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Spousal Influence on the Retirement Process

Maria Eismann

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Deciding together?

Spousal influence on the retirement process

Eismann, M.

Over the last decades, population aging has sparked growing societal and scientific interest in retirement-related topics. In addition to this, the rising number of older women in the labour market have attracted attention to the specific circumstances of retiring women as well as couples. In the scientific literature, retirement is increasingly seen as a decision that is taken by a couple, rather than by an individual. This dissertation builds on and extends an emerging line of research on retirement in a couple context by studying spousal influence on workers' retirement process. The four empirical studies show the added value of viewing the spouse as an actor in workers' transition to retirement.

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Spousal Influence on the Retirement Process

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Chapter 1

Introduction: Retirement from a Couple Perspective

1.1 | Why Study Couples' Retirement?

Two trends have radically changed the composition of the labour force in recent decades. First, in most developed countries, populations are ageing due to low fertility rates and increasing longevity (OECD, 2019b). This demographic development impacts the pension systems of these countries (European Commission, 2018), consequently putting measures intended to maintain pension adequacy and financial sustainability high on the policy agenda. A key solution is often seen in extending working lives through any or all of the following: discouraging early retirement, increasing public pension age, and encouraging employment past the public pension age. Thus, it is not surprising that employment rates of workers aged 55–64 have grown strongly between 2000 and 2018 (OECD, 2019b). A second development is, that female labour force participation has been rising for decades. Recent changes are primarily due to women staying employed throughout childbearing or re-entering the labour force more often afterwards. Moreover, women in developed countries increasingly work until older ages: Between 2000 and 2018, labour force participation rates rose particularly strongly for women aged 55–64 (OECD, 2019a).

While population ageing has sparked societal and scientific interest in retirement, rising numbers of older women in the labour market have attracted attention to the specific circumstances of retiring women as well as couples. Retirement is no longer a transition of breadwinning men with a homemaker spouse, but couples are increasingly likely to approach retirement age as dual-earners (OECD, 2014) or—due to the male partner usually being older—as a female worker with a retired spouse. This diversity in retiring couples makes it all the more interesting to look at retirement from a couple perspective. In the scientific literature, retirement is increasingly seen as a decision that is taken by a couple, rather than by an individual (e.g., De Preter, Van Looy, & Mortelmans, 2015; Henkens & Van Solinge, 2002; Loretto & Vickerstaff, 2013; Pienta, 2003). This dissertation builds on and extends an emerging line of research on retirement in a couple context by studying the role of spousal influence in the decision-making process preceding older couples' retirement. The guiding research question is: *How do couples navigate retirement?*

This dissertation sheds light on various aspects of retirement in a couple context. I compare retirement preferences—or the wish to retire within the next year—of married and cohabiting workers to those of single workers. Moreover, I study retirement preferences in couples by looking at spousal influence on workers' preference to retire (early) and at the factors that affect whether or not older dual-earner couples prefer to retire at the same time. In doing so, I take the workers' as well as their spouses' perspective and view them both as actors in the decision-making process. Lastly, I look beyond the retirement transition itself and study which activities workers plan to engage in once they retired and how such plans are affected by spousal support for these activities.

Research on retiring couples is relevant for several reasons. First, about half of the employees aged 55–64 live in a couple (Eurostat, 2019). Partnered workers form a substantial part of the older labour force, but they are a heterogeneous group. The complexity of coupled life has increased over the past decade, with higher numbers of re-married and non-marital unions (Carr & Utz, 2020). Such unions are sometimes accompanied by lager age differences between partners, which has implications for pension eligibility. Variety does not only exist in relationship types, but also in couple-level labour force participation. Both male and female workers may approach retirement age with either a working or a non-working spouse. Depending on the specific constellation, couples may navigate the transition differently. The large number of couples in the labour force and the heterogeneity in this group make it worthwhile to look at retirement from a couple perspective.

Second, research on retiring couples can provide valuable insights into the effects of the relationship context and spousal influence on the retirement transition (e.g., Denaeghel, Mortelmans, & Borghgraef, 2011; Szinovacz & DeViney, 2000). Couples may be able to navigate the decision-making process better if they understand how the situation in which they take this decision affects them and if they understand the motives a spouse might have to influence a worker's decision to retire. Retirement can negatively affect marital quality (Rauer & Jensen, 2016), but couples who know more about the role a spouse plays in the process may enjoy their relationship more throughout the transition to retirement. Thus, knowledge about spousal influence can help mitigate possible negative effects of retirement.

Third, for most people, a spouse is their closest social relation, particularly at an older age (Huszti, David, & Vajda, 2013). A spouse generally knows the older worker and his or her situation very well and may thus provide valuable information to future retirees. Older workers might experience higher individual well-being throughout the retirement transition if they actively involve their spouse in the decision-making process and integrate the additional input into their decision. To do so effectively, workers need to acknowledge their spouse's role in the transition and understand the origins of spousal influence on it.

In this introductory chapter, I sketch the societal context in the Netherlands (section 1.2) and summarise previous research on retiring couples in different disciplines (section 1.3). Section 1.4 presents the aim and research questions of this dissertation and section 1.5 introduces the dataset used to answer these questions. I conclude the introduction with a short outline of this dissertation (section 1.6).

1.2 | Societal Context

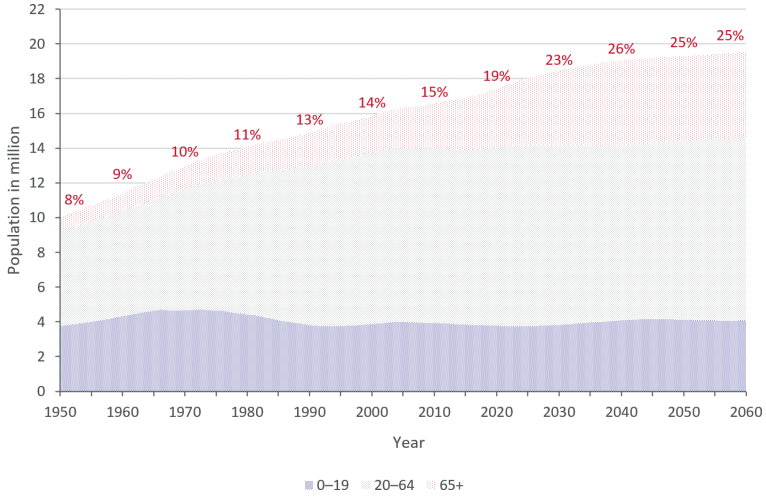
Research on retirement—or any other societal phenomenon—can only be understood when it is placed in the context in which it was carried out. Given that this dissertation is based on data from the Netherlands, a short introduction into the Dutch context is needed. In a number of ways, the Netherlands is comparable to other developed countries, many of which face ageing populations, shifting pension policies, and a changing labour force participation of older adults (OECD, 2019b). However, the specific situation differs from country to country, so this section sketches the societal context regarding demographic developments, the retirement landscape, and the labour force in the Netherlands.

1.1 | Population ageing

The Dutch population has been ageing in the past decades and will continue to age for some time in the future. This demographic development is illustrated by Figure 1.1. It is based on data provided by Statistics Netherlands which shows the observed as well as projected age composition of the population from 1950 to 2060. The ageing process in the Netherlands began in the late 1960s and was primarily due to a declining number of children being born per woman. In contrast to an overall trend of population growth, the number of young people (aged 0–19) declined between 1960 and 1990. The share of people under the age of 20 in the population fell from 38% to 26% in this period. Today, the share of people aged 0–19 is 22% and projected to stay at this low level for the next decades. Next to stable and low birth rates, recent population ageing is due to increasing life expectancy. In 2010, 2.5 million people, or 15% of the population, were aged 65 and older. Today, the number of older people is 3.4 million, with almost every 5th person belonging to this age category. The absolute number of older people is projected to increase further, while their share of the population is expected to rise to 26% until 2040 and to stabilize afterwards.

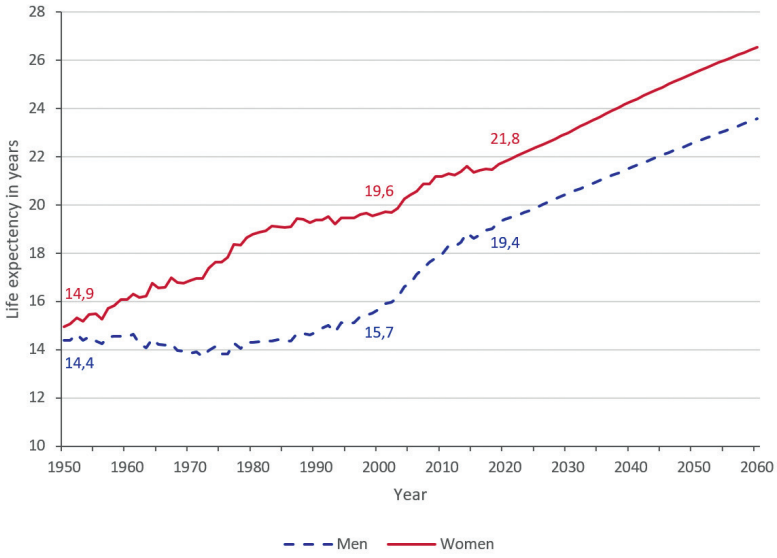
Life expectancy in the Netherlands does not only increase because more people reach the age of 65, but also because people live longer after having celebrated their 65th birthday. Figure 1.2 is based on data provided by Statistics Netherlands and shows how remaining life expectancy at age 65 changed in the past and is projected to change in the future. Men who turned 65 in 1950 on average lived another 14 years, while men turning 65 in 2020 will on average live another 19 years. The life expectancy of women reaching the age of 65 has risen even more dramatically in the same period. In 1950, 65-year-old women on average lived another 15 years. In 2020, women turning 65 can on average expect another 22 years of life. The rise in life expectancy at age 65 is projected to persist in the decades to come.

Figure 1.1: Population of the Netherlands per age group, observed and projected values, 1950–2060.



Source: Statistics Netherlands (2019g), own calculations.

Figure 1.2: Life expectancy at age 65 by gender, observed and projected values, 1950–2060.



Source: Statistics Netherlands (2019h, 2019i), own calculations.

Shifting pension policies

Pension schemes are tied to the age composition of a population. The demographic developments in the past and projections for the future have challenged the Dutch approach to retirement. To understand how population ageing contributed to shifting pension policies, a short introduction into the pension system in the Netherlands is needed. The Dutch pension system is organised in three so-called pillars (Dutch Government, 2020). The first pillar consists of a public pension (Algemeen Ouderdomswet, AOW), which is payed as a flat-rate to all residents above a certain age. Benefits amount to 50% (for members of a couple) or 70% (for singles) of the minimum wage, with deductions for every year that one was not a resident in the past 50 years. Public pensions are largely based on a pay-as-you-go system, meaning that the working population covers the costs of current retirees. Although, individual contributions to the AOW are capped and the funds are supplemented by general means, population ageing strongly affects the first pillar. The second pillar consists of occupational pensions, which are linked to previous earnings. Participation in an occupational pension scheme is mandatory for workers in most industries, so almost 90% of employees in the Netherlands are covered by a pension fund (OECD, 2019b). Occupational pension plans are usually of the defined benefit type, meaning that benefits are predetermined by specific indicators, although there is a trend towards introducing more elements of defined contribution plans (OECD, 2019b), meaning that benefits depend directly on individual investment returns. In both cases, benefits are funded by capital to which employers and employees contribute throughout the career of the employee. The third pillar consists of private pension savings. These are primarily used by individuals who receive low pensions from the second pillar due to self-employment or unemployment. Individual insurances provide a tax friendly opportunity to supplement their retirement income up to a certain threshold.

When the AOW was first introduced in 1957, residents of the Netherlands were entitled to this public pension when they turned 65 years old. The age criterion for the AOW stayed the same for many decades but other aspects of the pension system changed considerably. A major turning point in the Dutch retirement landscape took place in the 1970s, when the economy was shaken and unemployment was rising. In an attempt to increase employment opportunities (particularly for young people), collectively funded early retirement schemes (vervroegde uittreding, VUT) were offered to older workers. VUT schemes were based on a pay-as-you-go system with replacement rates that were independent of retirement age and benefits that were favourably taxed. Moreover, accrual of occupational pensions was not affected. VUT schemes were rather inflexible: Benefit claims could often not be transferred after job changes, part-time retirement was generally impossible, and working after early retirement was either prohibited or resulted in proportional benefit cuts (Van Dalen, Henkens, Lokhorst, & Schippers, 2009). Initial experiments with early retirement schemes were soon followed by their almost universal inclusion in collective labour agreements. The eligibility age also gradually declined, so that by the end of the 1980s, most employees could retire early at the age of 60 or 61 (Euwals, Van Vuuren, & Wolthoff, 2010).

Within a short period, the introduction of VUT schemes led to a strong early retirement culture in which it was attractive for workers to fully retire before the age of 65. Retiring early was not only financially beneficial, it was also encouraged or even expected of older workers to help the younger generation find their place in the labour force.

In the 1990s the popularity of early retirement and decreasing average retirement age on the one hand, and population ageing on the other hand started to threaten the affordability of VUT schemes. Moreover, since the economy recovered, it became questionable whether older workers retiring early still aided the employment opportunities for younger workers (for a general argument against this reasoning, see Kalwij, Kapteyn, & De Vos, 2010). From the mid-1990s onwards, flexible early retirement arrangements (FER) therefore slowly replaced VUT schemes. In contrast to VUT schemes, FERs were capital funded, thus increasing individual responsibility, and they were actuarially neutral, meaning that staying in the labour force for longer resulted in higher benefits, while leaving earlier resulted in lower benefits (Van Dalen et al., 2009). On the one hand, FERs offered workers more freedom by allowing them to transfer their entitlements after a job change, to retire in a part-time fashion, and to work while receiving benefits. On the other hand, FERs were less generous than VUT schemes. In 2006, the Dutch government discontinued all fiscal advantages for VUT and FER contributions for cohorts born after 1949. Nowadays, workers who wish to retire early can only make use of tax margins to build up (additional) pension benefits. These benefits are no longer collectively funded. Altogether, these policy changes have made early retirement costly and thus much less attractive for older workers (Euwals et al., 2010).

