problems in mid-life are more likely to miss the money/income provided by work than those who did not experience these health problems (Hypothesis 2a).

Workers who have had health problems earlier in life might experience more difficulties adjusting to the social dimensions of the retirement transition as well. During mid-life they might have had fewer capacities to develop alternative roles, activities, and relationships next to work compared with those who did not experience health problems. Furthermore, persons in poor health might be less capable of replacing lost relationships (Broese van Groenou, Hoogendijk, and Van Tilburg, 2012) and sources of status by new ones, which might make the retirement-related loss of these social resources relatively difficult. It can be expected that retirees who experienced severe health problems in mid-life are more likely to miss work-related social

contacts (Hypothesis 2b) and status (Hypothesis 2c) than those who did not experience these problems.

### 5.2.3. *Family history*

In studies on retirement adjustment, it is generally hypothesized that married retirees experience less adjustment problems than unmarried retirees (*e.g.*, Donaldson *et al.*, 2010; Reitzes and Mutran, 2004; Wong and Earl, 2009). The broad categories of whether retirees are married capture, however, a lot of diversity in terms of marital histories, which might be associated with retirement experiences (Price and Joo, 2005). Individuals who have ever been divorced have been found to have significantly lower wealth in preretirement years than the continuously married group, although remarriage partly offsets the negative divorce effects (Holden and Kuo, 1996; Wilmoth and Koso, 2002). A divorce earlier in life might also result in a relatively large drop in terms of income after retirement for the partner that earned the most during the marriage because of pension sharing. We hypothesize that retirees who have ever been divorced –both those who repartnered and those who remained single– are more likely to miss the money/income provided by work than the continuously married group (Hypothesis 3a).

Divorces are often accompanied with changes in social networks (Terhell *et al.*, 2004). Although divorced persons are more involved with friends than persons in their first marriage, divorces negatively affect neighborhood contacts, participation in clubs (for women only), and outdoor recreation (Kalmijn and Broese van Groenou, 2005). Repartnering, however, seems to reverse negative effects of divorce on social integration. Moreover, having a partner can be expected to offer access to relation-specific resources (Van Solinge and Henkens, 2008) and to offer a stable role or identity (Reitzes and Mutran, 2004; Wang, 2007). Especially for divorced persons who remained single, therefore, the social contacts and status provided by the work role can be expected to be highly relevant. We hypothesize that divorced retirees without a partner are more likely to miss work-related social contacts (Hypothesis 3b) and status (Hypothesis 3c) than those who have continuously been married or repartnered after divorce.

### 5.2.4. *The role of gender*

In the literature on retirement adjustment, two main arguments can be found on the role of gender (see review by Van Solinge, 2012). On the one hand, women might experience less difficulties adjusting to the loss of the social dimensions of work than men, given that they have more experience in terms of role transitions and career interruptions, and might be more inclined

to perceive the family role as their primary role. On the other hand, it can be expected that women experience more financial adjustment difficulties when leaving the work role compared with men, given that they might be more financially vulnerable due to their more interrupted work careers, employment in secondary labor market positions, and lower likelihood of being married. However, given that the previously discussed life history factors will capture many of these differences between men and women, gender differences in terms of adjustment to the loss of the work role –net of the life history effects– are expected to be limited.

It might be the case, however, that the impact of certain earlier life experiences on adjustment differs between men and women. Previous research has shown that the financial status of women in later life is more strongly affected by prior marital dissolution than the financial status of men and persists until remarriage (Fokkema and Van Solinge, 2000; Wilmoth and Koso, 2002). Therefore, it can be hypothesized that the effect of being divorced and single on missing the money/income provided by work is stronger among women than among men (Hypothesis 4a). With respect to the social contacts dimension of missing work, the impact of being single and divorced can, however, be expected to be stronger among men than among women (Hypothesis 4b). The experience of a divorce has been found to have a significant positive effect on support from colleagues and acquaintances among men but not among women (Kalmijn, 2012). This suggests that colleagues are particularly an important source of social support for divorced men, which might make the social changes due to retirement challenging.

### **5.3. Design and methods**

#### *5.3.1. Sample*

The NIDI Work and Retirement Panel data are three-wave panel data collected by the Netherlands Interdisciplinary Demographic Institute. In 2001 (Wave 1), data were collected among (a) a random sample of civil servants aged 50–64 years working for the Dutch central government and (b) all workers aged 50–64 years of three large Dutch multinational private-sector organizations (active in information and communication technology, retail, and manufacturing). A mail questionnaire was sent to 3,899 older workers; in total, 2,403 questionnaires were completed (response rate 62%). In 2006–2007, a follow-up study was carried out among surviving and traceable participants of the first Wave. A total of 2,239 questionnaires were mailed out, of which 1,678 were returned (response rate 75%). The third round of

data collection took place in 2011 among all 1,638 surviving and traceable respondents of the second Wave. The Wave 3 questionnaire was returned by 1,276 respondents (response rate 78%).

The base sample for the analyses consists of 1,080 respondents who shifted from being in paid work at Wave 1 to being fully retired at either Wave 2 or Wave 3. Given that this study focuses on adjustment to retirement, those who did not make use of an (early) retirement arrangement but stopped working because of unemployment or disability ( $N = 47$ ) were excluded from this base sample. Respondents for whom information on the dependent variables is missing ( $N = 54$ ) or who did not answer the central questions regarding mid-career experiences ( $N = 22$ ) were eliminated from the sample. This results in an analytic sample of 1,004 retirees. On average, respondents were retired for 2.5 years when they answered the adjustment questions.

### 5.3.2. *Measures*

#### *Dependent variables*

To measure adjustment to the loss of the work role across dimensions, fully retired respondents were asked during Waves 2 and 3 to report to what extent they miss various aspects of work since they stopped working. We used the responses provided at the study wave immediately following the respondent's full retirement. Missing *money/income* and missing *social contacts via work* were both measured by one-item indicators. Missing *status* was measured by a two-item scale (Cronbach's  $\alpha = .79$ ), which was constructed by taking the mean score of items that ask about the extent to which respondents miss self-esteem and prestige/status since they stopped working (Van Solinge and Henkens, 2005, 2008). Response categories ranged from 1 (*very much*) to 5 (*not at all*) but were reversely coded in the analyses. High scale scores indicate that respondents miss the specific work aspect very much. Social contacts are the work-related aspect that respondents are most likely to miss ( $M = 2.56$ ,  $SD = 1.07$ ), followed by financial resources ( $M = 2.38$ ,  $SD = 1.05$ ) and status ( $M = 1.56$ ,  $SD = 0.78$ ). In the multivariate analyses, we standardized the dependent variables to obtain effect sizes (Cohen's  $d$ ) for the dummy variables.

#### *Independent variables*

To measure continuity of the work career, respondents were asked to indicate the age at which they started working and for how many years in total they have been out of the labor market after that (if applicable). This information was used to calculate the *number of years spent in the labor market at*



retirement. Specific work and health experiences in mid-life were measured by two questions that asked for several life experiences –such as *employer change*, *part-time work*, and *severe health problems*– whether respondents had these experiences before age 40 and between ages 40 and 50. We constructed a dummy variable per life experience, indicating whether the respondent has had the particular experience before age 50 (*cf.* Damman *et al.*, 2011). Information about *upward mobility* was acquired via the question “how would you characterize the course of your career between ages 40 and 50” (1 = no upward mobility; 2 = gradual upward career path; 3 = steep upward career path). To measure *marital histories* information about the marital and partner status (*i.e.*, whether the respondent lives with a partner) is combined with retrospective information about whether respondents have ever been divorced. The following categories were distinguished: (1) married/cohabiting, never divorced; (2) married/cohabiting, ever divorced; (3) no partner, never married; (4) no partner, ever divorced; (5) no partner, widowed.

In the analyses, we control for the respondent’s gender, the study Wave at which the dependent variables were measured (Wave 2 or 3), and the time elapsed since the respondent made use of an (early) retirement arrangement. In addition, given that resources and retirement transition characteristics are established correlates of retirement adjustment, we take preretirement financial resources, preretirement perceived satisfaction with life, subjective health, voluntariness of the retirement transition, and age at retirement into account. *Table 5.1* presents the means, standard deviations, coding, and wording of survey questions for all variables. In general, item non-response was low (maximum 4.4% on the wealth variable) and was dealt with by using multiple imputation procedures (STATA 12: *mi impute chained*). The variables with missing cases were imputed 25 times using information from the dependent, independent, and control variables. Thereafter, the regression models are estimated for all these 25 datasets and the results are combined (STATA 12: *mi estimate*).

### 5.3.3. *Analyses*

The relationships between earlier life experiences and the different dimensions of missing work after retirement were analyzed by estimating linear regression models and combining the estimation results by Seemingly Unrelated Estimation (SUE). SUE is an appropriate technique when estimating different equations based on the same data. It combines the parameter estimates and (co)variance matrices of the separate regression models (StataCorp, 2007), thereby allowing to test cross-equation differences

Table 5.1. Means, standard deviations, coding of variables, and wording of survey questions

Variables	Mean <sup>a</sup>	SD <sup>a</sup>	Measurement Wave <sup>b</sup>	Coding and psychometric properties	Description/wording (questions translated from Dutch)
<b>Dependent variables</b>					
Missing money/income	2.38	1.05	W2 or W3	1-item scale, range 1 (miss income not at all) to 5 (miss income very much)	Question: Could you indicate for the following aspects to what extent you miss these since you stopped working (1 = very much to 5 = not at all, reversed): money/income
Missing social contacts via work	2.56	1.07	W2 or W3	1-item scale, range 1 (miss social contacts not at all) to 5 (miss social contacts very much)	Question: Could you indicate for the following aspects to what extent you miss these since you stopped working (1 = very much to 5 = not at all, reversed): social contacts via work
Missing status	1.56	0.78	W2 or W3	2-item scale, range 1 (miss status not at all) to 5 (miss status very much), alpha = .79	Question: Could you indicate for the following aspects to what extent you miss these since you stopped working (1 = very much to 5 = not at all, reversed): self-esteem and prestige/ status
<b>Independent variables</b>					
Gender	0.24	0.42	W1	Dummy variable coded 0-1, 1 = woman	
Wave 3 measure	0.28	0.45	W2 or W3	Dummy variable coded 0-1, 1 = dependent variables are measured at W3	Indicator of whether the dependent variables are measured at Wave 2 or Wave 3
Time elapsed since retirement	2.47	1.83	W2 or W3	Continuous variable, range 0-9 years	Time between measurement of dependent variables and age of making use of (early) retirement arrangement

<b>Life history experiences</b>						
Years in labor market at retirement (in 10s)	3.90	0.63	W1	Continuous variable, range 1.2-5.1	Questions: At what age did you start working? Have you temporarily stopped working for more than 1 year after that? If yes, for how many years in total? Years in labor market were divided by 10	
Employer change <age 50	0.39	0.49	W2	Dummy variable coded 0-1, 1 = changed job (other employer) before age 50	Two analogous questions concerning different time periods: Can you indicate for the following events whether you experienced them before age 40/ between age 40 and 50? (1 = yes, 2 = no) See description of employer change variable	
Part-time work <age 50	0.18	0.38	W2	Dummy variable coded 0-1, 1 = started working part-time before age 50	Question: How would you characterize the course of your career between ages 40 and 50 (1 = no upward mobility, 2 = gradual upward career path, 3 = steep upward career path)	
Career path (ref = No upward mobility)			W2	3-category variable: no upward mobility; gradual upward career path; steep upward career path		
Gradual upward career path	0.46	0.50				
Steep upward career path	0.08	0.27				
Severe health problems <age 50	0.18	0.39	W2	Dummy variable coded 0-1, 1 = had severe health problems before age 50	See description of employer change variable	

Marital histories (ref = Married/cohabiting, never divorced)	W2 or W3	5-category variable: married/cohabiting, never divorced; married/cohabiting, ever divorced; no partner, never married; no partner, ever divorced; no partner, widowed	Questions: What is your marital status? Do you have a partner? Have you ever been divorced? Answers were coded into a five-category variable reflecting partner status ( <i>i.e.</i> , living with a partner) and divorce history
Married/cohabiting, ever divorced	0.12	0.33	
No partner, never married	0.06	0.23	
No partner, ever divorced	0.06	0.23	
No partner, widowed	0.03	0.17	
<b>Late-career resources</b>			
Wealth (log)	W1	11.41 1.49	Quasi-interval measure, range 7.73-13.25 Question: How large do you estimate your total wealth (own house, savings, stocks, etc., minus debts/mortgage) to be? (1 = less than 10,000 guilders to 7 = more than 1 million guilders). We used the natural logarithm of the class averages (transformed to euros)
Perceived pension shortage (ref = yes)	W1	3-category variable: yes; don't know; no	Question: Do you think you have sustained pension shortcomings during your career? (1 = no, 2 = yes, 3 = don't know)
Don't know	0.10	0.30	
No	0.60	0.49	
Perceived satisfaction with life	W1 or W2	3-item scale, range 1 (low level of life satisfaction) to 5 (high level of life satisfaction), alpha = .71	Questions drawn from Diener, Emmons, Larsen, and Griffin (1985): In most ways my life is close to ideal; The conditions of my life are excellent; So far I have gotten the important things I want in life (1 = completely agree to 5 = completely disagree, reversed)
	3.71	0.61	

Subjective health	4.06	0.77	W2 or W3	1-item scale, range 1 (poor health) to 5 (good health)	Question: How would you characterize your health in general? (1 = very good to 5 = very poor, reversed)
<b>Retirement transition characteristics</b>					
Voluntary retirement transition	0.74	0.44	W2 or W3	Dummy variable coded 0-1, 1 = retired voluntarily	Question: Was your decision to retire entirely voluntary or not?
Age at retirement	59.44	2.82	W2 or W3	Continuous variable, range 53-65	Age at which respondents made use of an (early) retirement arrangement

<sup>a</sup>The descriptive statistics are based on the values prior to multiple imputation. <sup>b</sup>Whether we used the scores provided at Wave 1, 2, or 3, is dependent upon the type of variable and the moment at which the respondent shifted into full-time retirement. For those who were already fully retired at Wave 2, we used the Wave 2 measures of partner status, health, and retirement transition characteristics. For those who transitioned into full retirement between Waves 2 and 3, we used the Wave 3 measures of these variables. The earlier life experiences, preretirement financial resources, and preretirement perceived satisfaction with life were measured at either Wave 1 or 2.

between coefficients (see Van Solinge and Henkens, 2008, for an application). To deal with the structure of the data (employees of four organizations nested in organizational departments), we control for organization in the analyses and used standard errors that allow for intradepartmental correlation (cluster option in SUE).