Next to changes in early retirement schemes, other aspects of the pension system were also adjusted to decrease the rates of early retirement. For example, alternative routes to early exit, such as disability benefits, became less accessible (Euwals, Van Vuren, & Van Vuren, 2012). A somewhat more indirect measure to discourage early retirement concerned the partner premiums in public pensions. Partner premiums were paid to younger, non-working or low-income spouses of workers eligible for public pension. In 1995, the Dutch government decided to discontinue the premium for spouses of cohorts born after 1949, thus individualizing the rights to public pensions. This policy measure stimulates spouses to participate in the labour force until they themselves reach public pension age (Doove, Ter Haar, Schalken, & Span, 2019).

In light of the ageing population, there was debate about whether discouraging early retirement alone guaranteed adequate and financially sustainable pensions. Additional policy measures were taken to prolong working lives beyond the traditional public pension age of 65. In 2012, the Dutch government decided to raise the age of eligibility for AOW for the first time since its introduction in 1957 (Dutch Government, 2012). From 2013 onwards, the age of eligibility was set to increase incrementally to 67 in 2023 (for those born between April and December

1956) and would thereafter be linked to the projected increases in life expectancy at age 65. Moreover, in 2014, the target age for occupational pensions was raised, so that workers accrued fewer pension rights for each year worked. In 2015, the government decided to accelerate the increase in public pension age (Dutch Government, 2015). Increments were enlarged, so that a public pension age of 67 would already be reached in 2021 (for those born between May and December 1954), with a subsequent link to life expectancy. Overall, the two decades following the mid-1990s were characterised by drastic measures to restrict early retirement and to increase the public pension age.

The Netherlands transitioned rather quickly from an early exit culture to a focus on extended working lives (Ebbinghaus & Hofäcker, 2013; Euwals et al., 2010). Recently, the development towards increasing pressure to work longer has slowed down due to resistance by workers and trade unions as well as employers (Oude Mulders, Henkens, & Van Dalen, 2020). In 2019, the Dutch government passed a law that froze the public pension age at 66 years and 4 months until 2021 (Dutch Government, 2019). A public pension age of 67 is now expected to be reached in 2024 (for those born between March and December 1957). Subsequent increases are no longer based on a one-on-one link to increases in life expectancy, but each projected year increase in life expectancy will lead to an eight-months increase in the age of eligibility. Thus, the Dutch government softened some of the measures it took to promote the labour force participation among older adults.

Older adults' labour force participation

The policy measures aimed at extending working lives had the intended effect. The average retirement age among individuals over 55 rose steeply from 60 and 10 months in 2000 to about 64 and 5 months in 2016 (Statistics Netherlands, 2017). Nowadays, individuals aged 60 are more likely to participate in the labour force than not (Statistics Netherlands, 2019a). The net labour force participation at age 60 rose gradually from 28% for men and 11% for women born between 1930 and 1934 to 72% for men and 49% for women born between 1950 and 1954 (Statistics Netherlands, 2019a). This is a spectacular change to occur in a 20-year timespan.

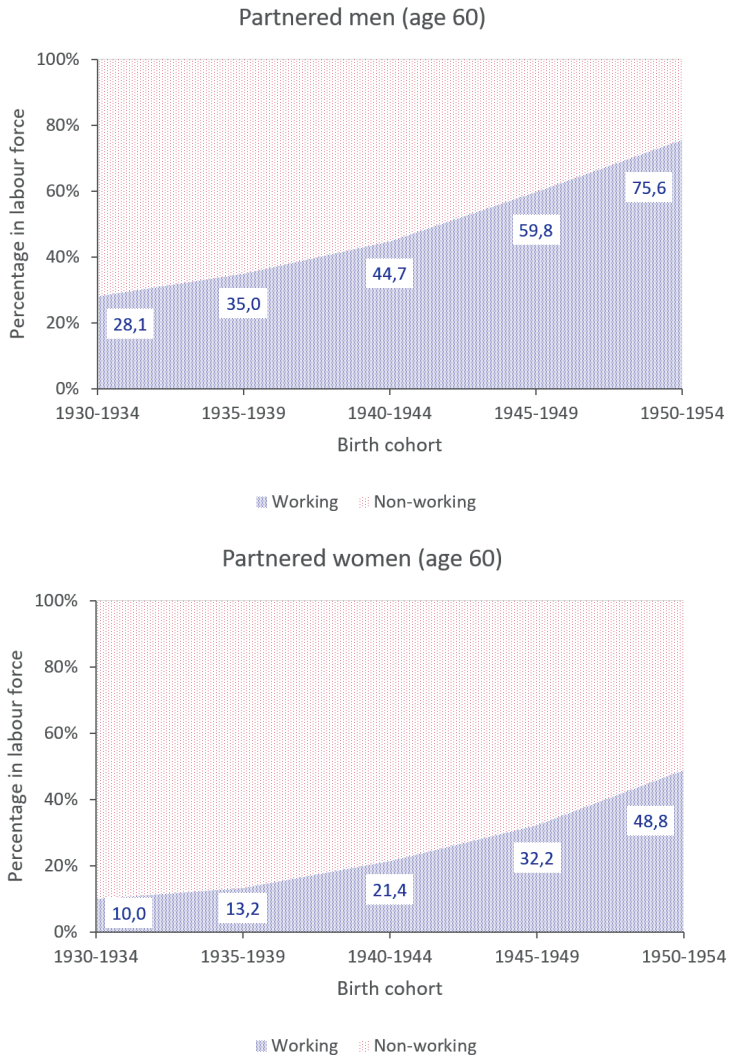
The increase in labour force participation at age 60 in the general population is mirrored in the sub-group of 60-year-old individuals with a spouse[1]. Figure 1.3 is based on data provided by Statistic Netherlands and shows changes by birth cohort. When reaching age 60, partnered men born between 1950 and 1954 were more than twice as likely to participate in the labour market

1 In the Netherlands, marriage and registered partnership are treated as equivalents in the official statistics (Statistics Netherlands, 2019d) and there are hardly any legal differences between them (Perelli-Harris & Sánchez Gassen, 2012).

than men of the birth cohort 1930–1934. When reaching age 60, partnered women born between 1950 and 1954 were almost 5 times as likely to participate in the labour market as women of the birth cohort 1930–1934. While only about every tenth woman of the 1930–1934 cohort worked at age 60, this had risen to almost every second woman in the 1950–1954 cohort.

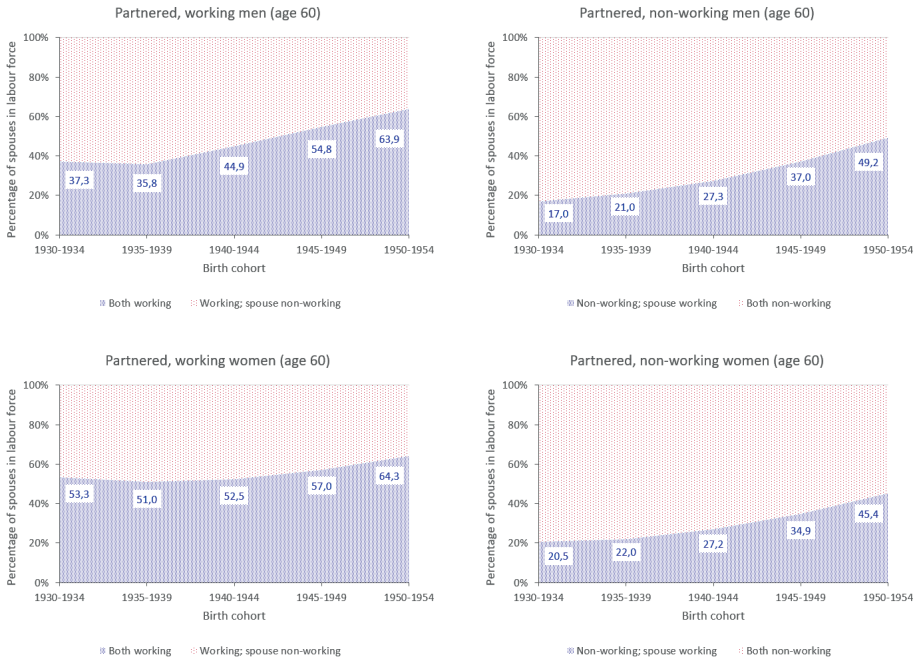
Due to the increasing number of partnered men and women who are working, the couple-level labour force participation has also changed. Figure 1.4 shows the couple-level labour force participation of partnered 60-year-old men and women by birth cohort. Working 60-year-old men are increasingly likely to be part of a dual-earner couple. Working men born between 1950 and 1954 were 1.7 times more likely to have a working spouse at age 60 than working men born between 1930 and 1934. The rise in having a working spouse was even steeper among non-working men: Non-working men of the cohort 1950–1954 were almost 3 times as likely to have a working spouse at age 60 than men of the cohort 1930–1934. This development is due to a trend among women to stay in the labour force even after their (usually older) male spouse had retired. The increase among working 60-year-old women is relatively minor. Working women born between 1950 and 1954 were only 1.2 times more likely to have a working spouse at age 60 than working women born between 1930 and 1934. Women who stay employed after their spouse's retirement seem to somewhat counterbalance the increasing labour force participation of older men. Similar to non-working men, non-working women of the cohort 1950–1954 were more than twice as likely to have a working spouse at age 60 than women of the cohort 1930–1934. Overall, couples in which one partner is aged 60 have become more likely to be dual-earners and it has become particularly unlikely for both of them to be out of the labour force.

Figure 1.3: Labour force participation of partnered 60-year-old men and women.



Source: Statistics Netherlands (2019b), own calculations.

Figure 1.4: Couple-level labour force participation of partnered 60-year-old men and women.



Source: Statistics Netherlands (2019b), own calculations.

1.3 | Retiring Couples through Different Disciplinary Lenses

The scientific literature on retirement reflects the history of the phenomenon. There is hardly any work on the decision to retire before 1950 and women's retirement has only been studied since the 1980's, when a cohort of women with a history of employment reached retirement age. The increasing labour force participation of women, and married women in particular, has not only resulted in scientific interest in women's retirement, but has also fuelled research on retirement in a couple context. The specific questions that are being asked differ by discipline. There is considerable variation in the way in which economists, sociologists, psychologists and gerontologists approach the decision to retire and the role a spouse plays in it.

The economic perspective

According to economists, the retirement decision is restricted by the availability of key resources such as money and time. Workers are predicted to retire at an age when they expect their well-

being over the remaining lifetime to be higher in retirement than in continued employment. Stated in the terminology of the life cycle perspective: workers aim to maximize a lifetime utility function subject to a lifetime budget constraint (Coile, 2015). Economic research aims to adequately estimate budget constraints in order to use these estimates to simulate retirement behaviour and consequently predict the effect of pension reforms. With regard to the couple context, the main focus is on the financial characteristics of the spouse. For example, Baker (2002) examines the effect of a spouse's allowance on the retirement behaviour of married couples. He finds that eligible women and men of women who are eligible for this allowance participated in the labour force to a lesser extent than comparable women and men in non-eligible couples. In a sample of dual-earner couples, Lalive and Parrotta (2017) find that women, but not men, reduced their labour force participation when their spouse became eligible for pension. Other studies corroborate such spill-over effects (e.g., Atalay, Barrett, & Siminski, 2019). Next to pension eligibility, other financial characteristics of a spouse, such as earnings, have been shown to affect workers' retirement behaviour (Gustman & Steinmeier, 2005; Stancanelli, 2017).

One field of research that receives specific attention in the economic literature relates to joint retirement. The concept of joint retirement describes the empirical finding that members of dual-earner couples often retire at approximately the same time. This finding cannot be explained by financial considerations alone. Studies show that complementarities of leisure also play a role, meaning that older adults value retirement more if their spouse is also retired and, thus, available for joint leisure (Casanova, 2011; Gustman & Steinmeier, 2000). In one study, Michaud and Vermeulen (2011) estimate a collective labour supply model that assumes members of older dual-earner couples to each have their own leisure preferences and to engage in a bargaining process. Based on this model, they find that, next to joint incentives and a correlation in unobserved taste for leisure, joint retirement can be explained by leisure complementarity. Note that these studies do not actually measure preferences for joint leisure.

Research in economics is mostly based on data from nationally representative surveys. These might be based on longitudinal or cross-sectional samples, but surveys on cross-sections are generally repeated in regular intervals, so that macro trends are discernible. The surveys used often emphasise financial issues, such as the Survey of Consumer Finance in the US. Overall, economic studies highlight that having a spouse affects workers' retirement behaviour through the household's budget constraint and leisure complementarity. Retirement in a couple context is assumed to be based on both partners' preferences and bargaining processes in the couple, but these preferences and processes generally go unmeasured.

The sociological perspective

A distinguishing feature of the sociological literature on labour force participation—and thus also retirement—is the emphasis on social inequality that arises from stratification along socio-

demographic lines such as gender, race, level of education, or marital status. When studying retirement in a couple context, sociologists therefore view the spouse as a possible source of inequalities. A spouse has been shown to contribute to one's social capital, meaning that individuals benefit from their spouse's educational level and occupational status (Bernasco, De Graaf, & Ultee, 1998; Verbakel & De Graaf, 2008). Consequently, individuals without a spouse are more likely to be in a financially and socially disadvantaged position. According to this line of thinking, the loss of one's spouse implies a loss of social capital (Kalmijn, 2005b). In a study on the effect of marital history on women's retirement decision, Damman, Henkens, and Kalmijn (2015) show that, although marital status did not affect retirement behaviour per se, women who were divorced or widowed and did not have a spouse at the time of the study were less likely to retire than married women. The retirement behaviour of ever divorced women with a partner did not differ from that of married women.

Sociologists agree that inequalities do not only arise at the individual, but also at the couple level. Specific characteristics of a spouse are seen as a resource or a burden for workers' careers (Blossfeld & Drobnic, 2001; De Lange, Wolbers, & Ultee, 2013). Thus, when studying retirement in a couple context, sociologists generally focus on the effect of socio-demographic characteristics of a spouse on workers' retirement behaviour. The characteristic that is studied most often is spousal labour force participation. For example, Radl and Himmelreicher (2015) examine the interplay of marital status and spousal employment on workers' employment exit in Germany and Spain. They find that married workers with a retired spouse were more likely to exit the labour force than married workers with an employed spouse, while employment exits of unmarried workers did not differ from those of married workers with an employed spouse. Effects of an inactive spouse, divorce, and widowhood differed by workers' gender and country. Other studies show that older workers are more likely to retire when they have a retired as compared to a working spouse (e.g., Jackson, 2017; Pienta, 2003; Syse, Solem, Ugreninov, Mykletun, & Furunes, 2014).

Besides spousal employment status, other characteristics of the spouse are investigated as well. In one study, Denaeghel et al. (2011) examine the effect of the age difference between partners (man's age – woman's age) and spousal education, health, and income on early retirement among samples of men and women in dual-earner couples and men in single-earner couples. The authors show that men and women in dual-earner couples were less likely to retire early the larger the age difference between the partners was. Spousal education only affected women in dual-earner couples. They were less likely to retire early if their spouse had a high versus low educational level. The effect of spousal health differed by sub-sample. While dual-earner women were more likely to retire early the worse their spouse's health was, single-earner men were less likely to retire early the worse their spouse's health was. Other studies have also investigated the effects of spousal age (or the age difference between partners), education, health, and income on workers'

retirement (e.g., Pienta & Hayward, 2002; Svensson, Lundholm, De Luna, & Malmberg, 2015; Szinovacz, Davey, & Martin, 2015).

Research in sociology is mostly based on data from nationally representative longitudinal surveys or administrative registers. Overall, sociological studies show that a spouse affects the context in which the retirement transition takes place. Depending on the spouse's age, education, health, work status, or other structural characteristics, workers are likely to either advance or delay retirement. Thus, a spouse influences workers' retirement behaviour, but sociological studies generally do not provide insights into the preferences of either the worker or their spouse. They primarily estimate partner effects via spousal *characteristics*.

The psychological and gerontological perspective

The psychological and gerontological literature can be characterised in that it approaches retirement as a transition that spans from early preferences to post-retirement adjustment. Studies focus on individual differences in the process leading up to retirement (for a review, see Kerry, 2018) as well as adjustment to retirement (for a review, see Barbosa, Monteiro, & Murta, 2016). In these studies, personal experiences and retirement preferences and intentions are deemed important in their own right rather than solely as proxies for structural variables such as health, financial situation, or retirement behaviour.

Next to an emphasis on retirement as a process, psychological and gerontological research also stresses that the retirement transition is embedded in a couple context. Some studies rely on workers' perceptions of their spouse's preference and estimate the effect this has on workers' retirement decision (Henkens & Tazelaar, 1997; Van Dam, Van der Vorst, & Van der Heijden, 2009). However, this approach does not do full justice to the active role a spouse plays, because workers' perceptions of their spouse's preference do not necessarily coincide with their spouse's actual preference (Kenny & Acitelli, 2001). Other studies overcome this limitation by approaching spousal influence on workers' retirement decision from the point of view of the couple. Such studies collect data from workers as well as their spouses, thus avoiding proxy accounts. In a few cases, researchers ask both members of the couple about the influence they think the spouse has on the worker's retirement decision (Henkens & Van Solinge, 2002; Smith & Moen, 1998). Results commonly show that workers think that their spouse has more influence than the spouse thinks they have. In other words, workers overestimate their spouse's influence relative to spouse's own perception, or alternatively, spouses underestimate their influence relative to the worker's perception. Unfortunately, comparing the perceptions of spousal influence in couples does not allow for any conclusions about the actual influence. Either one or both members of a couple may perceive spousal influence incorrectly. In a few other cases, spouses are explicitly asked about their preference for the worker's retirement. Henkens (1999), for example, shows that a spouse who prefers the worker to retire affected workers' intentions to retire early. Szinovacz and DeViney

(2000) investigate the effect of a spouse's preference on workers' retirement behaviour. They find that women, but not men retired earlier if their spouse preferred the worker to stop working.

Research in psychology is often based on cross-sectional survey data in which particular attention is paid to scale reliability and validity. Gerontologists are more likely to use panel data and to emphasise the representativeness of the sample. Overall, the psychological and gerontological literature highlights that the retirement process is influenced by a spouse who should be seen as a separate actor in the decision-making process. The scientific interest in this line of research is not limited to behaviour and other structural variables, but preferences of workers as well as other people in their social network are deemed important to understand the retirement transition.

Across academic disciplines, researchers stress that retirement decisions should be studied at the couple level. Results have shown that a spouse is a key part of the context in which the decision to retire takes place (e.g., De Preter et al., 2015; Henkens & Van Solinge, 2002; Lee, 2017; Loretto & Vickerstaff, 2013). However, previous studies mostly investigated how a spouse's characteristics or behaviour affect older worker's retirement. There are hardly any studies that focus on the social influence of a spouse and that do so, while taking the point of view of both members of the couple into account. Thus, we still know very little about why and how spouses affect workers' retirement.

1.4 | Aim and Research Questions

This dissertation aims to paint a more in-depth picture of the role a spouse plays in older workers' retirement transition. To achieve this aim, the following approach—discussed in more detail below—is taken:

1. Comparing the retirement preferences of older workers with and without a spouse.
2. Taking the spouse's perspective on workers' retirement and viewing them as an actor in the process.
3. Investigating spousal influence on various aspects of the retirement transition.

First, to gain insights into the role a spouse plays in workers' retirement, it is important to understand how retirement differs between older workers with and without a spouse. A key principle of the life course perspective is the principle of *linked lives*—the idea that an individual's life is interwoven with the lives of significant others (Elder & Giele, 2009). For most people, a spouse is their closest social relation, particularly at an older age (Huszti et al., 2013). Simply having a spouse affects the context in which older workers retire. Knowing how retirement in a couple context differs from retirement of singles provides the background against which all studies on spousal influence need to be interpreted. In chapter 2, I therefore aim to answer the

question of whether the retirement preferences of single older workers differ from those of older workers with a spouse.

Second, the role of a spouse in workers' retirement can only be adequately assessed when taking the spouse's perspective into account. This means that the principle of linked lives can be taken one step further by viewing both the older worker and their spouse as an actor in the process. According to Settersten (2015, p. 222), "[b]ig life-course decisions are generally made jointly, not singly." This statement suggests that a spouse plays an *active* role, rather than simply affecting the context in which the worker then decides individually. Moreover, it shows that a worker and their spouse are interdependent and influence each other before arriving at a retirement decision together. To understand the social influence of a spouse, it is not only important to know about structural aspects of the context, such as whether a worker has a spouse and what the characteristics of their spouse are; psychological facets, such as the preferences and perceptions of the spouse, are important as well. Therefore, I study spousal preferences in all four empirical chapters of this dissertation.

Taking the role of a spouse in the transition to retirement seriously also means to investigate why a spouse develops certain preferences. Therefore, I study the origins of spousal preferences for workers' early retirement in chapter 3. In chapter 4, I zoom in on dual-earner couples and the factors that affect their preferences to retire at the same time.

Third, to gain a broad view of the role a spouse plays in workers' retirement, it is important to look at spousal influence on various aspects of the transition. Retirement does not only encompass the timing of retirement, but also how older workers retire and what they retire to. Concerning *when* older workers retire, I study preferences for retirement (chapter 2), and for early retirement in particular (chapter 3). Chapter 4 investigates *how* dual-earner couples retire, namely whether or not they prefer to leave the labour force together. Chapter 5 relates to *what* older workers retire to. Here, I ask whether a spouse influences the activities they plan to engage in once they retired.

1.5 | NIDI Pension Panel Study

All studies in this dissertation use data from the NIDI Pension Panel Study (NPPS). This unique dataset is particularly well-suited to answer the research questions in this dissertation. In light of the research aim outlined above, there are three key aspects of these NPPS. First, the sample includes older workers who have a spouse, as well as those who are single, thus allowing for comparisons between these groups. Second, if applicable, data was also collected from the spouse of participating older workers. This provides the opportunity to study a large number of couples, where multi-actor data are available. Third, older workers and their spouses were asked about various aspects of the retirement transition, such as preferences for the timing of the worker's

retirement, preferences for joint retirement, and plans and support for activities in retirement. Additional data from administrative records allow for conclusions about retirement behaviour.

In 2015, the Netherlands Interdisciplinary Demographic Institute (NIDI) launched the first wave of the NPPS (Henkens, Van Solinge, Damman, & Dingemans, 2017). Although I participated in the design of the questionnaire for the second wave, which was conducted in 2018 (Van Solinge & Henkens, 2019), the second wave is not part of this dissertation. The NPPS took place in the context of the VICI-project 'Ageing workers in an ageing society: Labour force transitions and work in late life' funded by the Dutch Research Council (NWO).

The sample for the NPPS was drawn in collaboration with 3 large occupational pension funds in the Netherlands: ABP, which covers workers in civil service and education, PfZW, which covers workers in care and social work, and BpfBouw, which covers workers in construction. These funds together represent about 49% of the wage employed workers in the Netherlands. For each of the 3 pension funds, a stratified random sample was drawn. First, a sample of approximately 50 large, 200 medium-sized, and 300 small member-organisations was drawn. Second, within the selected organisations, workers aged 60–65, working at least 12 hours a week were selected. In medium-sized and small organisations, all workers meeting the criteria were approached. In large organisations, 50% of the eligible workers were sampled, with a minimum of 20 individuals per organisation. Under the supervision of NIDI researchers, participants were then contacted by the administrative agencies of the pension funds. The questionnaire for older workers as well as their spouse was mailed in one envelope with the pension fund's logo and was accompanied by an introductory letter of the researchers and a letter of recommendation from the CEO of the pension fund. Respondents could either return the questionnaire(s) to NIDI in a postage-free envelop or use an individual code to fill it in online. A response rate of 44% was reached after two reminders. In cases where the worker returned their questionnaire, the spouse was very likely to participate as well. The response rate for spouses was 81%.

The questionnaire for older workers included items on expected and preferred retirement age and plans for post-retirement activities, but also on other aspects related to retirement, such as workers' evaluations of their current job, their (perceived) health, and their (perceived) financial situation. In cases where the older worker had a spouse, the spouse was asked a selected number of items of the worker's questionnaire as well as additional questions, such as their preference for the worker's retirement and post-retirement activities. In dual-earner couples, both members were asked about their preference for joint retirement.

An advantage of the collaboration with the occupational pension funds was, that the survey data could be supplemented with administrative records of workers' pension uptake. In 2017, all three funds released the records since 2015. This allowed for models that assess the relationship

between retirement preferences and subsequent behaviour even before the second wave of the NPPS was conducted in 2018.

The NPPS studies a cohort of older workers born between 1950 and 1955. These workers experienced the drastic policy shift from an early exit culture to a focus on extended working lives. They were the first cohort for whom all collective early retirement schemes were discontinued and whose spouses were no longer eligible for partner premiums, thus individualising claims to public pensions. Moreover, they saw their own public pension age move further away at an increasing speed; up to a point where retirement felt like a 'moving target'. For many members of this cohort, the shifting pension policies mean that their expected retirement age is roughly two years later than their preferred retirement age. Naturally, they were upset about this development, particularly so if they had been in the labour force for more than 45 years and if they had health complaints that limited their ability to work (Henkens, Van Solinge, Damman, & Dingemans, 2016).

1.6 | Outline of this Dissertation

The empirical chapters of this dissertation (chapter 2-5) were written and published as separate journal articles. This means that they can be read independently, but also that there is some overlap between them. The overlap is particularly strong in the description of the data, because all studies are based on the NPPS. In chapter 2, I compare retirement preferences of single and partnered older workers. Chapter 3 of this dissertation investigates the origins and mechanisms of spousal influence on early retirement. Chapter 4 focusses on dual-earner couples and their preferences for joint retirement. In chapter 5, I study the role of spousal preferences on older workers' plans to engage in various activities in retirement. Chapter 6 concludes this dissertation with a discussion of the main findings and suggestions for future research.

Chapter 2

Why Singles Prefer to Retire Later[1]

Abstract

This study goes beyond a purely financial perspective to explain why single older workers prefer to retire later than their partnered counterparts. We aim to show how the work (i.e., its social meaning) and home domain (i.e., spousal influence) contribute to differences in retirement preferences by relationship status. Analyses were based on multi-actor data collected in 2015 among older workers in the Netherlands ($N = 6,357$) and (where applicable) their spouses. Results revealed that the social meaning of work differed by relationship status but not always as expected. In a mediation analysis, we found that the social meaning of work partially explained differences in retirement preferences by relationship status. We also show that single workers preferred to retire later than workers with a "pulling" spouse, earlier than workers with a "pushing" spouse, and at about the same time as workers with a neutral spouse.

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1 A slightly different version of this chapter was published as Eismann, M., Henkens, K., & Kalmijn, M. (2019). Why singles prefer to retire later. *Research on Aging, 41*(10), 936–960. doi:10.1177/0164027519873537

2.1 | Introduction

In the retirement literature, it is well-known that single older workers retire later than older workers with a spouse (Van Solinge & Henkens, 2014). A large number of studies include relationship status in the analyses even when it is not a variable of primary interest (Bloemen, Hochguertel, & Zweerink, 2016; Gonzales, Lee, & Brown, 2017; Stansfeld et al., 2018; Tang & Burr, 2015). The effect of relationship status on the retirement decision is often ascribed to financial factors (Finch, 2014). This is not surprising, because the retirement decision is driven by financial considerations and married and cohabiting individuals are generally wealthier than their single counterparts (Lersch, 2017; Waite & Gallagher, 2000).

Alternative, non-financial explanations for the differences between single and partnered workers are often ignored. The results of some analyses, however, suggest that the effect of relationship status on retirement remains significant when financial circumstances are accounted for (Raymo & Sweeney, 2006; Szinovacz, DeViney, & Davey, 2001). Moreover, the effect seems to be more consistent for retirement intentions than for behaviour (Damman et al., 2015). As retirement intentions are generally less financially restricted than behaviour, this suggests that other than financial factors contribute to the differences in the retirement transition by relationship status. Factors such as the value of work for older adults' social lives (Smeaton & McKay, 2003) or the pull that might arise from a spouse at home (Syse et al., 2014) have been suggested but not been investigated systematically.