## 5.4. Results

Table 5.2 presents the SUE results for the different adjustment dimensions. The models are estimated in two steps. In the first step, the relationships between earlier life experiences and missing money/income (1a), social contacts via work (1b), and status (1c) are examined. In the second step (Models 2a-2c), resources and retirement transition characteristics are added to the equations.

### 5.4.1. *Life history experiences*

In Model 1a, the extent to which retirees miss money/income is regressed on information about earlier life experiences and control variables. The results show that experiences in both work and family spheres are associated with missing financial resources after retirement. As predicted in Hypothesis 1a, those retirees who experienced an upward career path—either a steep or a more gradual upward trajectory—are less inclined to miss money/income after retirement than those who did not experience upward mobility. Examination of interaction effects with gender (not presented in the table) suggests, however, that the effect of gradual upward mobility is significantly stronger for men than for women ( $b(\text{Gender}*\text{Gradual}) = .35, t = 2.39, p = .017$ ). The steep upward mobility effect does not differ significantly by gender. As shown in Model 1a, the coefficients of years in the labor market, mid-life employer change, part-time work, and severe health problems are not statistically significant. Regarding marital histories, the findings indicate that retirees who repartnered after divorce are more likely to miss financial resources than those who have continuously been married, as expected in Hypothesis 3a. Divorced retirees who remained single do not differ significantly from the continuously married group in terms of missing financial resources.

The results regarding missing work-related social contacts after retirement are presented in Model 1b. None of the effects of the studied work and health history experiences is statistically significant. Marital histories, however, are found to be associated with missing work-related social contacts. As expected

in Hypothesis 3b, divorced retirees without a partner are more likely to miss work-related social contacts than their continuously married and repartnered ( $b = .43, t = 2.57, p = .010$ ) counterparts. Moreover, they are more likely to miss work-related social contacts than single never married retirees ( $b = .55, t = 3.08, p = .002$ ).

Model 1c presents the results regarding earlier life experiences and adjustment to the loss of work-related status. Those retirees who experienced a steep upward career path are more inclined to miss status than those who did not experience upward mobility, as predicted in Hypothesis 1c. The other work and health history effects are not statistically significant. Regarding marital histories, the results show that single divorced retirees are more likely to miss work-related status than continuously married, single never married ( $b = .59, t = 2.26, p = .024$ ), and single widowed ( $b = .69, t = 3.70, p < .001$ ) retirees. The difference with the repartnered group ( $b = .40, t = 1.70, p = .089$ ) is in the expected direction but not statistically significant at the 5% level.

With respect to gender, the results show that men and women do not differ significantly in their likelihood of missing money/income, social contacts, and status after retirement. Inspection of interaction effects suggests that the impact of marital experiences differs between men and women on some dimensions. As expected in Hypothesis 4b, the effect of being divorced and single on missing social contacts is smaller for women than for men ( $b(\text{Gender} * \text{No partner, ever divorced}) = -.45, t = -1.92, p = .055$ ), but is strictly not significant. For the other adjustment dimensions, the impact of being single and divorced does not differ between men and women. The effect of being repartnered after divorce on missing status is significantly smaller for women than for men ( $b(\text{Gender} * \text{Married/cohabiting, ever divorced}) = -.39, t = -2.30, p = .022$ ).

F-tests of cross-equation differences between coefficients show that the effect of a steep upward career path differs significantly across all three studied dimensions [money/income versus social contacts ( $F = 5.95, p = .015$ ), money/income versus status ( $F = 15.54, p < .001$ ), and social contacts versus status ( $F = 5.51, p = .019$ ): Those retirees that experienced a steep upward career path are less likely to miss money/income after retirement, but more likely to miss status, whereas no association is found with missing social contacts. The coefficient of being single and divorced is significantly larger for missing status than for missing money/income ( $F = 10.15, p = .001$ ). Another noteworthy result is the role of the control variable time elapsed since retirement, which differs significantly between the money/income and

Table 5.2. *Seemingly Unrelated Estimation results of adjustment to the loss of specific work-related aspects<sup>a</sup> (standardized), coefficients and robust standard errors (N = 1,004)*

Explanatory variables	1a-1c: Life history models			2a-2c: Controlling for established correlates								
	1a: Miss money/ income		1b: Miss social contacts via work		1c: Miss status		2a: Miss money/ income		2b: Miss social contacts via work		2c: Miss status	
	Coef.	SE	Coef.	SE	Coef.	SE	Coef.	SE	Coef.	SE	Coef.	SE
Constant	-0.03	0.23	0.46*	0.19	0.35	0.25	5.04***	0.90	1.84	1.18	1.52	1.02
Gender: woman	0.02	0.09	0.15	0.13	-0.07	0.12	-0.03	0.08	0.13	0.11	-0.10	0.11
Wave 3 measure	-0.10	0.09	-0.11	0.08	0.06	0.08	-0.02	0.09	-0.12	0.08	0.05	0.08
Time elapsed since re- tirement	-0.01	0.01	-0.06***	0.02	-0.03	0.02	-0.01	0.02	-0.05*	0.02	-0.02	0.02
<b>Life history experiences</b>												
Years in labor market at retirement (in 10s)	0.02	0.05	-0.08	0.04	-0.08	0.06	0.06	0.04	-0.08*	0.04	-0.09	0.05
Employer change <age 50	0.08	0.07	0.01	0.07	-0.01	0.06	0.03	0.07	-0.03	0.06	-0.06	0.06
Part-time work <age 50	-0.15	0.11	-0.11	0.10	-0.10	0.10	-0.14	0.10	-0.07	0.09	-0.05	0.09
Career path (ref = No up- ward mobility)												
Gradual upward career	-0.24***	0.06	-0.00	0.07	-0.02	0.05	-0.15**	0.06	0.04	0.07	0.02	0.05
Steep upward career	-0.25***	0.09	0.14	0.13	0.44**	0.15	-0.12	0.10	0.21	0.13	0.53***	0.15
Severe health problems <age 50	0.13	0.10	-0.08	0.06	0.02	0.07	-0.06	0.10	-0.21**	0.07	-0.12	0.09



<b>Marital histories (ref = Married/cohabiting, never divorced)</b>												
Married/cohabiting, ever divorced	0.24**	0.09	0.00	0.10	0.20	0.12	0.18*	0.08	-0.02	0.11	0.19	0.12
No partner, never married	0.11	0.16	-0.12	0.15	0.01	0.14	-0.06	0.13	-0.18	0.13	-0.06	0.12
No partner, ever divorced	0.24	0.16	0.44**	0.16	0.60**	0.19	0.06	0.15	0.30*	0.15	0.45**	0.17
No partner, widowed <sup>b</sup>	0.10	0.13	0.09	0.24	-0.09	0.15	-0.03	0.11	0.02	0.25	-0.15	0.17
<b>Late-career resources</b>												
Wealth (log)							-0.08**	0.02	-0.02	0.02	-0.02	0.02
Perceived pension shortage (ref = yes)												
Don't know							0.14	0.11	-0.06	0.09	0.12	0.13
No							-0.23**	0.08	-0.11	0.06	-0.08	0.06
Perceived satisfaction with life							-0.17**	0.06	-0.09	0.05	-0.10	0.07
Subjective health							-0.14**	0.05	-0.12**	0.04	-0.16***	0.04
<b>Retirement transition characteristics</b>												
Voluntary retirement							-0.44***	0.06	-0.42***	0.07	-0.42***	0.11
Age at retirement							-0.04***	0.01	0.00	0.02	0.01	0.02
Lnvar_constant	-0.02	0.05	-0.02	0.03	-0.03	0.06	-0.14**	0.05	-0.08*	0.03	-0.10	0.06
F <sup>c</sup>	3.05		7.01		3.83		19.93		13.55		7.50	

<sup>a</sup> High scores indicate that respondents are more inclined to miss the specific work-related aspect very much since they stopped working. <sup>b</sup> The group of widowed persons is small ( $n = 31$ ), so the coefficients should be interpreted with caution. <sup>c</sup> F reflects the value of the original linear regression model, based on which the seemingly unrelated estimates were calculated. Note: \*  $p < .05$ ; \*\*  $p < .01$ , \*\*\*  $p < .001$ ; In all models, organization is controlled for by including organizational dummy indicators.

social contact dimensions ( $F = 7.10, p = .008$ ). The findings show that the more years have elapsed since retirees made use of an (early) retirement arrangement, the less likely they are to miss work-related social contacts. For the financial dimension, this effect is not statistically significant.

#### 5.4.2. *The role of resources and transition characteristics*

In Models 2a-2c resources and retirement transition characteristics are added to the equations. Preretirement financial resources are negatively associated with missing money/income after retirement. For preretirement satisfaction with life, a negative effect on missing financial resources is observed as well. Those who had more financial resources and were more satisfied with life in preretirement years are less likely to miss financial resources after retirement. For the social contacts and status dimensions, these effects are not statistically significant. The perceived health situation of the retiree is relevant for all studied adjustment dimensions. Retirees in good health are less likely to miss work-related money/income, social contacts, and status compared with those in poor health. Also, a voluntary retirement transition is related to fewer adjustment difficulties on all studied dimensions. Those who retired at a relatively older age are less likely to miss money/income than those who retired earlier. For the social adjustment dimensions, the effect of age at retirement is not statistically significant.

Comparing the effects of earlier life experiences between the life history models (Models 1a-1c) and the expanded models (Models 2a-2c) provides insights into the extent to which the effects of earlier life experiences are mediated by the established correlates of adjustment. The results show that the effects of career path and marital history generally remain statistically significant when taking resources and retirement transition characteristics into account, suggesting that these life history effects cannot be fully explained by the established correlates of adjustment.

## 5.5. Discussion

The difficulties retirees experience when adjusting to the loss of the work role are often assumed to be dependent upon experiences earlier in life. In line with the life course notion of multispherical development (Settersten, 2003), this study shows that earlier life experiences in both work and family spheres are associated with missing work after retirement. Regarding work histories, the findings show that retirees who had a steep upward career path in mid-life are less likely to miss money/income, equally likely to miss social

contacts, and more likely to miss status, compared with those that did not experience upward mobility. These findings clearly point out that retirees can miss work for different reasons, depending on their career path in mid-life. Probably, mid-career pathways “set the stage” (Settersten, 2003, p. 29) for experiences during late-careers and one’s postretirement situation—either by limiting or promoting resources and opportunities— and consequently shape retirement experiences. Marital histories were found to play a role as well. This study shows that divorced retirees without a partner are most likely to experience difficulties adjusting to the social changes accompanied with the loss of the work role. They were not only more likely to miss social contacts and status compared with continuously married retirees but also compared with single never married retirees, suggesting that among those living without a partner it is important to take diversity in terms of marital histories into account. Also, the long-term negative financial consequences of divorce experiences (Holden and Kuo, 1996; Wilmoth and Koso, 2002) are reflected in the data. Those retirees who repartnered after divorce were found to be more likely to miss financial resources after retirement compared with continuously married retirees. Generally, men and women did not differ in terms of their difficulties adjusting to the loss of the work role, although the implications of marital experiences were found to differ slightly by gender. As expected, being divorced and single has a slightly stronger impact on missing work-related social contacts for men than for women.

Paying attention to the multidimensional nature of adjustment appears to improve our insights into the postretirement process. The results show differences across dimensions in terms of the incidence of adjustment difficulties and processes over time. Moreover, predictors were found to differ across adjustment dimensions, suggesting that some effects (*e.g.*, career path) might have been overlooked when using a combined measure of missing work after retirement. Generally, social contacts were found to be the work-related aspect that retirees are most likely to miss. The longer individuals are retired, the less likely they are to miss work-related social contacts, which might either suggest that retirees compensate work-related contacts by other contacts or perceive work-related contacts as less important over time. For financial resources and status, the incidence of adjustment difficulties is lower and no time effect is observed. This may indicate that for many persons—at least in our Dutch sample— retirement is not necessarily associated with an important loss of financial resources or status. The lack of a time effect could suggest, however, that for those retirees who do miss financial resources or status, the likelihood of experiencing difficulties does not decline the longer they are retired. Probably, income and status remain

important needs among retirees (Steuerink and Lindenberg, 2006), which may be relatively difficult to compensate for after retirement.