The current study aims to contribute to the literature by enhancing our understanding of differences in retirement preferences by relationship status. Nowadays, a significant and increasing proportion of adults approach retirement age as singles. The share of single adults aged 60–64 was 31% in the United States (2010; Minnesota Population Center, 2018) and 27% in Europe (2011; Eurostat, 2011). In the Netherlands, the country studied here, the share of adults aged 60–64 who were single has risen steadily from 24% in 2008 to 31% in 2018 (Statistics Netherlands, 2018b). The increase in the share of single people in many countries has fuelled a debate about the effects of singlehood on people' lives and society as a whole. Some scholars are convinced that married individuals are better off than singles in many important spheres of life and that marriage should therefore be promoted (Waite & Gallagher, 2000). Other scholars insist that discrimination explains most of the differences between married and single individuals and that, if discrimination was counteracted, singles would fare at least as well as married individuals (DePaulo & Morris, 2005). With regard to the effect of singlehood at older ages, researchers have investigated diverse issues such as health and well-being (Thomas, Liu, & Umberson, 2017), quality of sleep (Chen, Waite, & Lauderdale, 2015), or the threat of isolation as adults age (Klinenberg, 2012). The special situation of singles with regard to retirement—a major life transition in older age—has been largely neglected in this literature. Given that work can facilitate the social integration of older

singles, they might approach retirement differently than their partnered counterparts. Taking a non-financial perspective on retirement can provide valuable insights into the differences between single and partnered workers in the retirement transition. Moreover, focusing on retirement preferences as an early stage in the retirement transition can highlight differences by relationship status that might be masked in studies that focus exclusively on retirement behaviour but that can nonetheless impact well-being at later ages (Earl, Bednall, & Muratore, 2015).

In this study, we aim to answer the following questions: Do singles indeed prefer to retire later than older workers with a spouse? And if so, can factors in the work domain and the home domain explain why singles prefer to retire later? When looking at retirement preferences from a non-financial perspective, we expect that factors in older workers' work and home domain contribute to differences by relationship status. With regard to the work domain, singles may critically rely on work to fulfil certain social functions in their lives. With regard to the home domain, singles naturally are not exposed to a spouse who might pull them out of the labour force. We base our analyses on data from the first wave of the NIDI Pension Panel Study (NPPS; Henkens et al., 2017). The NPPS is a multi-actor study of employees aged 60–65 and (where applicable) their spouses. The data allow us to compare the retirement preferences of about 1,200 single older workers to those of partnered older workers.

2.2 | Theoretical Background

Work domain

Work fulfils important functions in the life of an adult. This is particularly apparent in the case of job loss, which has been shown to lead to declines in physical and psychological health (Wanberg, 2012). Adverse consequences of job loss are not solely due the financial implications of unemployment. Classic work on employment suggests that besides providing financial security, work also benefits people's social networks, imposes a time structure, provides common goals and status, and enforces activity (Jahoda, 1981, 1982). More recent research corroborates the idea that work—also of the unskilled, manual type—provides non-financial benefits that positively affect health and well-being (Paul & Batinic, 2010; Vander Elst, Naswall, Bernhard-Oettel, De Witte, & Sverke, 2016). Workers experience more contacts, time structure, collective purpose, and enforced activity than people who are unemployed or out of the labour force (Paul & Batinic, 2010). Besides finances, contacts and structure seem to mediate the effect of employment on psychological health (Selenko, Batinic, & Paul, 2011). Thus, work has an important function in assuring a socially meaningful life characterised by regular social contact and some degree of externally imposed structure.

Work is not the only means through which contacts and a daily structure can be achieved. Close family ties, and a spouse in particular, have been suggested to help non-working individuals in

compensating for work (Huffman, Culbertson, Wayment, & Irving, 2015; Van Hoye & Lootens, 2013). Originally, work was seen as providing individuals with contacts outside of the nuclear family (Jahoda, 1982). However, one might expect that work will benefit the social contacts of singles in particular because their home situation generally facilitates social interaction to a lesser extent than the home situation of people with a spouse. In line with this reasoning, Smeaton and McKay (2003) explain their finding that singles continue to work longer than partnered older workers by a "desire to leave the house and meet people" (p.16). Partnered individuals usually interact with at least one person (their spouse) even if they do not engage in any out-of-home activities. Likewise, singles are generally only weakly subjected to an externally imposed structure, whereas the lives of people with a spouse are to some degree structured by their spouses' activities and the coordination of two lives. Thus, work may have a stronger social meaning for singles than for partnered individuals.

New retirees face the challenge to compensate for the loss of social contacts and an externally imposed structure work provides by creating their own routine (Ekerdt & Koss, 2016). Given that we expect work to be particularly meaningful for the social lives of singles, singles might also have a weaker preference for retirement because they anticipate more difficulties upon retirement. We propose two related hypotheses.

Social meaning of work hypothesis: The social meaning that work provides is more important for single workers than for partnered workers.

Mediation hypothesis: The heightened social meaning of work for single workers (partially) explains why singles are generally less likely to prefer retirement than partnered workers.

Home domain

A second reason why single workers may prefer to retire later is that they do not have a spouse who "pulls" them out of the labour market. This mechanism can be examined by comparing single workers to workers with different types of spouses. One relevant difference here is between partnered workers with a working spouse and partnered workers with a non-working spouse. The argument is that couples tend to spend considerable proportions of their time with one another (Neilson & Stanfors, 2018), and that they do so because they enjoy being together (Van Klaveren & Van den Brink, 2007). The retirement of one member of the couple increases the time partners spend in each other's company, but it does so most strongly when the other member of the couple does not work for pay(Genadek, Flood, & Moen, 2019). Therefore, workers whose spouse does not work are more likely to be pulled out of the labour market than workers with a working spouse (Pienta, 2003; Radl & Himmelreicher, 2015; Syse et al., 2014; Warren, 2015). Consequently, we might expect that differences in retirement preferences are larger between single workers and

partnered workers with a non-working spouse than between single workers and partnered workers with a working spouse.

Investigating the effect of spousal work status on workers' retirement preferences is a rather indirect approach to studying spousal influence: It assumes that spouses' work status is a good proxy of their preference for the worker to retire. However, spouses can have many reasons to prefer a worker's retirement that are not necessarily correlated with their own work status, such as worrying about the worker's health (Eismann, Henkens, & Kalmijn, 2019). Investigating these preferences provides a more direct way to study spousal influence. In the presence of a spouse, the decision whether or not the worker should retire is more of a couple- than an individual-level decision. Depending on the spouses' preferences their influence might either pull older workers out of the labour force or induce them to stay employed. Naturally, singles are not subjected to any spouse-specific influences. We might therefore expect that the retirement preferences of single workers are similar to those of workers whose spouse takes a neutral stance on the workers' retirement. We propose a *spousal influence hypothesis*:

Single workers have a *weaker* preference to retire compared to (a) workers whose spouse does not work and (b) workers whose spouse prefers them to stop working. In contrast, single workers have *similar* retirement preferences compared to (a) workers whose spouse works for pay and (b) workers whose spouse has no preference regarding their retirement.

2.3 | Method

Data

This study used data from the first wave of the NPPS which were collected in 2015. The NPPS is a multi-actor survey of 60- to 65-year-old workers and (where applicable) their spouses. All workers were members of three large pension funds in the Netherlands. A vast majority of Dutch employees (91%) are enrolled in occupational pension plans. These plans are usually of the defined benefit type (94%) and offer high pension replacement rates (around 90%; OECD, 2017). The three selected funds together represent 49% of the wage employed workers in the Netherlands. A stratified sample of organisations was drawn based on organisational size and sector (civil service and education; care and social work; construction). Within the selected organisations, workers of the birth cohorts 1950–1955 were randomly sampled. For more information on the sample and design of the NPPS, see Henkens and colleagues (2017).

An initial sample of 15,470 older workers received a questionnaire which they could choose to either return in a stamped envelope or to fill in online. In total, 6,793 older workers returned a questionnaire (response rate 44%; 753 online; Henkens et al., 2017). We excluded 163 older workers who did not live with their romantic partner. The response rate among spouses was

high; 84% of the spouses of partnered workers filled in the questionnaire designed for spouses (N = 4,409). In the sample of 6,630 single and partnered workers, item non-response was low in general (2%) with a maximum of 9% for our measures of wealth. We dealt with missing data by imputing 25 datasets (Stata Version 14: mi impute chained) using information from the dependent, independent, and control variables, as well as suitable auxiliaries. Our estimates represent the combined results of analyses performed on 25 datasets (Stata Version 14: mi estimate). We limited our final sample to those cases in which the dependent and mediator variables had not been missing (N = 6,357).

Measures

Older workers' preferences for retirement were measured based on the question "What would be your preferred work situation one year from now?". Answer categories ranged from *strong preference for not working* to *strong preference for working* on an ordinal 5-point scale. Older workers in our sample tended to have pronounced preferences regarding their retirement—either strongly intending to continue working (33%) or strongly preferring to retire soon (28%; see Table 2.1 for shares by gender and relationship status).

To measure the social meaning of work, older workers were asked to what extent they expected to miss contacts via work and a daily structure when they stop working. Answer categories to these two questions ranged from *not at all* to *extremely* on an ordinal 5-point scale. As can be seen from Table 2.1, a substantial number of older workers expected to miss contacts or a daily structure a lot or even extremely upon retirement.

We measured relationship status by asking workers whether they had a partner. Those who were married or cohabited were categorised as partnered older workers (81%). Those who had no partner were categorised as single (19%). This dichotomy was extended by information on spouses' work status to create a variable that distinguished between older workers with a working spouse (48%), older workers with a non-working spouse (33%) and single older workers (19%). The multi-actor nature of our data allowed us to also extend relationship status based on spouses' answers to the question, "What would be your preference with regard to the work situation of your wife/husband/partner 1 year from now?". Answer categories ranged from *strong preference that my partner does not work* to *strong preference that my partner works* on an ordinal 5-point scale, with the mid-point *no preference*. Spouses who prefer the worker to retire can be called "pulling", spouses who do not have a preference for the worker can be called "neutral", and spouses who want the worker to remain in the labour force can be called "pushing". Table 2.1 shows that partnered workers in our sample tended to have either a pulling (men: 44%, women: 42%) or a pushing (men: 42%, women: 40%) spouse.

Control variables included workers' age, education in years of schooling, and subjective health as measured by the question, "How would you characterise your health in general?" with answer categories ranging from *very poor* (= 1) to *excellent* (= 5). Workers were also asked whether they had any children. We controlled for two financial indicators: total household wealth and individual net monthly income. This was done to account for financial differences by relationship status which have previously been put forward as the primary source of differences in the retirement transition of single and partnered older workers. Table 2.1 presents the mean and standard deviation of all variables by gender and relationship status.

Table 2.1: Descriptive statistics by gender and relationship status.

Variables	Men				Women			
	Partnered		Single		Partnered		Single	
	M	SD	M	SD	M	SD	M	SD
Dependent variable								
Retirement preference								
Strong pref. working	.29		.33		.36		.40	
Weak pref. working	.13		.15		.16		.13	
No pref.	.11		.12		.09		.10	
Weak pref. not working	.16		.13		.15		.13	
Strong pref. not working	.31		.27		.25		.23	
Social meaning of work								
Expectation to miss contacts								
Not at all	.10		.09		.05		.06	
Very little	.27		.23		.17		.18	
Somewhat	.39		.35		.36		.37	
A lot	.19		.26		.30		.27	
Extremely	.05		.06		.12		.12	
Expectation to miss structure								
Not at all	.28		.24		.20		.15	
Very little	.35		.32		.31		.27	
Somewhat	.26		.28		.30		.33	
A lot	.09		.10		.15		.17	
Extremely	.02		.06		.04		.07	
Independent variables of interest								
Single (Ref. = Partnered)	.00		1.00		.00		1.00	
Spouse's work status								
Working spouse	.60		.00		.58		.00	
Non-working spouse	.40		.00		.42		.00	
Spouse's preferences								
Pulling spouse	.44		.00		.42		.00	
Neutral spouse	.14		.00		.19		.00	
Pushing spouse	.42		.00		.40		.00	
Control variables								
Age	62.06	1.61	62.09	1.63	61.84	1.54	62.15	1.67
Education (in years)	13.10	3.04	12.70	3.29	13.65	2.39	13.47	2.57

Table 2.1: Descriptive statistics by gender and relationship status (continued).

Variables	Men				Women			
	Partnered		Single		Partnered		Single	
	M	SD	M	SD	M	SD	M	SD
Household wealth								
Below 50,000 €	.41		.65		.42		.69	
Between 50,000 and 100,000 €	.32		.24		.31		.22	
Above 100,000 €	.26		.12		.26		.09	
Net income								
Below 1,500 €	.04		.09		.41		.20	
Between 1,500 and 2,000 €	.27		.35		.32		.37	
Between 2,000 and 2,500 €	.29		.28		.15		.26	
Above 2,500 €	.40		.28		.12		.17	
Subjective health	3.20	.86	3.13	.83	3.27	.87	3.12	.87
Children (Ref. = No children)	.93		.64		.89		.73	
Observations	3,109		356		1,975		833	

Note: Descriptive statistics are based on original, non-imputed data. Due to missing values, the number of cases might differ per variable.

Analytic strategy

The empirical analyses were carried out in three steps. First, to investigate the effect of relationship status on the social meaning of work, we conducted ordinal logistic regression analyses on workers' expectation to miss contacts (Model 1) and structure (Model 2) upon retirement (Table 2.2). We controlled for workers' age, education, wealth, income, health, and whether or not they had children.

Second, we test the effect of relationship status on retirement preferences and examined whether differences in the social meaning of work mediated differences in retirement preferences of single and partnered older workers (Table 2.3). In Model 3, we regressed relationship status on retirement preferences in an ordinal logistic regression while controlling for workers' age, education, wealth, income, health, and whether or not they had children. In Model 4, we added the expectation to miss contacts and structure to see whether the social meaning of work affected retirement preferences. This allowed us to see whether relationship status still significantly affected retirement preferences when accounting for the social meaning of work. We used the Karlson–Holm–Breen (KHB) method (Stata Version 14: khb) to formally test whether the two indicators of the social meaning of work mediated the association between relationship status and retirement preferences. This method provides unbiased decompositions of total effects into direct and indirect effects for logistic models with categorical mediators (Breen, Karlson, & Holm, 2013).