No support was found for the hypotheses regarding various work and health history factors (years in labor market and mid-life employer change, part-time work, and health problems). These findings may suggest that not the amount of time employees have spent in the work role but rather the investments they made within the work role (reflected in upward mobility) shape their retirement experiences. For the interpretation of the research findings, it is important, however, to take the Dutch country context into account. With regard to retirement savings and income, much more is organized at a collective level in the Netherlands than, for example, in the United States where individual workers mainly carry the risks and responsibilities (see Van Dalen *et al.*, 2010, for a comparison of the Dutch and U.S. pension systems). Replacement rates are relatively high and the income poverty rates among the elderly are low (OECD, 2011). In this respect, especially adjustment to the loss of the money/income provided by the work role might be relatively easy in the Netherlands, and its relationships with earlier life experiences might be relatively weak. Whether the incidence and predictors of the different dimensions of missing work after retirement are similar in other countries is an important question for future research. Studying other routes of exiting the labor market, such as disability or unemployment, might also be a relevant venue for future research. Leaving work due to disability or unemployment is likely to result in much less favorable outcomes than the (early) retirement experiences examined in this study, given its relatively poor prospects and inherently involuntary character.

Three limitations of this study should be kept in mind when interpreting the findings. First, we used rather broad retrospective questions to measure work and health histories, which might not have captured the meaning of the work role in sufficient detail. Moreover, several life history measures focus on the period before age 50 and therefore did not capture the years between age 50 and retirement. It might be the case that the impact of mid-life experiences cumulates during one's late-career and that these late-career experiences are more influential for shaping postretirement experiences. In future studies, it would be interesting to examine the role of both mid- and late-career experiences to disentangle their relative importance for explaining postretirement adjustment. Second, even though the retirees in the study sample form a highly diverse group in terms of earlier life experiences, resources, and retirement transition characteristics, they were all employed at four organizations. Therefore, the sample is not representative for Dutch

older workers. Third, even though availability of information about the extent to which retirees miss work-related aspects is an important strength of the data, it should be noted that missing financial resources and social contacts were both assessed by single-item measures. For future research, it is advisable to develop multi-item scales to measure the three adjustment dimensions examined in this study, as well as other adjustment dimensions (e.g., adjustment to the loss of a daily structure).

Despite these limitations, this study shows that adjustment to the loss of the work role is a multidimensional process embedded in the individual life course. The findings of this study raise important issues for policy and practice. For policymakers, the findings point out that changing life course experiences might have important implications for retirement quality of future cohorts. Whereas the lives of Dutch men and women born between 1931 and 1940 generally reflected the standard life course, life courses de-standardized among cohorts born after 1950. Variation in behavior increased, for example, divorces became more common (Liefbroer and Dykstra, 2000). These developments might have important implications for the retirement experiences of future cohorts, given that divorced retirees were found to be most likely to experience difficulties adjusting to the loss of the work role. For retirement counseling, the results highlight the importance of not solely focusing on the current situation of older individuals but to view retirement as an integral part of the individual life course.



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## 6. Summary and discussion

### 6.1. Background and research question

The aging of the Dutch population and its societal consequences have put the issue of retirement high on both policy and scientific agendas. The general objective of this dissertation was to improve our understanding of work to retirement transitions of older individuals in the Netherlands. Different phases of retirement transitions –both the act of retirement and more subjective facets and processes that precede and follow upon this act– were examined from a life course perspective. Specifically, this study focused on the life course proposition of lifelong development, which suggests that specific life phases cannot be understood thoroughly without information on the prior life course (Elder, 1994). What role do earlier life experiences play in the work to retirement transitions of older individuals? Or more specifically: *To what extent and how can differences in retirement-related attitudes, intentions, and behaviors of older individuals in the Netherlands be explained by educational, work, health, and family experiences earlier in their lives?*

To study this research question survey data from the NIDI Work and Retirement Panel were analyzed. These data are three-wave panel data collected by the Netherlands Interdisciplinary Demographic Institute among (former) older workers of three large private-sector organizations in the Netherlands and the Dutch central government. The NIDI Work and Retirement Panel data are highly suitable for studying the central research question for two reasons. First, given that all respondents (age 50 to 64 years) were employed at Wave 1 (in 2001) and followed in the 10 years after that (Wave 2 took place in 2006-2007; Wave 3 in 2011), these data offer detailed insights into the retirement transitions of the studied older workers. Information is available about work attitudes and retirement intentions in preretirement years, about the actual timing of the retirement transition, and about postretirement adjustment. Second, retrospective questions were asked regarding educational, work, health, and family experiences earlier in life, which offer the possibility to study the relationships between these experiences and retirement transitions.

In this chapter I will first summarize the main findings from the empirical chapters of this dissertation (Section 6.2). Thereafter, the theoretical conclusions of the study (Section 6.3) will be discussed, as well as the societal

implications (Section 6.4). In the last paragraph (Section 6.5) I will reflect upon the study methods and put forward suggestions for future research.

## 6.2. Summary of empirical findings

The chapters of this dissertation presented studies on different phases of the transition from work into retirement: the preretirement process (Chapter 2), the retirement transition of men (Chapter 3) and women (Chapter 4), and the postretirement process (Chapter 5). With respect to the pre- and postretirement subjective processes, this study specifically focused on the process of exiting the work role.

### 6.2.1. *Preretirement process: Late-career work disengagement*

The process of exiting the work role can be expected to start already prior to the actual transition from work into retirement. In both retirement and career theories reference is made to such a preretirement work disengagement process. Individuals may start to accommodate themselves to the upcoming separation from their work by gradually reducing their work investments, activities, and motivation when getting closer to their planned retirement age. However, not only the time-left to retirement (anticipated future), but also previous career-related experiences (lived past) were hypothesized to shape late-career work investments and motivation. Job mobility, training participation, and health problems may affect the perceived costs and returns of work activities and investments and might therefore be associated with disengagement from work. In Chapter 2 work disengagement during late-careers was studied, by examining the following research questions: (a) *Is there a preretirement work disengagement process* and (b) *To what extent and how do career-related experiences affect late-career work disengagement?*

For studying late-career work disengagement a broad measure was used that captures various attitudes and behaviors older workers specifically can be expected to change in their preretirement period. Given that the items of the late-career work disengagement scale were available at study Waves 1 and 2, both differences in the level of work disengagement at Wave 1 and changes in work disengagement over time could be studied. The availability of panel data is particularly important for examining whether there is a preretirement work disengagement process, given that the relationship between proximity to retirement and work disengagement may run in both directions. The planned retirement age was measured at Wave 1, offering the possibility



to study whether workers who almost reached their previously reported retirement age at Wave 2 are relatively highly disengaged from work.

During the first Wave of data collection, 35 percent of the studied older workers indicated not keeping up as well with the latest developments in the field as five years ago. About 32 percent agreed with the statement that new responsibilities should be assigned to younger workers, and 15 percent indicated to use every possibility to reduce work hours. When focusing on those workers who were employed in their career job at both Wave 1 and Wave 2, the findings show that their average level of work disengagement increased significantly between the study waves. However, late-careers were not necessarily characterized by a unidirectional pathway of disengagement from work. For about 26 percent of the employees disengagement levels increased more than one standard deviation between the study waves. About 10 percent of the workers experienced a decrease in disengagement of more than one standard deviation.

In line with the preretirement work disengagement process hypothesis, the study showed that older employees disengage more from work when being closer to their (planned) retirement age. The cross-sectional findings indicated that workers who were older at Wave 1 –and therefore closer to the public pension age– report higher late-career work disengagement levels. Analyses of the panel data showed that workers who at Wave 2 almost reached their previously reported planned retirement age, disengaged more from work over time than workers who still have many years left in the labor force. Employees who passed their planned retirement age were also relatively likely to have disengaged from work. Overall these findings highlight the importance of the anticipated future (that is, anticipated time-left in the work role) for shaping individual's attitudes and behaviors.

Not only the anticipated future, but also past experiences were found to be of importance for explaining late-career work disengagement. Those workers who made promotion, or started additional training in mid-life (before age 50), were less disengaged from work during their late-careers than their counterparts who did not have these experiences. Older workers who experienced severe health problems reported relatively high late-career work disengagement levels. This suggests that the work attitudes of older workers are dependent upon their career-related experiences earlier in life. The panel analyses showed that changes in work disengagement during late-careers are related to several late-career experiences. Specifically, making promotion during late-careers slows down the disengagement

process, whereas declining health accelerates the process. No support was found for the hypotheses that late-career employer change, and late-career training slow down the disengagement process.

### 6.2.2. *Retirement transitions: Intended and actual retirement timing*

Chapter 3 studied the impact of experiences earlier in life on retirement timing. The central research question was: *To what extent and how can early retirement of male older workers be explained by mid-life experiences in the educational, work, health, and family life spheres?* On the one hand, earlier life experiences were hypothesized to affect retirement timing via their consequences for the preretirement financial opportunity structure. For example, educational investments earlier in life might result in a more beneficial preretirement financial situation, which will make early retirement a viable and attractive option at a younger age. On the other hand, earlier life experiences were hypothesized to affect retirement via their consequences for the non-financial opportunity structure. For example, educational investments might result in a more challenging job in preretirement years, making early retirement relatively unattractive. By both theoretically and empirically distinguishing between financial and non-financial preretirement factors via which earlier life experiences could affect retirement timing, this chapter aimed to improve our understanding of the relationships between earlier life experiences and retirement. To test these complex relationships the chapter focused on men, because for them the distinction between financial and non-financial pathways is expected to be most informative and relevant given that they are commonly main breadwinners in the studied Dutch cohorts.

In the chapter not only the relationships between earlier life experiences and retirement behavior were studied, but also the relationships with retirement intentions. Given that retirement behavior is not always the result of personal choice and contextual forces (e.g., policy reforms) might thwart retirement plans during late-careers, studying retirement intentions and behavior simultaneously was expected to be helpful for achieving a better understanding of the way in which retirement transitions are embedded in the individual life course. At the first Wave of data collection when all respondents were still employed, they were asked about their retirement intentions. Several questions –such as “do you intend to stop working before age 65” and “at which age do you want to stop working”– were combined into a scale measuring the respondent’s intentions regarding the timing of retirement. The responses clearly reflected the early exit culture in the Netherlands at the beginning of the 21<sup>st</sup> century: The median age at which the

studied men intended to retire was age 60. At Wave 2 the respondents were asked about their retirement behavior. About 61 percent of the studied men made use of an early retirement arrangement between study Waves 1 and 2. These men retired on average at age 58.4, which was about 1.4 years earlier than their intended retirement age. Additional information obtained during the last Wave of data collection shows that men who retired between Waves 2 and 3 on average retired about 1 year later than their intended retirement age.

The results showed that earlier life experiences in the educational, health, work, and family spheres were all associated with retirement intentions. Male older workers who entered the labor market at an older age –which suggests they made more educational investments– and who participated in additional training before age 50 intended to retire relatively late. These findings can partly be explained by their beneficial preretirement work situation. Educational investments result in more challenging preretirement work, and challenging preretirement work was found to be associated with weaker intentions to retire early. Conversely, severe health problems in mid-life were associated with stronger intentions to retire early. This effect was completely explained by the preretirement health situation of these older individuals. Health problems in mid-life are associated with health problems in proximal preretirement years and consequently related to stronger intentions to retire early. Men who changed employers before age 50 were found to have relatively weak intentions to retire early. A similar result was found for men who made the transition into parenthood relatively late, or who experienced a divorce later in mid-life. These findings can (partly) be explained by their less beneficial preretirement financial opportunity structure. Men who are less wealthy, have pension shortages, or who have more financially dependent children in preretirement years were less inclined to retire early. For mid-life promotions no main effect on retirement intentions was observed. This appeared to be the case because opposing indirect effects are at work: promotions were related to more preretirement financial resources (wealth, no pension shortage), but also to a more challenging work situation.

Only some of the life history predictors of retirement intentions (*i.e.*, the age entering the labor market, and the timing of first birth) also predicted retirement behavior, which highlights the relevance of studying intentions and behavior simultaneously. Different types of late-career dynamics might have reduced the effects of mid-life experiences on retirement behavior. On the one hand, the findings could reflect the limited freedom that employees have

in their actual retirement decision. For example, a large share of the studied male retirees –about one in four– experienced the retirement transition as being (partly) involuntary. Pressure by the employer was the most frequently mentioned factor behind involuntary retirement. On the other hand, the findings might reflect changing opportunity structures later in life (e.g., broadening of the early retirement options, such as the ‘Remkes-regeling’ of the central government in 2004-2005) that modified the preferred timing of retirement.