In a third step, we investigated the role of spousal pull in explaining differences in retirement preferences by relationship status in two ways (Table 2.4). In Model 5, we compared singles to workers with a working and a non-working spouse. In Model 6, we compared singles to workers

with a pulling, neutral, or pushing spouse. In both models, we accounted for the social meaning of work and all control variables. We used these models to test our spousal influence hypothesis.

Given that older workers were nested within organisations, we used clustered standard errors in all analyses (Stata Version 14: vce(cluster)). To gain some information about the size of the effect of relationship status on multiple dependent variables, we calculated Cohen's d based on ordinary least squares (OLS) analyses with standardized dependent variables. Under these circumstances, the coefficient of dummy variables—such as relationship status—can be interpreted as the effect size Cohen's *d*. All models are estimated separately for men and women but we have no a priori hypothesis about how the results may differ by gender.

2.4 | Results

The effect of relationship status on the social meaning of work is presented in Table 2.2. Model 1a and 1b show the effects of relationship status on workers' expectation to miss contacts for men and women, respectively. For men (Model 1a), single workers expected to miss contacts significantly more than partnered workers. The size of this effect, based on OLS analysis, was small (Cohen's $d = .20$). For women (Model 1b), we found no significant effect. Additional analyses showed that the effect was significantly stronger for men than for women ($z = 3.23$, $p = .001$).

Model 2a and 2b show the effects of relationship status on workers' expectation to miss structure. For both men (Model 2a) and women (Model 2b), single older workers expected to miss structure significantly more than partnered older workers. The effect size was small for men (Cohen's $d = .19$) and moderate for women (Cohen's $d = .25$). In sum, our *social meaning of work hypothesis* was supported in three of the four cases. The exception was that single and partnered women expected to miss social contacts to approximately the same degree.

We now turn to the models explaining retirement preferences, our main dependent variable. Model 3 in Table 2.3 presents the effects of relationship status on retirement preferences for men (Model 3a) and women (Model 3b) separately. For both genders, relationship status affected retirement preferences in the expected direction: Single older workers were significantly less likely to prefer retirement than partnered older workers even when controlling for important socio-demographic and economic variables. The size of the effect was small for both men (Cohen's $d = .17$) and women (Cohen's $d = .17$).

Model 4 in Table 2.3 shows the effect of the social meaning of work on older workers' retirement preferences for men (Model 4a) and women (Model 4b). The results lend preliminary support to our *mediation hypothesis*. Generally, workers who attached more social meaning to work had weaker preferences to retire soon. This held for the expectation to miss contacts as well as for the

expectation to miss structure. The effect of expecting to extremely miss contacts and structure versus not expecting to miss these at all was of medium size for both men (contacts: Cohen's $d = .48$; structure: Cohen's $d = .32$) and women (contacts: Cohen's $d = .42$; structure: Cohen's $d = .35$). Using the KHB method yielded strong support that the social meaning of work partially mediated the effect of relationship status on retirement preferences. For men, the indirect effect of relationship status on retirement preferences via the social meaning of work was significant ($b = -.12$, $p < .001$) and accounted for 34% of the total effect. In Model 4a, the effect of relationship status on retirement preferences remained significant for men when adding the social meaning of work. For women, the indirect effect of relationship status on retirement preferences via the social meaning of work was statistically significant ($b = -.06$, $p = .016$) and accounted for 16% of the total effect. In Model 4b, the direct effect of relationship status on retirement preferences remained significant for women when adding the social meaning of work.

To test our *spousal influence hypothesis*, we first distinguished between partnered older workers with a working and a non–working spouse and compared these two groups to single workers. We controlled for the social meaning of work and other relevant variables. Model 5 in Table 2.4 shows the results for men (Model 5a) and women (Model 5b) separately. As expected, singles were significantly less likely to prefer retirement than partnered workers with a non–working spouse. This was true for both men and women, although the effects were small (men: Cohen's $d = .15$; women: Cohen's $d = .16$). When comparing singles to partnered workers with a working spouse we found, as expected, that the two groups preferred retirement to a comparable degree among men. For women, single workers were significantly less likely to prefer retirement than partnered workers with a working spouse. This effect was small (Cohen's $d = .12$).

To investigate our spousal influence hypothesis more directly, we distinguished between partnered workers with a pulling, neutral, or pushing spouse, based on spouses' preferences for workers' retirement. We compared these three groups to single workers, while controlling for social meaning of work and other relevant variables. The results presented in Model 6 in Table 2.4 support our spousal influence hypothesis for both men (Model 5a) and women (Model 5b). As hypothesized, single workers had a weaker preference to retire than partnered workers with a pulling spouse, but a stronger preference to retire than partnered workers with a pushing spouse. The effect of a pulling spouse was of medium size (men: Cohen's $d = .56$; women: Cohen's $d = .54$) and bigger than the medium–sized effect of a pushing spouse (men: Cohen's $d = .31$; women: Cohen's $d = .28$). Moreover, the preferences of singles did not significantly differ from those of workers with a neutral spouse. These results yield strong support for our spousal influence hypothesis: Single workers have weaker preferences to retire because they do not have a spouse at home who pulls them out of the labour force.

Table 2.2: Ordinal logistic regression results of social meaning of work for men (N = 3,511) and women (N = 2,846) separately.

Independent variables	Men						Women					
	Model 1a: Expectation to miss social contacts			Model 2a: Expectation to miss daily structure			Model 1b: Expectation to miss social contacts			Model 2b: Expectation to miss daily structure		
	Coef.	OR	SE	Coef.	OR	SE	Coef.	OR	SE	Coef.	OR	SE
Single (Ref. = Partnered)	.39***	1.48***	.16	.32**	1.38**	.16	-.04	.96	.08	.43***	1.54***	.13
Control variables												
Age (in years)	.07***	1.08***	.02	.04*	1.04*	.02	.05*	1.05*	.02	.03	1.03	.02
Education (in years)	.00	1.00	.01	.02	1.02	.01	–.02	.98	.01	–.01	.99	.02
Household wealth (Ref. = Below 50,000 €)												
Between 50,000 and 100,000 €	.08	1.09	.08	–.02	.98	.08	–.11	.89	.08	.05	1.06	.09
Above 100,000 €	.20*	1.22*	.10	–.00	1.00	.08	.15	1.16	.11	.21*	1.24*	.12
Net income (Ref. = Below 1,500 €)												
Between 1,500 and 2,000 €	–.23	.80	.14	.26	1.30	.26	–.18*	.83*	.07	.10	1.11	.10
Between 2,000 and 2,500 €	–.27	.76	.13	.14	1.15	.23	–.18	.83	.08	–.08	.92	.10
Above 2,500 €	–.06	.95	.17	.16	1.17	.24	–.36**	.70**	.08	–.05	.95	.12
Subjective health	.06	1.06	.04	–.10*	.91*	.03	.07	1.07	.05	.04	1.04	.04
Children (Ref. = No children)	.13	1.13	.13	–.00	1.00	.10	.42***	1.51***	.16	.39***	1.48***	.15

Note: Standard errors clustered by organisation.

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

In the analyses above, we excluded 163 older workers who were dating, but did not live with their partner. It did not seem theoretically justifiable to categorise these workers as either partnered or single because couples can have different reasons to live apart together (LAT; Liefbroer, Poortman, & Seltzer, 2015) which might result in varying degrees of closeness and time spent together. However, additional analyses (not shown) revealed that our main results hold when categorising workers in LAT relationships as either partnered or single.

To gain additional insight into the effect of relationship status on the social meaning of work and retirement preferences, we analysed Model 1–3 while making additional distinctions within the group of singles. It might be argued that singles who are divorced, widowed, or never married differ from one another. We did not initially expect such differences with regard to our hypotheses. For all three groups, work is likely to be an important source of social contacts and structure (work domain) and none of the groups has a spouse who might influence their retirement preferences (home domain). We tested these expectations in supplementary analyses and indeed found that the likelihood to miss social contacts, the likelihood to miss daily structure, and retirement preferences did not significantly differ between the three types of singles (results not shown). Moreover, χ^2 tests revealed that the distinction within the group of singles did not significantly improve our models on the two mediators (men: $\chi^2_{contacts}(2) = 2.01$, $p > .05$; $\chi^2_{structure}(2) = 0.93$, $p > .05$; women: $\chi^2_{contacts}(2) = 0.43$, $p > .05$; $\chi^2_{structure}(2) = 3.08$) or retirement preferences (men: $\chi^2(2) = 4.22$, $p > .05$; women: $\chi^2(2) = 0.56$, $p > .05$).

Table 2.3: Ordinal logistic regression results of retirement preferences for men (N = 3,511) and women ($\boldsymbol{N}$ = 2,846) separately.

Independent variables	Men						Women					
	Model 3a: Retirement preferences			Model 4a: Controlled for mediators			Model 3b: Retirement preferences			Model 4b: Controlled for mediators		
	Coef.	*OR*	*SE*	*Coef.*	*OR*	*SE*	*Coef.*	*OR*	*SE*	*Coef.*	*OR*	*SE*
Single (Ref. = Partnered)	–.33**	.72**	.08	–.24*	.79*	.08	–.36***	.70***	.06	–.32***	.73***	.06
Social meaning of work												
Expectation to miss contacts (Ref. = Not at all)												
Very little				–.46***	.63***	.08				–.05	.95	.19
Somewhat				–.82***	.44***	.06				–.50**	.61**	.11
A lot				–1.32***	.27***	.04				–.76***	.47***	.09
Extremely				–1.05***	.35***	.07				–.95***	.39***	.08
Expectation to miss structure (Ref. = Not at all)												
Very little				–.14	.87	.07				–.19	.83	.09
Somewhat				–.43***	.65***	.06				–.54***	.58***	.07
A lot				–.70***	.50***	.06				–.89***	.41***	.06
Extremely				–.76**	.47**	.13				–.72***	.49***	.10
Control variables												
Age (in years)	.36***	1.44***	.03	.40***	1.49***	.03	.39***	1.48***	.03	.42***	1.53***	.04
Education (in years)	–.03*	.97*	.01	–.03*	.97*	.01	.02	1.02	.02	.02	1.02	.02
Household wealth (Ref. = Below 50,000 €)												
Between 50,000 and 100,000 €	.06	1.06	.08	.08	1.08	.08	.07	1.08	.09	.07	1.07	.09
Above 100,000 €	.21*	1.23*	.10	.26**	1.30**	.11	–.02	.98	.10	.05	1.05	.11
Net income (Ref. = Below 1,500 €)												
Between 1,500 and 2,000 €	.06	1.06	.17	.01	1.01	.17	.02	1.02	.09	.01	1.01	.10
Between 2,000 and 2,500 €	.09	1.09	.18	.02	1.02	.18	–.32*	.73*	.09	–.36**	.70**	.09
Above 2,500 €	–.48**	.62**	.11	–.54**	.58**	.11	–.40**	.67**	.09	–.49***	.61***	.08
Subjective health	–.36***	.70***	.03	–.38***	.69***	.03	–.37***	.69***	.03	–.37***	.69***	.03
Children (Ref. = No children)	–.10	.90	.10	–.09	.91	.10	–.47***	.62***	.07	–.38***	.68***	.07

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: Standard errors clustered by organisation.

Table 2.4: Ordinal logistic regression results of retirement preferences for men (N = 3,511) and women (N = 2,846) separately.

Independent variables	Men						Women					
	Model 5a: Spousal work status			Model 6a: Spousal preferences			Model 5b: Spousal work status			Model 6b: Spousal preferences		
	Coef.	*OR*	*SE*	*Coef.*	*OR*	*SE*	*Coef.*	*OR*	*SE*	*Coef.*	*OR*	*SE*
Spouse's work status (Ref. = Single)												
Working spouse	.18	1.20	.13				.27**	1.31**	.12			
Non-working spouse	.30**	1.36**	.15				.37***	1.45***	.15			
Spouse' preferences (Ref. = Single)												
Pulling spouse				1.21***	3.35***	.41				1.14***	3.11***	.32
Neutral spouse				.24	1.27	.17				–.00	1.00	.13
Pushing spouse				–.62***	.54***	.07				–.59***	.56***	.06
Social meaning of work												
Expectation to miss contacts (Ref. = Not at all)												
Very little	–.45***	.64***	.08	–.43***	.65***	.08	–.04	.96	.19	.00	1.00	.21
Somewhat	–.82***	.44***	.06	–.70***	.49***	.06	–.50**	.61**	.11	–.44*	.65*	.12
A lot	–1.31***	.27***	.04	–1.15***	.32***	.05	–.75***	.47***	.09	–.71***	.49***	.10
Extremely	–1.04***	.35***	.07	–.87***	.42***	.08	–.95***	.39***	.08	–.82***	.44***	.10
Expectation to miss structure (Ref. = Not at all)												
Very little	–.14	.87	.07	–.05	.95	.08	–.19	.82	.09	–.19	.83	.09
Somewhat	–.43***	.65***	.06	–.29**	.75**	.07	–.54***	.58***	.07	–.48***	.62***	.08
A lot	–.70***	.50***	.06	–.56***	.57***	.08	–.89***	.41***	.06	–.80***	.45***	.06
Extremely	–.77**	.46**	.13	–.53	.59	.16	–.72***	.49***	.10	–.61**	.55**	.12
Control variables												
Age (in years)	.39***	1.48***	.03	.27***	1.31***	.03	.42***	1.52***	.04	.38***	1.46***	.03
Education (in years)	–.03*	.97*	.01	–.01	.99	.01	.02	1.02	.02	.03	1.03	.02
Household wealth (Ref. = Below 50,000 €)												
Between 50,000 and 100,000 €	.08	1.08	.08	.02	1.02	.08	.07	1.07	.09	.08	1.09	.10
Above 100,000 €	.26**	1.30**	.11	.20*	1.22*	.11	.06	1.06	.11	.12	1.13	.11

Table 2.4: Ordinal logistic regression results of retirement preferences for men ($N = 3,511$) and women ($N = 2,846$) separately (continued).

Independent variables	Men						Women					
	Model 5a: Spousal work status			Model 6a: Spousal preferences			Model 5b: Spousal work status			Model 6b: Spousal preferences		
	Coef.	*OR*	*SE*	*Coef.*	*OR*	*SE*	*Coef.*	*OR*	*SE*	*Coef.*	*OR*	*SE*
Net income (Ref. = Below 1,500 €)												
Between 1,500 and 2,000 €	.01	1.01	.17	–.06	.94	.16	.01	1.01	.09	.04	1.04	.10
Between 2,000 and 2,500 €	.02	1.02	.18	–.04	.96	.17	–.37**	.69**	.09	–.42**	.66**	.09
Above 2,500 €	–.54**	.58**	.11	–.52**	.60**	.11	–.49***	.61***	.08	–.44**	.64**	.09
Subjective health	–.38***	.69***	.03	–.32***	.73***	.03	–.37***	.69***	.03	–.33***	.72***	.03
Children (Ref. = No children)	–.10	.91	.10	–.13	.88	.10	–.37***	.69***	.07	–.35**	.71**	.08

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Note: Standard errors clustered by organisation.

2.5 | Discussion

The number of workers who reach retirement age as singles is substantial and increasing. Previous research has shown that single older workers intend to and actually do retire later than older workers with a spouse (Van Droogenbroeck & Spruyt, 2014; Van Solinge & Henkens, 2014). Theoretical considerations moreover suggest that retirement is a more difficult transition for single workers than for partnered workers. The present study examines whether and how factors in the work and home domain can explain why singles prefer to retire later than partnered older workers.

We find support for our *social meaning of work hypothesis* which states that single older workers attach more value to the social context of work than their partnered counterparts and that this contributes to singles' preference to retire later. However, this explanation applies to men to a stronger degree than to women. Single men, as compared to partnered men, rely on the contacts and structure provided by work more strongly. Single women, however, do not differ from partnered women in their reliance on contacts and only value the structure more strongly. This finding contributes to the literature on singles more generally. It shows that work plays a particularly important role in the social lives of single men. Singlehood is often associated with a disadvantaged position in society among men (Klinenberg, 2012). Our findings suggest that work benefits older single men by providing social meaning through externally imposed contacts and structure. Work might ensure a socially integrated life for single men and thus benefit their overall situation. The finding that single and partnered women value work for the contacts that it provides to a comparable degree is in contrast to our hypothesis. Perhaps for women, work provides an easy and accepted way to enjoy social connections outside of the family. Upon retirement, partnered women tend to increase the time they spend with their spouse (Genadek et al., 2019) and on housework (Leopold & Skopek, 2018), and this may come at the expense of other social contacts. Therefore, partnered women might expect to miss contacts at work to the same degree as single women, but for different reasons. With regard to retirement, the special meaning of work for the social lives of single men and women plays some role in explaining why they are more reluctant to retire than partnered workers. Differences in retirement preferences by relationship status persist when the importance of work is accounted for, so clearly other mechanisms are at work as well.

The results of this study support our *spousal influence hypothesis,* which states that differences between single and partnered older workers' retirement preferences can be explained by the influence from a spouse at home. Single workers do not have a spouse who "pulls" them out of the labour force and this in part explains why they want to retire later. Evidence for this is presented by the finding that the retirement preferences of single workers do not differ from those of partnered workers whose spouse has a neutral attitude towards the workers' retirement. Interestingly, single

workers actually prefer to retire earlier than partnered workers with a spouse who prefers them to continue working. The reason why single workers nonetheless prefer to retire later than partnered workers in general is that the influence of a pulling spouse is about twice as strong as the influence of a pushing spouse.

When interpreting our results, some limitations of this study should be kept in mind. First, due to the cross-sectional nature of our data, we were unable to empirically test the causality of the effect that a pulling or pushing spouse has on partnered workers' retirement preferences. The results of this study might also be interpreted such that workers select spouses who find work similarly important and thus, at older ages, agree on the worker's retirement or that, over time, workers influence their spouse's preference for the retirement of the worker. In both cases, workers are not actually pulled or pushed, but spousal preferences simply reflect worker's a priori preferences. However, previous research suggests that spousal influence plays an important role in the decision to retire and that at least part of the effect we find in the current study can be interpreted as causal (Henkens & Van Solinge, 2002). When taking workers' preferences into account, spouses have been shown to be more likely to support retirement when they are concerned about the worker's health, when the worker has a stressful job, or when marital quality is high (Eismann et al., 2019; Henkens, 1999). This suggests that spousal preferences do not simply reflect workers' preferences but have an additional influence on them. Directly asking spouses about their preferences for workers' retirement is a key strength of our study, it cannot be ruled out that our results somewhat overestimate spousal influence.

Second, we do not empirically test whether our hypotheses hold for retirement behaviour. Previous studies have shown that retirement preferences are a strong predictor of subsequent retirement behaviour (Henkens & Tazelaar, 1997; Solem et al., 2016) and that preferences and behaviour are partially affected by the same factors (Dal Bianco, Trevisan, & Weber, 2015; Damman et al., 2015). However, preferences—as an early stage in the retirement transition—are also important in their own right.

Third, our measures of the social meaning of work do not allow us to distinguish between the importance of social contacts and a daily structure and whether or not these are characteristics of workers' current job. It is, for example, possible that workers think that contacts and structure are important, but that their own job does not provide these. In this situation they might not indicate that they will miss these aspects of work upon retirement, because they miss them already or because they found ways to compensate for the lack of contacts and structure in ways that are also available upon retirement. In future research, it might be interesting to investigate the effects of the general importance of the social meaning of work separately from the satisfaction with the social meaning of one's current job.

Fourth, we assume that the home situations of singles generally facilitate social interaction to a lesser extent than the home situation of people with a spouse. However, singles might live with their children or roommates. Unfortunately, we were unable to investigate the effect of the number of other residents in the household on the expectation to miss social contacts and a daily structure upon retirement. Research along these lines might be able to show whether living with a spouse affects the social meaning of work and retirement preferences differently than living with a child or roommate.

Fifth, any gender differences need to be seen in the context of the special cohort of women in the Netherlands studied here. In 2015, only 44% of the women aged 60–64 participated in the labour force (men: 68%, Statistics Netherlands, 2018a). This suggests that the women in our study are a selective group who are probably more attached to the labour market than the men in our study. Future cohorts of women might participate in the labour force to a similar degree as men. It remains to be seen whether gender differences in the social meaning of work persist under these circumstances.

Despite the limitations, our results provide valuable insights into the lives of single workers approaching retirement. The prevalence of singlehood at older ages is substantial and likely to further increase in the future. Given that retirement is one of the major life transitions in older age, it is important to understand the context in which singles decide to retire. Our study is the first to look at differences in retirement preferences of single and partnered older workers from a non-financial perspective. We unravel the value of work for the social lives of singles. Based on multi-actor data we also show that singles do not only prefer to retire later because they do not have a spouse per se but also because they do not have a spouse who pull them out of the labour force.

Chapter 3

Spousal Influence on Workers' Early Retirement[1]

Abstract

The interdependence between partners raises considerable interest in the sociology of life course, work, and families. Spousal influence plays a particularly important role in the work domain, because each partner's work decisions have profound effects on the couple as a whole. In contrast to previous research, this article pays detailed attention to the role a spouse plays in workers' labour market decisions by analysing the case of early retirement decisions. We hypothesised that a spouse's preference for older workers' retirement originate from altruism and self-interest. Moreover, we expected that a spouse influences older workers' early retirement behaviour via persuasion and pressure. To adequately estimate spouses' and workers' preferences for the worker's retirement, we used an instrumental variable approach. This was possible because we collected multi-actor longitudinal data from a large representative sample of older workers and their spouses in the Netherlands. The results support that spousal preferences originate in altruism and self-interest and that spouses influence workers through persuasion and pressure. Gender differences in origins and mechanisms of spousal influence are also discussed.

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1 A slightly different version of this chapter was published as Eismann, M., Henkens, K., & Kalmijn, M. (2019). Origins and mechanisms of social influences in couples: The case of retirement decisions. *European Sociological Review , 35*(6), 790-806. doi:10.1093/esr/jcz037

3.1 | Introduction

When two people share their lives, either as cohabiting or marital partners, they will inevitably influence one another. The interdependence between partners raises considerable interest in the sociology of life course, work and families. Spousal influence plays a particularly important role in the work domain, because each partner's work decisions have profound effects on the couple as a whole. Such effects might be due to the social capital provided by participation in the labour market: Each partner benefits from the social capital the other obtains (e.g., Bröckel, Busch-Heizmann, & Golsch, 2015; Verbakel & De Graaf, 2009). Spousal influence in the work domain might also run through economic mechanisms, such as in the case of the division of paid work and childcare (Raley, Bianchi, & Wang, 2012). In addition, partners influence each other's careers indirectly via decisions about where to live, as the literature on tied movers and tied stayers has shown (Geist & McManus, 2012).

A relatively understudied example of spousal influence lies in the decision to retire early. Examining the role a spouse plays in the early retirement decision is important, because most older workers approach retirement with a spouse by their side (Statistics Netherlands, 2018b). Moreover, spouses of older workers form an increasingly diverse group in terms of gender and work status. Nowadays, a rising number of women—and married women in particular—work for pay when reaching the public pension age (Statistics Netherlands, 2019a, 2019b). This development leaves workers of both genders likely to face retirement in a couple context. Moreover, it means that situations in which she is employed while he is retired are increasingly common. In this article our aim is to shed more light on the nature of spousal influence in the decision to retire early. In this study, we examine (a) why spouses have specific preferences for the worker's retirement, and (b) how these preferences affect the worker's early retirement decision.

Previous research can be categorised into indirect and direct studies of the role a spouse plays in workers' retirement decision. The first category consists of studies that investigate how spousal characteristics, such as work status and health, affect workers' retirement (Dahl, Nilsen, & Vaage, 2003; Loretto & Vickerstaff, 2013; Schirle, 2008). The interest in the spouse's work status is primarily driven by its role in making shared time more or less likely upon workers' retirement (Genadek et al., 2019). Spousal health has been argued—and found—to affect retirement: Workers might either expand their working lives to pay for formal care giving or retire early to assume informal care tasks (Johnson & Favreault, 2001). Indirect studies such as these acknowledge that a cohabiting or marital partner forms a part of the context in which older workers take their decision to retire. However, they only look at the characteristics of the spouse, not at the preference the spouse might have concerning the worker's retirement or at the way a spouse tries to influence the worker.

The second category of studies into the role a spouse plays in workers' retirement decision investigates the effect of a spouse's preference on workers' retirement. Many of these studies, however, rely on workers' perceptions of their spouse's preference (Henkens & Tazelaar, 1997; Van Dam et al., 2009). The general finding is that perceived spousal preferences affect older workers' intentions for and actual early retirement. The approach of these studies does not do justice to the active role of spouses, because workers' perceptions do not necessarily coincide with their spouse's actual preference (Kenny & Acitelli, 2001). Only a few studies directly assess spouses' preferences and take a true multi-actor approach to retirement decision-making. Henkens (1999), for example, collected data from both members of the couple and showed that workers' early retirement intentions were affected by whether their spouse preferred them to retire early or not. Szinovacz and DeViney (2000) investigated the effect of the spouse's preference on workers' retirement behaviour. They found that women, but not men retired earlier if their spouse preferred them to stop working. However, this study did not control for workers' own preferences. As the members of a couple usually influence each other's attitudes (Davis & Rusbult, 2001), Szinovacz and DeViney (2000) might have overestimated the effects of spousal influence on women: These effects may have been confounded by the indirect effect of workers' own preferences via their spouse's preference.

This study contributes to the literature in three ways. First, the study aims to unravel the nature of spousal influence. More specifically, we focus on the *origins* of a spouses' preferences for the worker's early retirement and the *mechanisms* of spousal influence on the worker's retirement behaviour. The origins of spouses' preferences on older workers' retirement pertain to the question of why spouses have specific preferences for the worker's retirement. The mechanisms of spousal influence on older workers' retirement pertain to the ways in which spouses' preferences influence the worker's retirement decision. Second, we collected new multi-actor data on older couples approaching retirement. In the NIDI Pension Panel Study, data were collected from workers (n = 6,793) as well as their spouses. This kind of multi-actor data is scarce compared to data available for individual-level models. However, it is a prerequisite for adopting a true multi-actor perspective and taking interdependencies between both partners' preferences into account. Third, the survey data were supplemented with administrative data about workers' early pension uptake, which provided us the opportunity to study the relation between early retirement preferences and behaviour in a longitudinal manner. This is an advancement of the literature on spousal influence that generally focussed on either retirement preferences or retirement behaviour (Henkens, 1999; Szinovacz & DeViney, 2000).

This study was carried out in the Netherlands. Here, as elsewhere, demographic changes face the government with the challenge to guarantee adequate retirement income while securing a financially sustainable pension system (OECD, 2017). The Dutch government recently reformed the pension system to address this challenge. Reforms included gradually increasing the

eligibility for state pension from age 65 to 67 and linking it to life expectancy in 2021. Moreover, opportunities to retire early were limited. These reforms have weakened the early retirement culture (Euwals et al., 2010), but there is still considerable variation in the age at retirement with many workers retiring before reaching the public pension age (Statistics Netherlands, 2018d).

3.2 | Theoretical Background

Origins of spouses' preferences

Spouses' preferences can be endogenous as well as exogenous. Spouses have endogenous preferences when they adapt their own preference for the worker's retirement to the preference the worker has for himself/herself. Spouses have exogenous preferences when they develop their preference for the worker's retirement based on their own considerations. On the one hand, spouses might base their preference on what they think will benefit the worker (altruism). On the other hand, they might prefer what they think is most beneficial to themselves (self-interest). We elaborate on altruism and self-interest as origins of spouses' preferences for the worker's early retirement below.