Chapter 4 examined retirement timing intentions and behavior of women, and specifically focused on the relationships with their childbearing and marital experiences earlier in life. The research question was: *To what extent and how can intended and actual retirement timing of female older workers be explained by their timing of childbirth and marital history experiences?* Instead of conceptualizing the proximal preretirement household situation (e.g., partner status) as a factor via which earlier family experiences (e.g., being ever divorced) might affect retirement timing (cf. Chapter 3), information about the past and present family situation was combined to capture family trajectories in more detail. This approach does not only provide information about the role of being ever divorced in retirement decision making, but also provides insights into the potential compensating effects of repartnering after a divorce. The relationships between family histories and retirement were estimated both with and without controlling for the preretirement financial, health, and work opportunity structure, to assess the extent to which the effects of family histories can be explained by these factors. For women who live with a partner, also attention was paid to the role of various partner characteristics in their retirement transitions.

At Wave 1 in 2001, when retirement intentions were measured, only a small percentage (9%) of the studied women intended to continue working until the public pension age of 65. The median intended retirement age was 60. Of the studied women 70 percent retired within the time period they were observed between Waves 1 and 3, at a mean age of 59.7 years. The women who retired between Waves 1 and 2 –just like the studied men– generally retired earlier than they intended (on average about 1.1 years earlier), whereas those who retired between Waves 2 and 3 generally continued working beyond their intended retirement age (on average 1.8 years later). Even though no information is available per respondent about what exactly has thwarted their plans, most likely changes in terms of the Dutch retirement context during the last decade have played an important role here. In the beginning of the 21<sup>st</sup> century there still was a strong “early exit culture” in the Netherlands. The

last years the Dutch government has implemented several policy changes to reverse the early exit culture and to make continued work financially more attractive for older workers.

Regarding childbearing histories, the results showed that the timing of first birth was not significantly associated with retirement intentions of women. When combining information of timing of first birth with information about the proximal preretirement household situation, group differences became more pronounced. Especially women who made the transition into parenthood relatively late and still have children living at home during preretirement years intended to retire relatively late. For retirement behavior the hypothesized effects were not observed. With respect to marital histories, women who have ever been divorced were found to intend to retire later than continuously married women. Particularly women who experienced a divorce later in mid-life (*i.e.*, after age 40) intended to retire relatively late. Repartnering, however, seems to compensate the negative consequences of a divorce. Ever divorced women who do not live with a partner intended to and actually retired later than continuously married women, whereas intended and actual retirement timing of those who repartnered after a divorce did not differ from the continuously married group. Women who have a partner intending to retire relatively late were more likely to intend to retire late themselves. Also several aspects of women's preretirement financial, work, and health situations were related to the timing of their retirement transitions. Women who have a less beneficial financial situation, who are in good health, and who have a challenging job were found to intend to and actually retire relatively late. When taking these aspects of the preretirement situation into account, the differences in retirement intentions between the various child rearing and marital career groups generally remained intact, suggesting that the family sphere is an independent force affecting women's (intended) retirement timing.

### 6.2.3. *Postretirement process: Adjustment to the loss of the work role*

Retirement is often perceived to be a major transition in the lives of older individuals, which is accompanied with both the challenge to adjust to the loss of the work role and the challenge to develop a satisfactory postretirement lifestyle. The aim of Chapter 5 was to improve our understanding of between-individual differences in terms of the first developmental challenge—adjustment to the loss of the work role—by conceptualizing retirement as a multidimensional process embedded in the individual life course. Specifically, the extent to which retirees miss aspects of the work role (money/income, social contacts, and status) was examined in relation with

earlier life experiences, resources, and retirement transition characteristics. Studying the different adjustment dimensions separately is relevant, given that the direction of the relationships between some earlier life experiences and retirement adjustment can be hypothesized to differ across dimensions. The research question of Chapter 5 was: *To what extent and how can variation in retirement adjustment be explained by earlier life experiences?*

The results showed that social contacts are the work-related aspect that fully retired respondents are most likely to miss. On average 2.5 years after making use of an (early) retirement arrangement, about 18 percent of the respondents missed the social contacts via work (very) much, as compared to about 12 percent missing money/income, and 4 percent missing status. The longer individuals were retired, the less likely they were to miss work-related social contacts. This finding might suggest that retirees compensate work-related contacts by other contacts over time, or perceive work-related contacts as increasingly less important. For financial resources and status no such time effect was observed. Probably income and status remain important needs among retirees, which are relatively difficult to compensate for if individuals miss these resources.

Earlier life experiences in both work and family spheres were found to be associated with missing work after retirement. Retirees who had a steep upward career path between ages 40 and 50 were less likely to miss money/income, equally likely to miss social contacts, and more likely to miss status, compared with those who did not experience upward mobility. These findings suggest that retirees can miss work for diverse reasons depending on their career path in mid-life, and highlight the importance of paying attention to the multidimensional nature of adjustment. The effect of career path most likely would have been overlooked when using a combined measure of missing work after retirement. No support was found for the hypotheses regarding various other work and health history factors (years in labor market and mid-life employer change, part-time work, and health problems). Regarding family histories the results generally showed that divorced individuals are most likely to experience difficulties adjusting to the loss of the work role. Divorced retirees who did not repartner were more likely to miss work-related social contacts and status than continuously married and single never married retirees. Retirees who repartnered after divorce were more likely to miss financial resources after retirement as compared with continuously married retirees. Generally men and women did not differ in terms of the extent to which they miss aspects of work after retirement, yet the effects of marital experiences differed slightly by gender. In line with

the expectations, being divorced and single had a slightly stronger impact on missing work-related social contacts for men as compared with women.

Not only work and marital history experiences, but also resources and retirement transition characteristics were found to be associated with missing work after retirement. Retirees in good health were less likely to miss work-related money/income, social contacts, and status than those having health problems. Also those who retired voluntarily reported fewer adjustment difficulties on all three dimensions, thereby highlighting the importance of having control over the retirement transition. Preretirement financial resources (wealth, and pension shortage), preretirement satisfaction with life, and the age at retirement were only associated with missing financial resources after retirement. Those who retired at a relatively older age and had more preretirement financial resources were less likely to miss money/income after retirement. The career path and marital history effects were not fully explained by the late-career resources and retirement transition characteristics, which suggests that these later-life factors do not fully capture the mechanisms linking earlier life experiences to postretirement subjective processes.

### **6.3. Overall conclusions**

The objective of this study was to achieve a more in depth picture of the role that earlier life experiences play in retirement transitions, by connecting and extending the sociological and psychological retirement literatures. To reach this study aim, the following approach was taken:

1. Studying both the act of retirement and more subjective facets and processes that precede and follow upon this act.
2. Simultaneously examining the role of earlier life experiences in various life spheres (education, work, health, and family), and acknowledging that the impact of certain earlier life experiences might differ by gender.
3. Paying systematic attention –theoretically and empirically– to the mechanisms linking experiences earlier in life to retirement-related outcomes.

To reflect upon this research approach, a table was constructed in which the main research findings are summarized (see *Table 6.1*). For the studied relationships between earlier life experiences and retirement-related outcomes, the signs in the table reflect whether the empirically observed

Table 6.1. Overview of effects of earlier life experiences<sup>a</sup> on different phases of the transition from work into retirement

	CH2	CH3	CH3	CH4	CH4	CH4	CH5	CH5	CH5	CH5	Row total
Chapter and study Wave	W1	W1	W2	W2	W1	W1	W2/3	W2/3	W2/3	W2/3	total
<b>Work history experiences</b>											
Years in labor market											
Dismissal <age 50	-		Ns	+	Ns	Ns	Ns	Ns	Ns	Ns	
Part-time work <age 50	Ns		+								
Employer change <age 50	-		Ns				Ns	Ns	Ns	Ns	7/25
Position change (no promotion) <age 50	Ns						Ns	Ns	Ns	Ns	28%
Promotion <age 50	-		Ns								
Sleep career path 40-50							-		Ns	+	
<b>Educational history experiences</b>											
Age entering labor market	-		-								5/6
Additional training <age 50	-		Ns								83%
<b>Health history experiences</b>											
Severe health problems <age 50	+		Ns				Ns	Ns	Ns	Ns	2/6
<b>Family history experiences</b>											
Timing of first child: late	-		-								33%
Late first birth-empty nest				Ns							
Late first birth-child at home				-							9/18
Timing of divorce: late	-		Ns								50%
Ever divorced-married/cohabiting				Ns							
Ever divorced-no partner				-							
<b>Column total</b>	4/6	7/9	3/9	3/5	1/5	2/7	2/7	1/7	2/7	2/7	23/55
	67%	78%	33%	60%	20%	29%	29%	14%	29%	29%	42%

<sup>a</sup> The signs in the table reflect whether the observed effects are positive (+), negative (-), or not statistically significant (Ns).



effects are positive (+), negative (-), or not statistically significant (Ns). The results generally reflect the research findings without controlling for diverse measures of the late-career opportunity structure. For both rows and columns, percentages were calculated indicating the share of presented relationships that were found to be statistically significant. In Paragraph 6.3.1 the table will be discussed from a ‘column perspective’, to draw conclusions regarding the importance of studying different phases of the retirement transition in relation to earlier life experiences. Paragraph 6.3.2 will discuss the table from a ‘row perspective’, to formulate conclusions regarding the embeddedness of retirement transitions in multiple life spheres. Subsequently, Paragraph 6.3.3 will move away from the table and discusses the insights acquired by paying systematic attention to the mechanisms linking experiences earlier in life to retirement-related outcomes.

### *6.3.1. Studying different phases of retirement transitions*

A first way in which this study aimed to achieve a more comprehensive understanding of the relationships between earlier life experiences and retirement, is by examining not only actual retirement behavior, but subjective facets and processes that precede and follow upon this behavior as well. This approach appeared to be highly informative. The general impression based on Table 6.1 is that the role that earlier life experiences play in retirement transitions is more limited than expected. Somewhat more than 40 percent of the studied relationships between earlier life experiences and retirement-related outcomes were found to be statistically significant, which indicates that many of the hypothesized relationships were not observed in the data. The extent to which earlier life experiences are associated with retirement seems to differ, however, between the retirement-related outcomes studied. For the aspects of the retirement transition that are measured during preretirement years –that is, late-career work disengagement and retirement intentions– the majority of the studied earlier life experiences were found to play a role. Many of the studied earlier life experiences in different life spheres were found to be associated with older workers’ level of work disengagement, and their intended timing of retirement. For actual retirement behavior as well as postretirement adjustment to the loss of the work role, the life history effects were less pronounced. As Table 6.1 shows, relatively few of the hypothesized relationships with retirement behavior and adjustment to the loss of the work role were observed in the data.

Two main issues may play an explanatory role here. On the one hand, as highlighted in the discussion of the differences in predictors of retirement intentions and behavior, the leeway employees have to make their own

decisions differs between the outcomes studied. The hypotheses regarding the relationships between earlier life experiences and retirement assume that retirement is a rational decision-making process. Whereas work disengagement and retirement intentions will reflect the personal choice of the employee, in the actual retirement transition the leeway of making own decisions might be more restricted. On the other hand, the amount of time between the studied life experiences and the retirement-related outcomes may be relevant. The consequences of earlier advantages and disadvantages can be expected to accumulate over time (O’Rand, 1996), but life course theorists have also acknowledged that early experiences “need not be viewed as so constraining that individuals cannot move beyond them” (Settersten, 2003, p. 18). The effects of mid-life experiences on retirement-related outcomes can therefore be thwarted by changing opportunity structures later in life, such as by repartnering, health deterioration, or health improvement. Even though later-life events could interfere with the effects of earlier life experiences on all studied aspects of the retirement transition, the likelihood of experiencing interfering events might be higher the more time has elapsed between the earlier life experience and the studied aspect of retirement. Probably therefore the effects of various earlier life experiences are more prominent for aspects of the retirement process preceding the actual retirement transition, as compared with actual retirement behavior and postretirement adjustment.

### 6.3.2. *Examining the role of earlier life experiences in various life spheres*

A central assumption underlying this study is that individual development is ‘multispherical’, which implies that individual development takes place in multiple life spheres and that experiences in these different spheres are closely connected to each other. Single transitions –such as the transition from work to retirement– are not only assumed to be embedded in work trajectories, but also in trajectories in the family, educational, and health spheres. The proposition of multispherical development has been implemented in the current study by taking a broad view on the lived past (see Table 6.1). Earlier life experiences in the work, family, educational and health spheres were examined simultaneously. The results showed that experiences in all these life spheres are related to outcomes during late-careers, even when studied simultaneously. For example, experiences in all studied life spheres were associated with men’s retirement intentions.

Although it is difficult to say which life sphere is dominant for understanding retirement-related outcomes, given that the studied earlier life experiences differ across outcomes, the row totals in Table 6.1 provide some indication.

When disregarding the educational experiences (which were only included in two empirical chapters), in the family sphere the share of statistically significant relationships was the largest. The findings particularly highlight the importance of marital histories for explaining variation throughout the retirement transition. Marital histories were important for explaining differences in terms of retirement intentions, but also for explaining differences in retirement behavior (among women), and postretirement adjustment. Moreover, the observed effect sizes for marital histories were relatively large (not shown in the table). The experience of severe health problems in mid-life was found to be related to late-career work disengagement and retirement intentions of men, but did neither explain differences in retirement behavior nor missing work after retirement. Also for work histories, relatively few of the hypothesized relationships were found in the data.

Generally the family history findings underline the importance of the life course notion of linked or interdependent lives. In the life course perspective interdependence is perceived as a factor that on the one hand provides individuals with important resources, and on the other hand constrains the options available (Settersten, 2003). The research findings of this study largely supported this notion. Ever divorced individuals (both men and women) were inclined to delay their retirement, which was at least partly explained by their less beneficial preretirement financial situation. Divorced retirees who do not live with a partner were relatively likely to miss the social resources offered by the work role. These findings suggest that both the financial and the social resources offered by partner relationships, and the negative consequences if these relationships dissolve, affect retirement transitions. In line with the notion of linked lives, not only the partner relationship but also children were found to form an important factor in retirement-related decisions among both men and women. Older workers who have started their family formation relatively late seemed to be inclined to delay their retirement as well.

In this study explicit attention is paid to the role of gender, given that the occurrence and meaning of specific earlier life experiences could differ between men and women. Studies were conducted separately for men and women (*cf.* Chapters 3 and 4) or interaction effects with gender were examined (*cf.* Chapter 5). Although the incidence of several studied earlier life experiences differed considerably between men and women, generally the effects of many earlier life experiences on retirement-related outcomes pointed in a similar direction. It should be noted, however, that the women who were included in the study sample might reflect a relatively selective

group of work-oriented women, which could have influenced the research findings. In 2001 (at the time of Wave 1), only about 45 percent of women aged 50 to 55 years, and about 30 percent of women aged 55 to 60 years were engaged in paid work for at least 12 hours per week in the Netherlands (Statistics Netherlands, 2013a). The women who worked in their late-careers might have formed a relatively highly motivated and job-focused group. This notion is, for instance, reflected in the findings on late-career work disengagement. The studied women were on average less disengaged from work than the studied men at the first Wave of data collection.

### 6.3.3. *Paying attention to linking mechanisms*

By paying systematic attention—theoretically and empirically—to the potential mechanisms linking experiences earlier in life to retirement-related outcomes, this study intended to improve our understanding of how and why (or why not) earlier life experiences are related to retirement transitions. Generally earlier life experiences were expected to affect retirement via their influence on the individual's financial (*e.g.*, pension acquisition, later life wealth) and non-financial (*e.g.*, later life health condition, work context, or family situation) opportunity structure in later years. When critically applying this theoretical reasoning, one would note that for some earlier life experiences opposing hypotheses can be formulated. In this dissertation, potentially opposing forces were studied in two different ways. First, statistical models were estimated without and with controlling for financial and non-financial aspects of the late-career opportunity structure and mediation effects were tested (see Chapter 3). This approach provides insights into the extent to which and how the effects of earlier life experiences can be explained by different aspects of the late-career opportunity structure. Second, attention is paid to the multidimensionality of retirement adjustment, to see whether the effects of earlier life experiences differ across dimensions (see Chapter 5).

Systematic hypothesis deduction and testing appeared to be informative, both to detect opposing forces and to understand why specific earlier life experiences are associated with retirement-related outcomes. Opposing forces were particularly observed with respect to the relationship between upward mobility in mid-life and retirement among men. On the one hand, upward mobility was found to be associated with a more beneficial financial situation in later years, which makes individuals more inclined to retire early. On the other hand, older workers who have experienced upward mobility are more likely to have a challenging work situation in preretirement years, which makes them less inclined to retire early. Overall, these opposing forces explain why no main effect of making promotion on retirement intentions is

observed among male older workers. For postretirement adjustment to the loss of the work role, a similar pattern is observed. Steep upward mobility was related to a lower likelihood of missing financial resources after retirement, but a higher likelihood of missing status. When using a combined measure of missing work after retirement and not paying attention to potential opposing mechanisms, these effects might have been overlooked.

As expected in the retirement literature, the results of this dissertation showed that many earlier life experiences are associated with retirement-related outcomes via the late-career situation (*i.e.*, indirectly). These findings are in line with recent research from the U.S., which also highlights the (partially) mediating role of temporally proximate correlates of retirement timing (Raymo *et al.*, 2011). In Chapter 3 on men's retirement transitions, for instance, the effects of several work and family history factors are fully explained by the preretirement financial opportunity structure, which suggests that pensions and other types of financial resources are indeed an evident mechanism for linking earlier events to later outcomes. Also the non-financial reasoning is reflected in the research findings. For example, the effect of mid-life training on men's retirement intentions is explained by having a challenging job in preretirement years. Some of the relationships between earlier life experiences and retirement-related outcomes could not be fully explained, however, by the measures of the late-career opportunity structure, suggesting that these later-life factors do not entirely detect the mechanisms linking earlier life experiences to retirement-related outcomes.

These findings might –on the one hand– reflect that the measures of the current opportunity structure do not fully capture the situation of older individuals. For example, no comprehensive information was available about the number and quality of social relationships inside and outside the workplace, which can be expected to be relevant for explaining the effects of a prior divorce. On the other hand, the findings might indicate that other mechanisms are of importance for explaining the research findings, for which theory still needs to be developed. For developing theoretical models Lindenberg (1992) suggested to apply a method of decreasing abstraction, in which one starts with a model that is as simple as possible, and improves its empirical accuracy by making it as complex as necessary. According to this approach first the structural factors should be made more realistic in behavioral models, followed by the cognitive assumptions such as goals and expectations. The current study particularly focused on the mediating role of structural factors for linking earlier life experiences to retirement-related outcomes. However, probably also cognitive factors play a linking role. For

example, Hank (2004) has described the career orientation of women –*i.e.*, “the individual’s evaluation of her worker role relative to her family role” (p. 195)– as a potential explanation for the relationship between the timing of childbearing and the timing of retirement. In a similar vein Raymo and colleagues (2011) have suggested that earlier life experiences might affect retirement via preferences for work and leisure, life goals, and risk aversion. Possibly these individual preferences or goals for work and leisure also play a role for explaining various findings of the current study, such as the delayed intended retirement timing of men who had their first child relatively late, and the relationships between an upward career path in mid-life and difficulties adjusting to the loss of work-related status after retirement. To further improve our understanding of why specific earlier life experiences are associated with retirement-related outcomes, examining the role of these cognitive linking factors could therefore be a fruitful next research step.

The aim of this dissertation was to achieve a more in depth picture of the relationships between earlier life experiences and retirement. To reach this study aim, an event-oriented approach was used, in which the earlier life experiences were taken as a starting point for model building. This approach appeared to be highly suitable for improving our insights regarding the relationships between earlier life experiences and retirement and can be further extended in future research, for example, by incorporating a broader range of earlier life experiences, studying other aspects of retirement transitions, and paying attention to both structural and cognitive mechanisms linking earlier experiences to later outcomes. However, such an approach would particularly be relevant if one is interested in the question to what extent and how earlier life experiences set the stage for later outcomes. If the main research aim is to explain as much variation as possible in retirement transitions, it is advisable to take a more outcome-oriented approach. Overall the results of this study suggest that states (or events) that come about closer in time to the studied retirement outcomes play a more important role for explaining differences in these outcomes than experiences that are more distal, although there are some exceptions (*e.g.*, age entering the labor market). Various aspects of the later-life opportunity structure (*e.g.*, financial situation, health situation, challenging job) and retirement transition characteristics (*e.g.*, voluntary retirement) appeared to be highly important for understanding differences in terms of retirement transitions and were often able to explain the effects of earlier life experiences. For achieving an extensive understanding of retirement, it therefore seems to be most fruitful to start with the current situation and to expand these factors with information about the lived past, if there are theoretical reasons to believe that these factors provide additional

information. In this respect, one might refine information about current between-individual differences, by combining information about the present with information about the past (*cf.* family trajectories in Chapters 4 and 5). Moreover, information about the anticipated future could provide additional insights, given that the current situation may not adequately capture the individual's evaluations of an unknown future (Henkens, 1998). This study shows that the amount of time individuals expect to have left in a certain state—in this case the work role—is of importance for understanding differences in their late-career outcomes.

#### **6.4. Societal implications**

In light of population aging, labor market policies are generally aiming at extending the working lives of older individuals. This policy objective raises the need of insights into factors that inhibit or rather stimulate the prolongation of work careers, and keep workers motivated and engaged during late-careers. Moreover, the coming decades numerous individuals will transition from work into retirement, raising questions about how individuals experience their retirement and about factors that predict successful adjustment to retirement. Given these aims and questions, insights into the relationships between earlier life experiences and retirement are relevant for two main reasons. Firstly, examining the life course embeddedness of retirement highlights life experiences that continue to affect the lives of individuals even in their later years, and in that respect offer starting points for policy design. Secondly, a better understanding of how retirement transitions of current retirees are related to their experiences earlier in life might nourish ideas or expectations about how changing life course experiences will shape the retirement experiences of future retirees. This paragraph will reflect upon both these aspects.

In the policy-oriented literature it is expected that experiences earlier in life are of importance for the employability of older workers. For example, mid-career measures directed at occupational health and safety, and opportunities for learning new skills or improving skills are anticipated to positively influence labor market participation as individuals age (OECD, 2006). In this respect, the OECD (2006) mentions that “some policy interventions to encourage later retirement should, in fact, focus at workers at younger ages” (p. 135). Even though this study did not explicitly test the impact of mid-life interventions directed at occupational health, it provides insights regarding the role of health issues in late-career labor participation. Generally the

findings highlight that a good health situation is crucial for keeping workers employed and engaged in the work role until older ages. Older workers who experienced severe health problems in mid-life were relatively likely to be disengaged from work during late-careers and intended to retire relatively early. Health deterioration during late-careers further speeded up the process of disengaging from work, and a poor late-career health situation resulted in a higher likelihood of early retirement. These findings point at the challenge for both employers and employees to prevent the onset of health problems not only among older workers, but among workers of all ages.

With respect to training, the results of this study are not unequivocal. Older workers who have participated in additional training in mid-life were found to be less disengaged from work and to have weaker intentions to retire early. However, late-career training was not found to form an effective instrument for preventing late-career work disengagement. Participation in late-career training did not reduce work disengagement levels during late-careers among the studied workers. These findings are remarkable given the attention that is often paid to lifelong learning. In light of current discussions on lifelong learning it should be noted, however, that this study used a rather general measure of training participation and studied only few potential training outcomes. No information was available about the type of training, the goals of the training, and training intensity.

For organizations facing an aging workforce, another noteworthy result is that late-careers were found to reveal dynamic processes. They do not necessarily reflect a continuous process of disengagement from work: both upward and downward dynamics in terms of work disengagement were observed among the studied workers over time. Late-career position changes—in particular late-career upward moves—were found to slow down the disengagement process, suggesting that achieving a more beneficial work situation could keep up the willingness of older employees to invest in their work. Further research is necessary, however, to further disentangle these late-career dynamics and to detect additional factors or policies that can prevent older employees from disengaging from their work role.

Next to mid-life interventions, also changing life course experiences could affect the retirement decisions and experiences of future retirees. During the second half of the twentieth century individual life courses have become increasingly diverse. The ‘standard life course’ where men were main breadwinners, and housework and care tasks were central in the lives of women has become less evident. Both marital lives (*e.g.*, increasing divorce



rates) and work careers seem to have become more versatile, and major responsibilities (e.g., entry into the labor market; family formation) are increasingly postponed (Liefbroer and Dykstra, 2000). The findings of this study show that these types of earlier life experiences are associated with (intended) retirement timing. For example, male older workers who entered the labor market later, changed employers in mid-life, had their first birth relatively late, or who experienced a divorce later in mid-life were found to be less inclined to retire early. When linking the societal developments to these study findings and assuming that relationships between earlier life experiences and retirement are similar among younger cohorts, several changes in life courses can be expected to contribute to a future trend towards later intended retirement.

In terms of postretirement experiences especially the rising divorce rates warrant attention. Divorced older individuals seem to be a relatively vulnerable group, both in terms of social and financial resources, which might negatively affect their later-life well-being. Union dissolution has been found to be associated with loneliness among older individuals (especially among men, see Peters and Liefbroer, 1997), and with lower levels of later-life income (especially among women, see Fokkema and Van Solinge, 2000). The current study also underlines the relative vulnerability of divorced retirees, by showing that divorced individuals living without a partner had a relatively high likelihood of experiencing difficulties adjusting to the social changes accompanied with the loss of the work role. The increasing share of individuals approaching their later years being divorced might therefore have important implications for the retirement experiences of future cohorts.

Whether the relationships between the studied earlier life experiences and the different phases of the retirement transition will be similar among cohorts approaching retirement in the near future is an important question for future research. Life course experiences have changed considerably, but also the context in which individuals make their retirement decisions is changing rapidly. It is shifting from a focus on early retirement to a focus on continued labor participation. The basic public pension age is raised in steps, early exit routes have been closed, Dutch employers increasingly encourage workers to remain employed until the public pension age (Conen *et al.*, 2011), and—at least for civil servants working at the Dutch central government—it is no longer mandatory to retire when reaching the public pension age. At the same time, individual responsibility for income and welfare in old age seems to be rising, as well as financial uncertainty, like reflected in recent cutbacks in pension entitlements and discussions on the reduction of the

yearly pension-build up percentages. As a result of these developments, the leeway for making own retirement decisions might become larger, but individuals also carry more individual responsibility in preparing and saving for their retirement years during their early- and mid-careers. Probably these developments make actual retirement behavior more strongly interlinked with experiences earlier in life in the near future.