Altruism

Altruism is defined as a selfless concern for the well-being of other people (Mansbridge, 1990). While psychologists mainly focus on the personal characteristics that distinguish variation across individuals, sociologists focus on contextual conditions that foster or discourage altruistic behaviour (Simpson & Willer, 2015). However, the general consensus is that people have reasons to prefer or act to bring about certain positive events for others even though these do not benefit themselves or might even harm their own self-interest (Piliavin & Charng, 1990). The tendency to act selflessly is particularly strong in communal relationships like marriage (Clark, Lemay, Graham, Pataki, & Finkel, 2010). Altruism does not necessarily lead to preferences or behaviour that are in line with the other person's preferences (Oakley, 2013). In the case of retirement, discrepancies may result from a spouse's and a worker's differential evaluations of the costs and benefits of retirement. For example, a worker might inadequately perceive a net cost of early retirement and thus have different preferences than a spouse who accurately estimates its net benefits for the worker.

Altruistic reasons to prefer the worker's early retirement might arise first of all from the work sphere. The level of stress that a worker experiences due to work influences whether his/her spouse expects the worker to benefit from early retirement. We thus expect spouses to have a stronger preference for the worker's retirement the more stress the worker experiences from work. Another factor that gives rise to altruistic reasons for a spouse to prefer the worker's early retirement is the worker's health. The worker's actual health and the extent to which the spouse worries about the worker's health will influence how important it is for a spouse to see the worker's health improved.

As retirement is generally associated with healthier behaviour (Syse, Veenstra, Furunes, Mykletun, & Solem, 2017) and has been shown to slow down health declines (Van Den Bogaard, Henkens, & Kalmijn, 2016), spouses are likely to see retirement as a health-investment strategy. We thus expect spouses to have a stronger preference for the worker's retirement the worse the worker's health is and the more spouses worry about the worker's health. Given the expectations mentioned above, we propose our *altruism hypothesis*:

The greater the possible benefits of early retirement for a worker (as indicated by the worker's stressful work, the worker's bad health, and the spouse's worry about the worker's health), the stronger his/her spouse's preference for the worker's early retirement.

Self-interest

Narrowly defined, self-interest indicates that people are motivated by material interests (Miller, 1999). This definition is in line with so called "thin" rational choice models. However, broader definitions of self-interestedness also ascribe a role to non-exchangeable goods (Hechter & Kanazawa, 1997). From this perspective, seeking positive or avoiding negative emotions are influential motivators (Tamarit & Sanchez, 2016). It is important to note that while self-interest may lead to preferences or behaviour that opposes other people's preferences, this is not necessarily the case. In the case of retirement, a spouse may prefer the worker's early retirement due to self-interested reasons, but the worker might develop the same preference based on his/her own considerations.

Self-interested reasons to prefer the worker's early retirement might arise from a spouse's preference for his/her own future work status. The spouse's future work status determines how large an increase in shared time he/she can expect upon the worker's retirement and thus, how eager the spouse is for the worker to retire. Even though new retirees, particularly women, increase their hours of housework (Leopold & Skopek, 2018), couples nonetheless also spend more time together upon the retirement of either member of the couple (Genadek et al., 2019). We expect that spouses who prefer to become or stay inactive in the labour force themselves, as opposed to those who prefer to become or stay active, have a stronger preference for the worker to retire. Moreover, the relationship sphere might give rise to self-interested reasons to prefer the worker's early retirement. Possibilities for joint leisure increase when the worker retires, irrespective of the spouse's work status (Genadek et al., 2019). Relationship quality influences how valuable shared time is for the spouse. Depending on this quality, a spouse will be more or less eager to see the possibilities for joint leisure increase once the worker retires. We thus expect that the higher the quality of the relationship is, the stronger are spouses' preferences for the worker's retirement. Another factor that might give rise to self-interested reasons for spouses to prefer the worker's early retirement is the spouse's health. Long working hours of one member of a couple can be detrimental to the health of the other (Kleiner & Pavalko, 2014) and cohabiting or marital partners

are often the primary informal caregivers for one another (Wolff & Kasper, 2006). Spouses in bad health might thus expect the worker's retirement to bring about an increase in the time the worker can spend on care tasks. Therefore, we expect that the worse spouses' health is, the stronger are their preferences for the worker's early retirement. Given the expectations mentioned above, we propose our *self-interest hypothesis*:

The greater the possible benefits of a worker's early retirement for his/her spouse (as indicated by the spouse's preference not to work in the future, high relationship quality, and the spouse's bad health), the stronger the spouse's preference for the worker's early retirement.

Mechanisms of spousal influence

A spouse can either persuade or pressure workers into early retirement. Both persuasion and pressure are fundamental processes of social influence (Harkins & Williams, 2017; Turner, 1991). Workers are persuaded when they change their preference to retire early according to their spouse's preference and subsequently act upon these changed preferences. Workers are pressured when they act according to their spouse's preference for the worker's retirement, irrespective of the worker's own preference. We elaborate on persuasion and pressure as mechanisms of how a spouse's preference influences workers' early retirement below.

Persuasion

Persuasion is a form of informational social influence. Informational influence stems from "accept[ing] information obtained from another as *evidence* about reality" (Deutsch & Gerard, 1955, p. 629). People generally feel the need to know that the decisions they take are correct. Information provided by others can help to make these correct decisions. Previous research suggests that a spouse is particularly likely to be the source of informational influence in the retirement decision, because older workers discuss retirement primarily with their spouse, rather than with their co-workers or supervisor (Henkens & Van Solinge, 2003). According to the classic treatment by Festinger (1953), persuasion leads to public compliance with private acceptance. In the case of retirement, this means that workers adapt their preferences to those of their spouse and subsequently behave according to these preferences. Therefore, we propose our *persuasion hypothesis*:

The stronger a spouse's preference for the worker's early retirement is, the stronger is the worker's preference for himself/herself. The worker's stronger preference ultimately makes his/her early retirement more likely.

Pressure

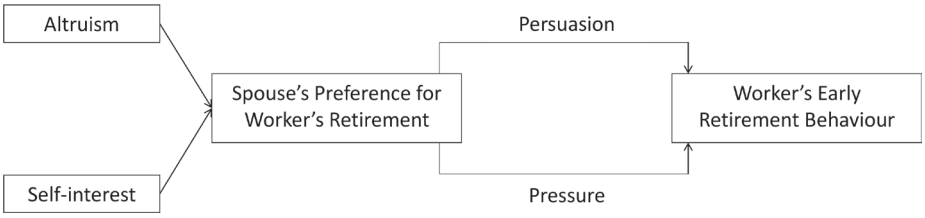
Pressure is a form of normative social influence. Normative influence stems from wanting to "conform with the positive expectations of another" (Deutsch & Gerard, 1955, p. 629). This

need to conform is particularly strong when the influencing agent has the power to offer rewards or threaten with punishments (compliance; Kelman, 2006). Rewards and punishments might be of material or social nature. For example, bestowing approval or showing disapproval can pressure people into acting according to the influencer's wishes. The approval and disapproval of a cohabiting or marital partner are often particularly meaningful. According to Festinger (1953), pressure leads to public compliance without private acceptance. In the case of retirement, this means workers maintain their initial preferences, but retire according to their spouse's preference to gain their approval and to avoid arguments about this issue that might threaten the relationship. Therefore, we propose our *pressure hypothesis*:

The stronger a spouse's preference for the worker's early retirement is, the more likely is the worker to retire early, irrespective of the worker's own preference.

Figure 3.1 provides a summary of our theoretical model and the four main hypotheses. As can be seen, we expect that spouses' preferences originate in altruism and self-interest. Persuasion and pressure are expected to be the mechanisms through which a spouse's preference affects workers' early retirement behaviour.

Figure 3.1: Theoretical model of the nature of spousal influence on workers' decision to retire early.



Gendered effects

We study male workers and their female spouse as well as female workers and their male spouse, because the origins of a spouse's preference for the worker's early retirement and the mechanisms of spousal influence may differ by gender. When interpreting gender differences in the results, we need to keep in mind that the female workers studied here are a selective group. They are employed shortly before reaching public pension age, but belong to a cohort of women for whom it is relatively uncommon to participate in the labour market. In the Netherlands, about 36% of the women born between 1950 and 1955 who have a spouse participated in the labour force at age 60 (Statistics Netherlands, 2019b).

According to social role theory, gender differences in altruistic and self-interested behaviour arise from an interplay of biology and socialisation (Eagly & Wendy, 2012). Women have been found to act more pro-socially and have more concern for the welfare of others than men (Grosch & Rau, 2017). Across cultures and ages, women show higher levels of altruism-related values and lower levels of competition-related values than men (Chapman, Duberstein, Sorensen, & Lyness, 2007; Schwartz & Rubel, 2005). Based on social role theory, we propose a *gendered origins hypothesis:*

A female spouse's preference for the worker's early retirement will originate from altruism (as indicated by the worker's stressful work, the worker's bad health, and the spouse's worry about the worker's health) more strongly and from self-interest (as indicated by the spouse's preference not to work in the future, high relationship quality, and the spouse's bad health) less strongly than a male spouse's preference.

Gender theory defines gender as "a lifelong process of situated behavior that both reflects and reproduces a structure of differentiation and control in which men have material and ideological advantages" (Ferree, 1990, p. 870). Accordingly, men have been argued to be more powerful (Ferree, 1990), more influential (Carli, 2001) and less impressionable than women (Orji, Mandryk, & Vassileva, 2015). Within couples, we can generally expect agreement to occur because women adopt the views of their male spouse rather than vice versa (Zipp, Prohaska, & Bemiller, 2004). However, this general expectation might not always hold. Irrespective of gender, individuals whose sphere of interest is concerned in the decision (Thomson, 1990) or who are perceived as experts in a specific domain (Cialdini & Trost, 1998) are particularly powerful influencers. Given that retirement is at the intersection of the male work domain and the female home domain, either gender may be more influential. Nonetheless, we propose a *gendered influence hypothesis* based on gender theory:

A female spouse's preference will influence workers' early retirement less through both persuasion and pressure than a male spouse's preference.

3.3 | Method

Data

Between May and November 2015, data were collected for the first wave of the NIDI Pension Panel Study (NPPS). The NPPS is a survey of employees aged 60–65 who were enrolled in three large pension funds in the Netherlands. A vast majority (91%) of Dutch employees are enrolled in occupational pension plans. These plans are usually of the defined benefit type (94%) and offer high pension replacement rates (around 90%; OECD, 2017). The funds that collaborated in the current study together represent about 49% of the wage employed workers in the Netherlands and their members hold diverse occupations in the sectors civil service and education, care and

social work, and construction. The sample was stratified by organisational size and sector. In each of the three pension funds, a sample of approximately 50 large, 200 medium-sized, and 300 small organisations was drawn. Within the selected organisations, workers of the birth cohorts from 1950 to 1955 were randomly sampled. For more information on the sample and design of the NPPS, see Henkens and colleagues (2017).

For the current study, the NPPS is particularly valuable, because it provides the opportunity to study a large number of couples, where data were collected from both partners. This kind of multi-actor data is scarce compared to data available for individual-level models. To distinguish between the two members of a couple, we call those who were part of the initial sample workers and those who participated because they were linked to one of the workers through cohabitation or marriage spouses. Note, however, that spouses might also be active in the labour force. In addition to the survey data, workers' pension funds provided administrative data about early retirement behaviour within the 2 years immediately following data collection, thereby enabling us to study the relation between early retirement preferences and behaviour in a longitudinal manner.

Altogether 15,470 older workers and, where applicable, their spouse received a mailed questionnaire. Respondents could choose whether to return their questionnaire in a stamped envelope or to use a personal code to fill in the questionnaire online. In total, 6,793 workers returned an eligible questionnaire (response rate 44%; 753 online; Henkens et al., 2017). We excluded 106 respondents for whom we could not measure early retirement preferences before their actual behaviour, because they already received full pension benefits—and thus retired—before the start of data collection in May 2015 (n = 6,687). In the Dutch context, the active labour force has traditionally been defined as those workers who are gainfully employed for at least 12 working hours per week (Statistics Netherlands, 2019d). We adhered to this tradition and exclusively included older workers who met this criterion (n = 6,501). To be able to investigate early rather than on-time or late retirement, we further restricted the sample to workers aged 60–63 (n = 5,161). In this way, respondents who retired within 2 years after the first wave did so before reaching public pension age, thus retiring early. More than three-quarters of these workers indicated to have a cohabiting or married partner (n = 4,069). Spouses returned the questionnaire in 83% of these cases (n = 3,389). Of the remaining couples, we only included those in heterosexual relationships in the analytic sample (n = 3,309).

Item non-response was low (< 3%) and never exceeded 9% for any single item. Under these circumstances, less rigorous missing data procedures than multiple imputation (MI) are generally acceptable (Little, Jorgensen, Lang, & Moore, 2014). We therefore dealt with missing data by regression imputation with auxiliary variables (Enders, 2010, pp. 46–49).

Measures

Spouses' preferences for the worker's early retirement were measured based on the question "What would be your preference with regard to the work situation of your wife/husband/partner one year from now?". Spouses answered this question on a 5-point scale (coded 1 = *strong preference that my partner is not working*, 2 = *weak preference that my partner is not working*, 3 = *no preference*, 4 = *weak preference that my partner is working*, 5 = *strong preference that my partner is working*). The variable was recoded so that higher values indicate a stronger preference for retirement.

Workers' preferences for their own early retirement were measured based on the question "What would be your preferred work situation one year from now?". Workers answered this question on a 5-point scale (coded 1 = *strong preference for not working*, 2 = *weak preference for not working*, 3 = *no preference*, 4 = *weak preference for working*, 5 = *strong preference for working*). The variable was recoded so that higher values indicate a stronger preference for retirement.

Based on the administrative data provided by the three collaborating pension funds, we were able to identify workers who officially retired within 2 years after the first wave (before 1 May 2017). These workers were classified as retired (1) while all other participants were classified as (still) working (0). Receiving pension benefits generally indicates the end of workers' careers and thus is an accepted definition of retirement (e.g., Dingemans & Henkens, 2014). The cut-off date was chosen as 1 May in order to observe retirement behaviour within 2 years after the start of the fieldwork for the first wave. Given the age of the sample (60–63) and the statutory retirement age for this cohort in the Netherlands, retirement within 2 years of Wave 1 indicates early retirement.