### **6.5. Limitations and future research**

The current study focused on the extent to which various phases of retirement transitions are contingent upon experiences earlier in the life course by analyzing data from the NIDI Work and Retirement Panel. This final paragraph will reflect upon the study methods and will put forward suggestions for future research.

First, the data analyzed in this study have not been collected in a random sample of older employees. The selected older workers were employed by three private-sector organizations and the Dutch central government in 2001 and were followed over time. Due to this data collection approach, the studied workers are not representative of all Dutch older workers. This especially limits the generalizability of the descriptive findings to the national level. However, the selected organizations are highly diverse in their branches of industry and the sample has substantial variation in important variables such as earlier life experiences, work characteristics, and health. The explanatory mechanisms discussed might therefore be more representative, at least for those older workers employed at large organizations in the Netherlands. Moreover, it should be noted that the studied workers belong to a specific birth cohort (the large majority belongs to the birth cohort 1941-1950) and were observed within a specific time period (between 2001 and 2011) in which major changes in the work and retirement landscape took place. These contextual factors could have affected both the (meaning of) life experiences and retirement transitions of the studied employees, and therefore should be acknowledged when interpreting the research findings.

Second, this dissertation specifically focused on the relationships between earlier life experiences and retirement in the Netherlands. Given that countries differ considerably in their pension systems, welfare arrangements, divorce laws, and family policies, we should be careful with generalizing results from one specific country to other countries (Wang, 2012). The Dutch retirement context –with its mandatory retirement savings, relatively high

replacement rates, and mandatory retirement ages in many sectors—differs for instance considerably from the liberal retirement context in the United States where the majority of prior research on life histories and retirement has been conducted. In the United States, individual workers mainly carry the risks and responsibilities for retirement saving while in the Netherlands much more is organized at a collective level (see Van Dalen *et al.*, 2010, for a comparison). Moreover, in the United States “more and more workers have begun to leave under terms of their own choice and at their own pace” (Han and Moen, 1999, p. 196), whereas in the Netherlands contextual forces seem to have posed restrictions on the retirement behavior of older workers during the last decades. For these reasons, earlier life experiences might be more strongly associated with retirement behavior in the United States than in the Netherlands. Explicitly testing differences in terms of the effects of earlier life experiences on retirement transitions between countries that diverge considerably in terms of welfare state regimes (*cf.* Fasang, 2008, who compares pathways to old age pension in Germany and the United Kingdom) will be a fruitful direction for future research.

Third, even though the availability of information on earlier life experiences is a strength of the data, it should be noted that these data were collected by relatively broad retrospective questions. It cannot be ruled out that the responses were subject to recall error, and that the responses would have been more reliable when using more specific measures. However, the salience and low incidence of the studied life events might have affected recall accuracy positively (Eisenhower *et al.*, 1991). Moreover, the broad questions provided information about prior life experiences, but it was not possible to reconstruct full educational, employment, health, and family histories of the respondents based on these questions. To further improve our insights regarding the life course embeddedness of retirement transitions, detailed information capturing more between-individual variation in terms of life trajectories could be informative. Not only whether individuals experienced a certain event and the timing of the event, but also the duration in particular states, and interactions between experiences in several life spheres might be of importance. The Family Survey Dutch Population, or the SHARELIFE survey in which educational, work, and marital histories are registered in detail, for instance offer the opportunity to further study these issues. To collect information about life histories, calendar and timeline methods—in which a graphical time frame is used to report and structure information—are increasingly applied. The number of methodological studies examining the benefits of this approach as compared with lists of retrospective survey questions is still limited, but initial findings suggest that calendars are

especially helpful for recalling more distal, less salient, and more frequent experiences (Glasner and Van der Vaart, 2009).

Fourth, further extending the types of earlier life experiences studied might also improve our understanding of retirement and its life history predictors. Even though this study examined earlier life experiences in areas that are central to the lives of individuals, such as their family, work, and health experiences, the studied dimensions do not cover other potentially important areas of life such as involvement in unpaid work and leisure activities. The NIDI Work and Retirement Panel data also did not include information about migration experiences earlier in life. Information about migration histories (e.g., the number of years one has lived in the Netherlands) could be useful though, among other things because this will affect the level of old age pension retirees will receive. Moreover, this study solely focused on earlier life experiences of older individuals themselves. In line with the life course notion of ‘linked lives’, it can be expected that earlier life experiences of the spouse play a role as well.

Fifth, even though this study provided an in depth picture of several elements of retirement transitions, not all facets have been covered. This study has mainly focused on the timing of retirement and the psychological process of exiting the work role. The challenge of developing a new postretirement lifestyle –and its relationships with earlier life experiences– has received little attention. One specific aspect of this postretirement process that needs further study is the phenomenon of bridge employment, which in the Dutch situation can be defined as being active in the paid labor force while receiving (early) retirement benefits (cf., Dingemans and Henkens, 2013). The share of early retirees who are engaged in a bridge job seems to increase in the Netherlands (Van Dalen *et al.*, 2009). To better understand the meaning of transitions into bridge employment, examining the relationships between earlier life experiences and bridge employment might be relevant. The transition into bridge employment can reflect a continuation of unstable employment trajectories or rather reflect a major career shift (Henretta, 2003).

This dissertation included several empirical studies on the relationships between earlier life experiences and transitions from employee to retiree in the Netherlands. The research findings show that late-careers are a turbulent period, in which older workers gradually prepare for the loss of the work role, make plans for retirement timing, but also might need to change their prospects because of unexpected individual or contextual developments.

Earlier life experiences seem to “set the stage” (Settersten, 2003, p. 29) for the way in which older workers approach their later years, but during the last decade, late-career events and resources ultimately seemed to be of overriding importance for understanding retirement timing and postretirement experiences. However, life courses are changing and becoming less standardized, and the Dutch work and retirement context is changing rapidly as well. Whereas the employees examined in this study grew older in a context in which older workers retired early and could make use of fairly generous retirement arrangements, this context is being replaced by policies focused on prolonged employment, increasing financial uncertainty, and more individual responsibility. As a result of these developments, late-career transitions and experiences might become increasingly heterogeneous, complex, and possibly more strongly interlinked with experiences earlier in life.



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## Nederlandse samenvatting (summary in Dutch)

### Van werknemer tot gepensioneerde: Eerdere levensgebeurtenissen en pensionering in Nederland

Het Nederlandse pensioenlandschap is sterk aan het veranderen. Terwijl in de jaren tachtig en negentig van de vorige eeuw vervroegde pensionering eerder de regel dan uitzondering was, is het huidige overheidsbeleid in het licht van de vergrijzende samenleving steeds meer gericht op langer doorwerken. Deze beleidsfocus op langer doorwerken wordt weerspiegeld in de cijfers over arbeidsparticipatie en pensionering: de arbeidsparticipatie van 50-64 jarigen neemt toe, evenals de gemiddelde pensioenleeftijd van werknemers in Nederland. Onder deze gemiddelden gaat echter veel variatie schuil, zowel in termen van de leeftijd van pensionering als de ervaringen van individuen rondom hun pensionering. Sommige mensen stoppen vroeg met werken terwijl anderen langer doorwerken. Voor sommige mensen kost pensionering grote moeite, terwijl anderen hun werkende leven relatief gemakkelijk achter zich laten.

Om variatie in pensioentransities te begrijpen, richt het gangbare onderzoek naar pensionering zich vooral op factoren tijdens de late carrière, zoals de financiële situatie, gezondheid, werksituatie en huishoudenscontext van oudere werknemers. Dit proefschrift verruimt het inzicht in de transitie van werk naar pensioen, door de rol te bestuderen van gebeurtenissen die oudere werknemers eerder in hun leven hebben meegemaakt. Vanuit het levensloop-perspectief kan worden verwacht dat gebeurtenissen die zich eerder in het leven hebben afgespeeld, gevolgen hebben voor latere uitkomsten. De wetenschappelijke inzichten ten aanzien van de relaties tussen eerdere levensgebeurtenissen en keuzes en ervaringen rondom pensionering zijn echter nog beperkt en tamelijk gefragmenteerd. De centrale onderzoeksvraag van deze dissertatie is als volgt: In welke mate en hoe kunnen verschillen in pensioengerelateerde houdingen, intenties en gedragingen van oudere werknemers in Nederland verklaard worden door ervaringen eerder in hun leven op het gebied van scholing, werk, gezondheid en familie?

Het bestuderen van deze onderzoeksvraag levert niet alleen een bijdrage aan de wetenschappelijke literatuur, maar is eveneens relevant vanuit maatschappelijk perspectief. Ten eerste wordt in de beleidsgeoriënteerde literatuur verondersteld dat ervaringen eerder in het leven (zoals mogelijkheden om vaardigheden te verbeteren) van belang zijn voor de inzetbaarheid van werknemers tijdens de late carrière. De OECD (2006) noemt

bijvoorbeeld in een rapport dat beleidsinterventies om latere pensionering aan te moedigen zich ook moeten richten op jongere werknemers. Een beter begrip van de manier waarop eerdere levensloopervaringen samenhangen met pensioentransities zou daarom relevante inzichten kunnen bieden voor beleidsmakers. Ten tweede is bestudering van de onderzoeksvraag relevant gezien de veranderingen die zijn opgetreden in levenslopen tijdens de twintigste eeuw. Zo veranderen mensen in Nederland gemiddeld genomen steeds vaker van baan, krijgen ze steeds later kinderen en zijn partner relaties meer divers geworden. Als we beter begrijpen hoe pensioentransities van de huidige oudere werknemers gerelateerd zijn aan ervaringen eerder in hun leven dan kunnen we wellicht beter voorspellen welke invloed de veranderende levenslopen zullen hebben op de pensioentransities van toekomstige cohorten.

### *Onderzoeksaanpak*

Het doel van deze dissertatie is om een beter begrip te krijgen van de relaties tussen eerdere levensgebeurtenissen en pensioentransities. De volgende drie aspecten zijn kenmerkend voor de gevolgde onderzoeksaanpak:

1. Zowel de werkelijke timing van pensionering (gedrag) als subjectieve processen die aan pensionering voorafgaan en op pensionering volgen worden bestudeerd.
2. Er wordt onderzocht in hoeverre eerdere levensgebeurtenissen in verschillende domeinen van het leven (scholing, werk, gezondheid en familie) van belang zijn voor het begrijpen van pensioentransities en er wordt erkend dat de rol van deze factoren kan verschillen tussen mannen en vrouwen.
3. Er wordt systematisch aandacht besteed –zowel theoretisch als empirisch– aan de mechanismen die eerdere levensgebeurtenissen verbinden met pensionering (o.a. bestudering van mediërende rol van de situatie van de werknemer tijdens de late carrière).

Ten eerste wordt niet alleen pensioneringsgedrag bestudeerd, maar ook meer subjectieve facetten en processen rondom pensionering. Onderzoek naar pensionering is een interdisciplinair studieveld. Demografen, economen en sociologen houden zich veelal bezig met het verklaren van verschillen in gedrag rondom pensionering, zoals verschillen in de leeftijd waarop oudere werknemers met pensioen gaan. Psychologen en sociaal-gerontologen bestuderen vaak subjectieve aspecten van de transitie van werk naar pensioen, zoals pensioenintenties of aanpassing aan pensionering. Terwijl er in de literatuur over pensioengedrag een aantal studies zijn verschenen



over de rol van eerdere levensgebeurtenissen, is aandacht voor deze factoren in de literatuur over subjectieve aspecten van de pensioentransitie gering. In deze studie worden deze beide perspectieven gecombineerd. Niet alleen pensioengedrag, maar ook pensioenintenties en subjectieve processen die te maken hebben met het verlies van de werkrol –afstand nemen van het werk in de jaren voor pensionering en het missen van aspecten van het werk in de jaren na pensionering– worden bestudeerd vanuit een levenslopperspectief.

Ten tweede worden levensgebeurtenissen in diverse domeinen van het leven tegelijkertijd bestudeerd. Het levenslopperspectief veronderstelt dat de individuele levensloop niet unidimensioneel is. Individuen ontwikkelen zich binnen verschillende levensdomeinen en ervaringen in het ene levensdomein kunnen samenhangen met ervaringen in de andere domeinen. Er is daarom een brede benadering nodig om de effecten te bestuderen van eerdere levensgebeurtenissen die mogelijk met elkaar samenhangen. Daarbij wordt ook erkend dat sekse een modererende rol kan spelen, aangezien de betekenis van levensgebeurtenissen kan verschillen tussen mannen en vrouwen.

Ten derde wordt er aandacht besteed aan de mechanismen die eerdere levensgebeurtenissen verbinden met pensioentransities. In de sociologische pensioenliteratuur wordt beargumenteerd dat eerdere levensgebeurtenissen samenhangen met keuzes en ervaringen rondom pensionering door de gevolgen die deze gebeurtenissen hebben voor de situatie van de werknemer tijdens de late carrière. De opbouw van financiële hulpbronnen (zoals pensioen) vormt het meest voor de hand liggende mechanisme om levenservaringen te verbinden met pensionering. Eerdere levensgebeurtenissen kunnen pensioentransities echter ook beïnvloeden door hun consequenties voor de gezondheids-, werk-, of familiesituatie tijdens de late carrière. Als deze redenering systematisch wordt toegepast, dan blijkt echter dat er tegengestelde krachten actief kunnen zijn. Dit is bijvoorbeeld het geval bij opwaartse mobiliteit tijdens de carrière. Enerzijds zal dit resulteren in een betere financiële situatie in de jaren voor pensioen en meer pensioenopbouw, waardoor men eerder met pensioen zou kunnen gaan. Anderzijds zou opwaartse mobiliteit kunnen resulteren in een gunstige werksituatie in de jaren voor pensioen (bijvoorbeeld meer uitdaging in het werk) wat vervroegde pensionering juist relatief onaantrekkelijk maakt. Om het begrip van de rol van eerdere levensgebeurtenissen in pensioentransities te vergroten wordt er zowel theoretisch als empirisch aandacht besteed aan deze (mogelijk tegengestelde) mechanismen.

Om de centrale onderzoeksvraag te bestuderen zijn survey data van het NIDI Werk en Pensioen Panel geanalyseerd. De eerste ronde van dataverzameling vond plaats in 2001. In dat jaar zijn oudere werknemers (en eventueel hun partners) werkzaam bij de Rijksoverheid en drie grote private-sector ondernemingen in Nederland benaderd om deel te nemen aan een onderzoek van het Nederlands Interdisciplinair Demografisch Instituut (NIDI) over werken, ouder worden en uittreden. In 2006-2007 en 2011 werden de traceerbare respondenten opnieuw benaderd om deel te nemen. Aangezien alle respondenten werkzaam waren op het eerste meetmoment (50 tot 64 jaar) en daarna zijn gevolgd in de tijd, geven deze data gedetailleerde inzichten in de pensioentransities van de bestudeerde werknemers. Verder zijn er tijdens de tweede dataverzamelingsronde retrospectieve vragen gesteld over scholing, werk, gezondheid en familie ervaringen eerder in het leven van de respondent. Deze informatie biedt de mogelijkheid om de centrale onderzoeksvraag te bestuderen.

In de Hoofdstukken 2 tot en met 5 van dit proefschrift wordt ingegaan op verschillende fases van de transitie van werk naar pensioen, in relatie tot eerdere levensgebeurtenissen: afstand nemen van het werk in de jaren voor pensioen (Hoofdstuk 2), pensioen transities van mannen (Hoofdstuk 3) en vrouwen (Hoofdstuk 4) en aanpassing aan het verlies van de werkrol (Hoofdstuk 5). Deze hoofdstukken zijn geschreven in de vorm van een tijdschriftartikel. Door deze aanpak kunnen de hoofdstukken onafhankelijk van elkaar worden gelezen, maar is er wel wat overlap. In Hoofdstuk 2 en Hoofdstuk 3 is gewerkt met data van Waves 1 en 2. In de Hoofdstukken 4 en 5 konden ook gegevens van Wave 3 worden gebruikt. De volgende paragrafen beschrijven de bevindingen per hoofdstuk.

#### *‘Voorsorteren’ in de jaren voor pensionering*

In de jaren voor pensionering zullen veel mensen zich gaan voorbereiden op de pensioentransitie en het leven als gepensioneerde. De geanticiperde pensioentransitie heeft mogelijk ook invloed op de wijze waarop oudere werknemers in de laatste fase van de loopbaan hun werk beleven. Zo wordt er in de internationale wetenschappelijke literatuur wel gesuggereerd dat werknemers een ‘short-timers attitude’ kunnen ontwikkelen in de fase voor pensionering. In de Nederlandstalige literatuur is deze notie ‘voorsorteren’ genoemd: het afstand nemen van het werk –in houding of gedrag– vooruitlopend op het daadwerkelijke moment van pensionering. Er zijn echter nauwelijks studies die deze theoretische notie aan de hand van kwantitatieve empirische data hebben onderzocht. Ook weten we nog weinig over de rol van werkgerelateerde ervaringen in dit proces. De centrale

onderzoeksvragen van Hoofdstuk 2 zijn daarom: (1) In hoeverre is er een proces van ‘voorsorteren’ in de jaren voor pensioen en (2) hoe beïnvloeden eerdere werkgerelateerde ervaringen dit proces?

In het NIDI onderzoek is een poging gedaan om de theoretische notie van voorsorteren empirisch uit te werken. Daartoe zijn een aantal vragen geformuleerd die houdingen en gedragingen meten, waarvan verwacht kan worden dat ze in de jaren voor pensionering aan verandering onderhevig zijn. Aangezien deze items zowel tijdens studie Wave 1 als Wave 2 beschikbaar zijn voor de werkende respondenten is het mogelijk om verschillen in voorsorteren zowel cross-sectioneel als longitudinaal te bestuderen. Uit de gegevens van 2001 blijkt dat een aanzienlijk deel van de bestudeerde werknemers afstand neemt van het werk in de jaren voor pensioen. Zo gaf 35 procent van de respondenten aan de nieuwste ontwikkelingen in zijn/haar vakgebied minder goed bij te houden dan vijf jaar geleden. Iets meer dan 30 procent was het eens met de stelling dat nieuwe verantwoordelijkheden maar aan jongeren opgedragen moeten worden en ongeveer 15 procent gaf aan alle mogelijkheden aan te grijpen om minder uren te gaan werken. Tussen Wave 1 en Wave 2 is de algemene mate van voorsorteren significant toegenomen onder de respondenten die op beide meetmomenten werkzaam waren en geen gebruik hadden gemaakt van een regeling voor (vervroegde) uittreding. Toch was er niet noodzakelijk sprake van een continu proces van afstand nemen van het werk. Terwijl voor 26 procent van de werkenden de score op de voorsorteren schaal meer dan één standaarddeviatie is toegenomen tussen de dataverzamelingsrondes, ervaart 10 procent een afname van voorsorteren van meer dan één standaarddeviatie.

In lijn met de theoretische notie van voorsorteren laten de resultaten in Hoofdstuk 2 zien dat oudere werknemers steeds meer afstand nemen van het werk in houding of gedrag naarmate ze zich dichterbij pensioen bevinden. De cross-sectionele bevindingen tonen dat hoe ouder werknemers waren tijdens de eerste dataverzamelingsronde, hoe hoger hun mate van voorsorteren was. Analyses van de panel data tonen dat oudere werknemers die tijdens Wave 2 bijna hun geplande pensioenleeftijd hebben bereikt meer zijn gaan voorsorteren dan werknemers die nog vele jaren op de arbeidsmarkt voor de boeg hebben. Ook werknemers die langer doorwerken dan hun geplande pensioenleeftijd hebben een relatief sterke neiging om afstand te nemen van het werk. De geanticiperde toekomst blijkt dus een belangrijke factor te zijn om in acht te nemen bij bestudering van het pensioneringsproces. Werkgerelateerde ervaringen –zowel eerder in het leven als tijdens de late carrière– blijken eveneens samen te hangen met afstand nemen van het werk.

De cross-sectionele analyses laten zien dat oudere werknemers die voor hun 50ste promotie hebben gemaakt of hebben deelgenomen aan aanvullende scholing lager scoren op de voorsorteren schaal dan degenen die deze ervaringen niet hebben gehad. Oudere werknemers die eerder in hun leven ernstige gezondheidsproblemen hebben ervaren sorteren juist meer voor. De panel analyses tonen dat veranderingen in termen van voorsorteren tijdens de late carrière ook samenhangen met werkgerelateerde ervaringen. Het meemaken van een promotie tijdens de late carrière zwakt het proces van voorsorteren af, terwijl gezondheidsproblemen het proces van voorsorteren versnellen.

*Timing van pensionering: pensioenintenties en -gedrag*

In Hoofdstuk 3 zijn de relaties tussen eerdere levensgebeurtenissen en timing van pensionering bestudeerd. Enerzijds wordt verwacht dat deze eerdere levensgebeurtenissen samenhangen met de timing van pensionering via de financiële situatie van de werknemer tijdens de late carrière, anderzijds via de niet-financiële situatie. Om deze complexe relaties te toetsen richt het hoofdstuk zich op mannen, omdat voor hen het onderscheid tussen financiële en niet-financiële paden het meest informatief en relevant zal zijn, aangezien zij in de bestudeerde cohorten vaak de hoofdkostwinners zijn. De centrale onderzoeksvraag is: In hoeverre kan vervroegde pensionering van mannen verklaard worden door eerdere levensgebeurtenissen op het gebied van scholing, werk, gezondheid en familie?

In het hoofdstuk worden niet alleen de relaties tussen eerdere levensgebeurtenissen en pensioengedrag bestudeerd, maar ook de relaties tussen eerdere levensgebeurtenissen en pensioenintenties. Pensioengedrag is niet altijd het resultaat van volledige zelfsturing en contextuele veranderingen kunnen pensioenplannen doorkruisen tijdens de late carrière. Er wordt daarom verwacht dat het bestuderen van zowel intenties als gedrag ons begrip van de relaties tussen eerdere levensgebeurtenissen en pensionering kan vergroten. Tijdens de eerste dataverzamelingsronde –toen alle respondenten nog werkzaam waren– werden ze gevraagd naar hun pensioenintenties. De antwoorden op de verschillende vragen om pensioenintenties te meten illustreren duidelijk de cultuur van vervroegde pensionering aan het begin van de 21ste eeuw. De mediane leeftijd waarop de bestudeerde mannen wilden stoppen met werken was 60 jaar. Ongeveer 61 procent van de bestudeerde mannen maakte gebruik van een regeling voor vervroegde uittreding tussen studie Wave 1 en 2, gemiddeld genomen op leeftijd 58,4. Dit was ongeveer 1,4 jaar eerder dan dat ze van plan waren.

De resultaten laten zien dat eerdere levenservaringen van de bestudeerde mannen op het gebied van scholing, gezondheid, werk en familie allemaal gerelateerd zijn aan hun pensioenintenties. Mannen die op relatief late leeftijd zijn toegetreden tot de arbeidsmarkt en mannen die hebben deelgenomen aan aanvullende training voor hun 50ste levensjaar zijn geneigd om langer door te werken. Dit wordt gedeeltelijk verklaard doordat ze een grotere kans hebben op een uitdagende baan in de jaren voor pensioen. Gezondheidsproblemen voor het 50ste levensjaar hangen juist samen met een relatief sterke intentie om vervroegd met pensioen te gaan en deze relatie wordt volledig gemedieerd door de gezondheidssituatie tijdens de late carrière. Mannen die een baanwisseling hebben meegemaakt, relatief laat kinderen hebben gekregen, of zijn gescheiden hebben gemiddeld genomen de intentie om langer door te werken. Deze relaties worden (gedeeltelijk) verklaard door de minder gunstige financiële situatie (vermogen, pensioengat, financieel afhankelijke kinderen) van deze mannen tijdens de late carrière. Het meemaken van een promotie voor het 50ste levensjaar is enerzijds gerelateerd aan meer financiële hulpbronnen en anderzijds aan een meer uitdagende werksituatie en deze tegengestelde krachten doven elkaar uit: er wordt geen relatie tussen het meemaken van een promotie en pensioenintenties gevonden.

Slechts enkele van de voorspellers van pensioenintenties blijken ook significante voorspellers van pensioengedrag van de bestudeerde mannen te zijn, wat suggereert dat het relevant is om zowel intenties als gedrag te bestuderen. Deze bevindingen zouden er enerzijds op kunnen wijzen dat de speelruimte die oudere werknemers hebben om hun werkelijke pensioentransitie vorm te geven beperkt is. Zo heeft een aanzienlijk deel van de bestudeerde gepensioneerde mannen –ongeveer 1 op de 4– de pensioentransitie als (gedeeltelijk) onvrijwillig ervaren. Anderzijds kunnen de resultaten veranderingen in de situatie van de werknemer tijdens de late carrière weerspiegelen, die de effecten van de eerdere levensloopegebeurtenissen doorkruisen en afzwakken. De onderzochte groep oudere werknemers werd rond pensionering geconfronteerd met een scala aan maatregelen en reorganisaties om het vertrek van de arbeidsmarkt te bespoedigen.

In Hoofdstuk 4 worden pensioenintenties en pensioengedrag van vrouwen bestudeerd. Het hoofdstuk richt zich specifiek op de relatie tussen pensionering en eerdere levensgebeurtenissen in de familiesfeer. De onderzoeksvraag is: In hoeverre kunnen pensioenintenties en -gedrag van vrouwelijke oudere werknemers verklaard worden door de timing van kinderen krijgen en de huwelijksgeschiedenis? De mediane leeftijd waarop

de bestudeerde vrouwen wilden stoppen met werken was 60 jaar tijdens de eerste dataverzamelingronde. Ongeveer 70 procent van hen is met pensioen gegaan binnen de tijdsperiode waarin zij geobserveerd zijn tussen Waves 1 en 3, gemiddeld op leeftijd 59,7 jaar. Terwijl de vrouwen die tussen Wave 1 en 2 met pensioen zijn gegaan over het algemeen op jongere leeftijd stopten met werken dan dat ze van plan waren –net als de bestudeerde mannen– werkten degenen die stopten tussen Wave 2 en 3 gemiddeld langer door dan dat ze van plan waren tijdens Wave 1. Waarschijnlijk hebben veranderingen in de pensioencontext tijdens het afgelopen decennium hier een rol gespeeld.

Ten aanzien van kinderen laten de resultaten zien dat vrouwen die na hun 27ste hun eerste kind hebben gekregen en nog thuiswonende kinderen hebben tijdens de late carrière relatief laat met pensioen willen gaan. Voor pensioengedrag werd dit effect echter niet gevonden. Vrouwen die ooit zijn gescheiden willen later met pensioen gaan dan continu gehuwde vrouwen, zeker degenen die de echtscheiding relatief laat (na het 40ste levensjaar) hebben meegemaakt. Het opnieuw gaan samenwonen met een partner lijkt negatieve effecten van een echtscheiding echter te compenseren. Ooit gescheiden vrouwen die samenwonen met een partner verschillen niet in hun pensioenintenties van continue gehuwde vrouwen, terwijl ooit gescheiden vrouwen die niet samenwonen met een partner relatief laat met pensioen willen gaan. Deze laatstgenoemde resultaten worden eveneens geobserveerd voor pensioengedrag. Naast familietrajecten blijken diverse aspecten van de financiële-, werk- en gezondheidssituatie van vrouwen tijdens de late carrière van invloed te zijn op zowel pensioenintenties als -gedrag. Een ongunstige financiële situatie, een uitdagende baan en een goede gezondheid hangen samen met relatief late transitie van werk naar pensioen.

#### *Aanpassing aan het verlies van de werkrol na pensionering*

In Hoofdstuk 5 wordt het aanpassingsproces na pensionering bestudeerd. Pensionering kan worden beschouwd als een belangrijke levenslooptransitie, waarbij mensen voor de uitdaging staan om een nieuwe levensstijl te ontwikkelen en zich aan te passen aan het verlies van de werkrol. Deze laatstgenoemde dimensie staat centraal in Hoofdstuk 5. De onderzoeksvraag is: In hoeverre kan variatie in de mate waarin volledig gepensioneerden de werkrol missen worden verklaard door ervaringen eerder in het leven? Bij het bestuderen van deze vraag is er aandacht besteed aan het multidimensionale karakter van het aanpassingsproces door het missen van diverse aspecten van de werkrol –geld/inkomen, sociale contacten en status– afzonderlijk te meten en te analyseren. Van deze drie aspecten blijkt het missen van sociale contacten het meest voor te komen onder de bestudeerde gepensioneerden.

Gemiddeld 2,5 jaar nadat de respondenten gebruik hadden gemaakt van een regeling voor (vervroegde) uittreding gaf ongeveer 18 procent aan de sociale contacten via het werk (heel) erg te missen. Ongeveer 12 procent gaf aan geld/inkomen te missen en 4 procent mist de status die de werkrol gaf. Hoe langer de respondenten met pensioen zijn, hoe minder geneigd ze zijn om sociale contacten via het werk te missen. Het missen van geld/inkomen en status lijkt in de jaren na pensioen niet af te nemen.

De resultaten laten verder zien dat levensgebeurtenissen in zowel de werksfeer als de familiesfeer samenhangen met het missen van aspecten van de werkrol na pensionering. Gepensioneerden die tussen hun 40ste en 50ste snel carrière hebben gemaakt hebben een gunstiger financiële situatie na pensioen en missen geld/inkomen minder dan degenen die geen promotie hebben gemaakt. Het verlies aan sociale status weegt voor degenen die snel carrière hebben gemaakt juist zwaarder. Deze bevindingen tonen dat de redenen waarom gepensioneerden hun oude werk missen afhankelijk zijn van hun carrière pad. Ook de huwelijksgeschiedenis speelt een duidelijke rol. Gescheiden gepensioneerden die niet samenwonen met een partner hebben bijvoorbeeld een grotere kans om werkgerelateerde sociale contacten en status te missen dan continu gehuwden en nooit gehuwden. Ooit gescheiden gepensioneerden die samenwonen met een partner missen geld/inkomen meer dan continu gehuwden. Deze resultaten wijzen op de rol die sociale inbedding speelt bij het proces van aanpassing aan pensioen en de financieel kwetsbare positie van ooit gescheiden personen.

Naast carrière paden en huwelijksgeschiedenis hangen ook andere hulpbronnen en kenmerken van de pensioentransitie samen met de mate waarin gepensioneerden hun eerdere werk missen. Zo hangt de gezondheidssituatie van de gepensioneerde samen met alle drie de bestudeerde aspecten van de werkrol: mensen die hun gezondheid als goed ervaren missen geld/inkomen, sociale contacten en status gemiddeld genomen minder dan mensen die gezondheidsproblemen hebben. Dit geldt eveneens voor mensen die hun pensioentransitie als vrijwillig hebben ervaren, wat wijst op het belang van controle over de pensioentransitie voor het proces van aanpassing aan het verlies van de werkrol. Ondanks dat diverse hulpbronnen en kenmerken van de pensioentransitie gerelateerd zijn aan het missen van werk na pensioen, konden ze de effecten van carrière pad en huwelijksgeschiedenis niet volledig verklaren.

*Conclusie en reflectie*

In Hoofdstuk 6 wordt er gereflecteerd op de drie aspecten van de onderzoeks-aanpak en worden de maatschappelijke implicaties van de onderzoeksresultaten bediscussieerd. Het eerste aspect van de onderzoeks-aanpak was het bestuderen van zowel pensioengedrag als subjectieve processen rondom pensionering. Door diverse fases van de transitie van werknemer naar gepensioneerde tegelijkertijd te bestuderen is een breed beeld verkregen van de mate van inbedding van de pensioentransitie in de individuele levensloop. Veel van de bestudeerde levensgebeurtenissen waren gerelateerd aan de aspecten van de pensioentransitie die vooraf gaan aan de werkelijke pensionering, zoals afstand nemen van het werk en pensioenintenties. Voor het werkelijke pensioengedrag en voor aanpassing aan het verlies van de werkrol na pensionering werden slechts enkele verwachte relaties geobserveerd in de data.

Ten tweede is het bestuderen van gebeurtenissen in verschillende domeinen van het leven (scholing, werk, gezondheid en familie) belangrijk gebleken voor het begrijpen van verschillen in pensioentransities tussen individuen. Ervaringen in de scholings- en arbeidsloopbaan, gezondheid eerder in de levensloop en gebeurtenissen op het gebied van huwelijk en gezinsvorming zijn relevant om diverse aspecten van de pensioentransitie te begrijpen. Met name de ervaringen in de huwelijks sfeer springen in het oog, aangezien deze belangrijk zijn voor het begrijpen van verschillende fases van de pensioentransitie, inclusief timing van pensioen en aanpassing aan pensioen.

Ten derde is het systematisch aandacht besteden aan de mechanismen die eerdere levensgebeurtenissen verbinden met pensionering informatief gebleken. Veel van de bestudeerde levensgebeurtenissen waren gerelateerd aan pensionering via de financiële-, werk-, of gezondheidssituatie van de werknemer tijdens de late carrière. De effecten van diverse ervaringen in de werk en familiesfeer op de pensioenintenties van mannen werden bijvoorbeeld verklaard door de financiële situatie van deze mannen tijdens de late carrière. Met name voor de ervaring van opwaartse mobiliteit onder mannen werden –zoals verwacht– tegengestelde mechanismen geobserveerd.

Het doel van deze studie was om een beter begrip te krijgen van de relaties tussen eerdere levensgebeurtenissen en pensioentransities. Om dit doel te bereiken werd een event-georiënteerde benadering gekozen, waarbij de levensloopgebeurtenissen als startpunt voor argumentatie en modelbouw zijn gehanteerd. Deze benadering bleek informatief te zijn en kan nog verder worden uitgebreid in toekomstig onderzoek, bijvoorbeeld door de



set van eerdere levensgebeurtenissen uit te breiden, andere aspecten van pensioentransities te bestuderen en nog dieper in te zoomen op de verbindende mechanismen. Als het onderzoeksdoel is om zoveel mogelijk variatie in pensionering te verklaren, dan zou er ook een uitkomst-georiënteerde benadering gekozen kunnen worden die zich meer richt op de situatie in de laatste fase voor pensioen. Eerdere levensgebeurtenissen zouden dan kunnen helpen deze situatie voorafgaand aan pensioen beter te begrijpen.

### *Maatschappelijke relevantie*

In het licht van de vergrijzing is het overheidsbeleid steeds meer gericht op langer doorwerken. Dit maakt inzichten in de factoren die langer doorwerken stimuleren en werknemers gemotiveerd en betrokken houden tijdens de late carrière zeer relevant. Bovendien zullen de komende jaren veel oudere werknemers de transitie van werk naar pensioen maken, wat de vraag oproept hoe mensen pensionering ervaren en welke factoren succesvolle aanpassing voorspellen.

In dit proefschrift is een groot aantal levensloopfactoren bestudeerd in relatie tot aspecten van pensioentransities. Ervaringen eerder in het leven blijken met name samen te hangen met de manier waarop oudere werknemers hun pensionering naderen: hoe ze in hun werk staan en wat hun intenties zijn ten aanzien van de timing van pensioen. Een goede gezondheid blijkt bijvoorbeeld cruciaal te zijn om oudere werknemers gemotiveerd en betrokken te houden en voor hun bereidheid om relatief lang door te werken. Zowel werkgevers als werknemers staan voor de uitdaging om gezondheidsproblemen te voorkomen, niet alleen tijdens de late carrière, maar gedurende de hele loopbaan. Een andere relevante bevinding voor organisaties die te maken krijgen met een vergrijzend personeelsbestand is dat late carrières niet noodzakelijk worden gekenmerkt door een continu proces van afstand nemen van de werkrol. De mate van voorsorteren kan zowel toe- als afnemen in de tijd. Opwaartse mobiliteit blijkt bijvoorbeeld het proces van afstand nemen af te kunnen remmen. Vervolgonderzoek is nodig om deze dynamiek tijdens de late carrière verder te ontrafelen en om andere factoren of interventies op te sporen die kunnen voorkomen dat werknemers afstand nemen van de werkrol al ver voor hun pensionering.

Niet alleen interventies, maar ook veranderingen in individuele levenslopen zouden de pensioenbeslissingen en -ervaringen van toekomstige cohorten kunnen beïnvloeden. Juist enkele factoren die ten minste bij mannen blijken samen te hangen met de intentie om relatief laat met pensioen te gaan –zoals latere toetreding tot de arbeidsmarkt, baanwisselingen, relatief

laat kinderen krijgen en echtscheiding– zijn de afgelopen decennia steeds gebruikelijker geworden. Als we deze maatschappelijke trends verbinden met de bevindingen van deze studie en veronderstellen dat de bevindingen ook gelden voor de jongere cohorten, dan zou er verwacht kunnen worden dat de intentie om vervroegd met pensioen te gaan zwakker wordt onder jongere cohorten. In termen van aanpassing aan pensioen vragen met name de resultaten ten aanzien van echtscheiding om aandacht. Gescheiden personen die niet samenwonen met een partner blijken relatief kwetsbaar te zijn in de transitie van werk naar pensioen en zijn geneigd om de sociale dimensies van de werkrol te missen na pensionering.

Of de relaties tussen eerdere levensgebeurtenissen en pensioentransities gelijk blijven onder de cohorten die in de ( nabije) toekomst met pensioen zullen gaan is een belangrijke vraag voor toekomstig onderzoek. Levenslopen zijn aanzienlijk veranderd, maar ook de context waarbinnen mensen pensioenbeslissingen nemen verandert sterk. De werknemers die zijn onderzocht in de huidige studie zijn ouder geworden binnen een context waar werknemers vroeg met pensioen gingen en gebruik konden maken van relatief genereuze uitredingsregelingen. Deze context wordt echter geleidelijk vervangen door beleid gericht op langer doorwerken, toenemende financiële onzekerheid en meer individuele verantwoordelijkheid. Wellicht krijgen oudere werknemers door deze ontwikkelingen meer ruimte voor zelfsturing in hun pensioentransitie, maar neemt ook de individuele verantwoordelijkheid toe om voorbereidingen te treffen voor pensionering al tijdens de eerdere levensloop. Door deze ontwikkelingen kunnen transitie en ervaringen tijdens de late carrière meer heterogeen en complex worden en wellicht sterker verbonden met gebeurtenissen eerder in het leven.

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## Curriculum Vitae

Marleen Damman was born on April 14, 1986 in Hoogeveen, the Netherlands. In 2004 she received her VWO diploma at the Thorbecke Scholengemeenschap in Zwolle. After that she studied at the University of Groningen and obtained her Master's degree in Sociology (cum laude) in 2009. In that year she also finished the Research Master Human Behavior in Social Contexts (cum laude). For her sociology master thesis Marleen received the Gadourek master thesis award 2008, and the prof. Joep Munnichs master thesis award 2010. In 2009 she was awarded the GUF-100 award by the Groningen University Fund. During her studies she participated in the Honors program and worked as a student assistant at the Sociology department of the University of Groningen. From September 2009 onwards, Marleen was employed as a PhD student at the Netherlands Interdisciplinary Demographic Institute (NIDI-KNAW) in The Hague. Her PhD project was part of the NWO-funded research program "The process of retirement: A dynamic and multi actor perspective". She presented her research at various national and international conferences, such as the Dag van de Sociologie (2010 and 2012), Netspar Pension Day (2010 and 2011), Nederlandse Arbeidsmarktdag (2013), and the Annual Meeting of the Gerontological Society of America (2010 to 2013). Currently she is working at NIDI as a post-doc on the project "The role of productive activities in the lives of retirees. A sociological perspective", which is co-funded by Netspar.