The coding details, psychometric properties and wording of survey questions and items of all independent variables are presented in Table 3.1. Table 3.2 presents the means and standard deviations of all variables by the worker's gender. Specifically, stressfulness of the worker's job, the worker's health and the spouse's concern about the worker's health function as indicators of altruism, while relationship quality, the spouse's preference for his/her own work status and the spouse's health function as indicators of self-interest. We control for the worker's age, because early retirement is more common the closer workers are to statutory pension age. Within couples, men are generally older than women, so we control for the age difference between the members of a couple so that gender differences are not confounded by this fact. We further control for the worker's gender and occupational status, household wealth and the spouse's work status, because all of these have been argued to affect early retirement (Dahl et al., 2003; Fisher, Chaffee, & Sonnega, 2016; Raymo, Warren, Sweeney, Hauser, & Ho, 2011; Topa, Depolo, & Alcover, 2018).

Table 3.1: Coding, psychometric properties, and wording of survey questions/items of all independent variables (n = 3,309).

Instruments and Common Predictors	Coding and Psychometric Properties	Wording of Survey Question/Items[a]
Altruism		
Worker's stressful work (W)	1-item scale ranging from 1 = *low stress* to 4 = *high stress*	Question: Is your work stressful? (1 = *very* to 4 = *not at all*)
Worker's health (W)	1-item scale ranging from 1 = very *poor health* to 5 = *excellent health*	Question: How would you characterise your health in general? (1 = *excellent* to 5 = *very poor*)
Spouse's concern about worker's health[b] (S)	1-item scale ranging from 1 = *not concerned about worker's health* to 4 = *very much concerned about worker's health*	Question: Do you ever worry about the health of your wife/husband/partner? (4 answer categories: 1 = *very much* to 4 = *not at all*)
Self-interest		
Spouse's preference own work status[b] (S)	1-item scale ranging from 1 = *strong preference to stay or become active in the labour market* to 5 = *strong preference to stay or become inactive in the labour market*	Question: What would be your preferred work situation one year from now? (5 answer categories: 1 = *strong preference for not working* to 5 = *strong preference for working*)
Relationship quality (S & W)	6-item scale ranging from 1 = *low relationship quality* to 5 = *high relationship quality*, α = .92	Items (selected from the Netherlands Kinship Panel study (Merz et al., 2012)) asked among spouses and workers: The relationship with my wife/husband/partner makes me happy; My wife/husband/partner and I have a good relationship; The relationship with my wife/husband/partner is very stable (5 answer categories: 1 = *completely agree* to 5 = *completely disagree*)
Spouse's health (S)	1-item scale ranging from 1 = very *poor health* to 5 = *excellent health*	Question: How would you characterise your health in general? (1 = *excellent* to 5 = *very poor*)
Control variables		
Worker's age (W)	1-item scale ranging from 60 to 63 years	Question: In what year were you born?
Age difference (S)	Spouse's age ranging from 38 to 84 years (2015 – year of birth) recoded into a 1-item scale ranging from –23 to 24 (worker's age – spouse's age)	Question: In what year were you born?
Worker's gender (W)	Dummy variable: 0 = male, 1 = female	Question: Are you a man or a woman? (2 answer categories: 1 = man, 2 = woman)
Worker's occupational status (W)	Coded according to the 2008 international socio-economic index of occupational status (ISEI; Ganzeboom, Degraaf, Treiman, & Deleeuw, 1992; Ganzeboom & Treiman, 1996), standardized, and combined in a single measure of occupational status (De Vries & Ganzeboom, 2008) based on the full sample (Henkens et al., 2017)	Questions: What is your job or profession?; In which category could your job or profession be grouped? (10 answer categories: 1 = *higher intellectual or free profession*, 2 = *higher executive profession*, 3 = *intermediate intellectual or free profession*, 4 = *intermediate executive or commercial profession*, 5 = *other non-manual work*, 6 = *skilled and executive manual work*, 7 = *semi-skilled manual work*, 8 = *unskilled and experienced manual work*, 9 = *agricultural profession*, 10 = *I don't know*)

Table 3.1: Coding, psychometric properties, and wording of survey questions/items of all independent variables (n = 3,309) (continued).

Instruments and Common Predictors	Coding and Psychometric Properties	Wording of Survey Question/Items[a]
Wealth (W)	1-item scale ranging from 0.025 to 7.5 (in 100,000 €); each category is represented by the mid-point of its range	Question: How large do you estimate your total wealth (own house, savings, stocks, etc. minus debts/mortgage) to be? (7 answer categories: 1 = *less than 5.000 euros*; 2 = *between 5 and 25 thousand euros*; 3 = *between 25 and 50 thousand euros*; 4 = *between 50 and 100 thousand euros*; 5 = *between 100 and 250 thousand euros*; 6 = *between 250 and 500 thousand euros*; 7 = *more than 500 thousand euros*)
Spouse's work status (S)	Dummy variable: 0 = spouse does not work, 1 = spouse works; spouse works if any of the first three items apply	Question: Which of the following situations applies to you? Items (multiple answers possible): *I work as an employee*; *I am self-employed*; *I am (early) retired, but still engaged in paid work*; *I am (early) retired and not engaged in paid work*; *I am unemployed/searching for work*; *I am disabled*; *I am a housewife/house husband*
Workers' unique predictors		
Worker's job satisfaction (W)	1-item scale ranging from 1 = low job satisfaction to 7 = high satisfaction	Question: How satisfied are you with your work? (7 answer categories: 1 = *extremely satisfied* to 7 = *extremely dissatisfied*)
Worker's retirement anxiety (W)	6-item scale ranging from 1 = weak retirement anxiety to 5 = strong retirement anxiety, α = .91	Question: To what extent do you expect to miss the following aspects when you stop working? Items (adapted from earlier research (e.g., Henkens, 1999)): Meaning something in society; Appreciation by others; A clear daily schedule; Feeling productive; Societal prestige; Meaning something to others (5 answer categories: 1 = *very much* to 5 = *not at all*)

[a] All question, items, and answer categories are translated from Dutch.

[b] Spouse's unique predictors.

Variables measured among workers (W) and spouses (S).

Table 3.2: Descriptive statistics of dependent and independent variables for male (n = 2,036) and female (n = 1,273) workers.

Variables	Male worker		Female worker	
	M	SD	M	SD
Dependent variables				
Spouse's preference for worker	2.84	1.62	2.94	1.51
Worker's preference for self[a]	2.92	1.63	2.63	1.61
Worker's early retirement behaviour	.15	.35	.14	.34
Altruism				
Worker's stressful work	2.71	.89	2.70	.89
Worker's health	3.16	.86	3.29	.87
Spouse's concern about worker's health[a]	2.09	.82	1.94	.77
Self-interest				
Spouse's preference own work status	2.59	1.60	3.11	1.66
Relationship quality	4.46	.60	4.47	.56
Spouse's health	3.30	.90	3.34	.92
Shared control variables				
Worker's age	61.40	1.09	61.31	1.10
Age difference	2.39	3.38	–2.17	3.87
Female worker (Ref.=Male)	.00	.00	1.00	.00
Worker's occupational status	-.17	1.05	.08	.82
Wealth (in 100,000 €)	1.87	1.84	2.02	1.99
Spouse works (Ref.=Spouse does not work)	.61	.49	.61	.49
Worker's unique predictors				
Worker's job satisfaction	5.26	1.05	5.38	1.00
Worker's retirement anxiety	2.21	.79	2.58	.90

[a] Spouse's unique predictors.

Design

To test our hypotheses, we estimated three equations: one for spouses' preferences for the worker (EQ I), one for workers' preferences for themselves (EQ II), and one for workers' early retirement behaviour (EQ III). Spouses' (Y_S) and workers' (Y_W) preferences were expected to be interdependent, so single-equation estimates for EQ I and EQ II would have yielded biased estimates. Therefore, these equations were estimated using a two-stage least squares (2SLS) instrumental variable approach (Theil, 1971). In this procedure, spouses' and workers' preferences are two simultaneously determined dependent (endogenous) variables. In the first stage, each dependent variable is regressed on all independent variables in the system (common predictors: X^C, unique predictors for spouses' preferences: X_S^U, and unique predictors for workers' preferences: X_W^U). The resulting reduced form coefficients are used as independent variables in the second stage to obtain the 2SLS estimates for each equation in the system. Identification in a two-equation system requires that each equation includes at least one unique predictor. These so-called instruments are assumed to directly affect the preferences of one member of the couple, but to only have an indirect effect on the other member's preference via the first member's preference. In this study, spouses' preferences were instrumented using their concern about the worker's health and preferred own future work status. Given that we controlled for the worker's self-reported health, we expected spouses' concern about the worker's health to affect the worker's preference only indirectly via the spouse's preference. Given that we controlled for spouses' current work status, we expected spouses' preferences for their own future work status to affect the worker's preference only indirectly via the spouse's preference. Further testing showed that these instruments jointly predicted spouses' preferences, $F(2,941) = 255.95$, $p < .001$. Hansen's (1982) over-identification J-test statistic suggested that the instruments were indeed exogenous, $J(1) = 0.19$, $p = .665$. Workers' preferences were instrumented using their job satisfaction and retirement anxiety. Given that we controlled for workers' occupational status and stress, we expected workers' individual evaluations to affect the spouse's preference only indirectly via the worker's preference. Further testing suggested that these instruments jointly predicted workers' preferences, $F(2,940) = 188.25$, $p < .001$. Hansen's (1982) overidentification J-test statistic suggested that the instruments were indeed exogenous, $J(1) = 2.19$, $p = .139$. Thus, we simultaneously estimated:

EQ I $$Y_{si} = a_p \hat{Y}_{wi} + b_s \sum X_{si}^u + c_s \sum X_i^c + \varepsilon_{si}$$

EQ II $$Y_{wi} = a_w \hat{Y}_{si} + b_w \sum X_{wi}^u + c_w \sum X_i^c + \varepsilon_{wi} ,$$

where $\hat{Y}_S$ and $\hat{Y}_W$ are the predicted values of spouses' and workers' preferences, X^U denotes sets of instruments for spouses' and workers' preferences while X^C denotes a set of common predictors. Individual couples are indicated by i.

Workers' early retirement behaviour was estimated in a logistic regression as follows:

EQ III $$Y_{bi} = a_b Y_{si} + b_b Y_{wi} + c_b \sum X_i^c + \varepsilon_{bi} \ ,$$

where Y_s and Y_w are spouses' and workers' observed preferences, X^c denotes the same set of common predictors used to estimate spouses' and workers' preferences, and individual couples are indicated by i. In all analyses, standard errors were clustered within organisations to allow for common effects of the organisational context on early retirement preferences and behaviour.

Our hypotheses concerning the *origins* of spouses' preferences were tested based on EQ I, where the effect of altruism and self-interest are represented by different sets of unique and common predictors. Specifically, to assess the role of altruism, we investigated the effects of the worker's level of stress at work, the worker's health, and the spouse's concern about the worker's health. To assess the role of self-interest, we investigated the effects of the spouse's preference for own future work status, relationship quality, and the spouse's own health.

Concerning the *mechanisms* of spousal influence, we measured persuasion as the product of a_w (EQ II) and b_b (EQ III), i.e., the effect of a spouse's preference on workers' preferences and the effect of workers' preferences on workers' behaviour. We tested the mediation effect by applying the KHB method. Conceptually, this means that a spouse's preference affects workers' preferences and that workers act upon these changed preferences. Pressure is represented by the coefficient a_b, which is the effect of a spouse's preference on workers' behaviour. This effect means that workers' behaviour is influenced by their spouse's preference after having taken workers' preferences into account.

To gain insight into gender differences in the origins and mechanisms of spousal influence, we estimated all equations separately for male and female workers. We subsequently tested whether the coefficients in the two samples significantly differed from one another.

3.4 | Results

Descriptive findings

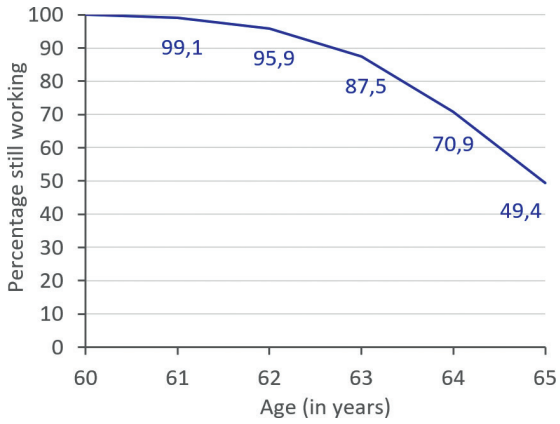
In order to better understand the results with regard to the origins and mechanisms of spousal influence, we first present descriptive statistics of the dependent variables. As can be seen in Table 3.3, most spouses had strong preferences for the worker to either continue working (30%) or retire early (24%). Similarly to spouses, the majority of workers either strongly preferred to continue working (35%) or to retire early (25%). Fewer workers had more moderate preferences.

Only a small share of older workers retired early in the two years of this study (14%; $n = 469$; by gender see worker's early retirement behaviour in Table 3.2. To gain better insights of the share of workers who will have retired early when reaching age 65, we present life table estimates in Figure 3.2. We assume that all workers in our sample were employed at age 60. The estimates were based on monthly information on age and retirement timing. By age 61, less than 1% had exited the labour force. In total, 4% had retired before turning 62 and 13% before turning 63. When approaching statutory retirement age, early labour market exit became more common. Almost 30% of those employed at age 60 had retired before age 64 and about half had retired before turning 65. Thus, a noteworthy group of older workers retired early, but generally only a year or two before reaching public pension age.

Table 3.3: Distribution of spouses' and workers' preferences (in %).

Answer possibilities	Spouse's preference for worker			Worker's preference for self		
	Total	Male worker	Female worker	Total	Male worker	Female worker
Strong pref. working	30	33	26	35	32	39
Weak pref. working	16	15	17	15	14	17
No pref.	14	13	17	9	10	8
Weak pref. not working	15	14	18	17	17	15
Strong pref. not working	24	26	22	25	27	21
Total	100	100	100	100	100	100
Observations	3,309	2,036	1,273	3,309	2,036	1,273

Figure 3.2: Percentage still working by age for workers who were employed at age 60: life table estimates.



Origins of spouses' preferences

Table 3.4 shows the result of the 2SLS analysis of spouses' preferences for the worker's early retirement. Spouses' preferences were partially endogenous. Spouses' preferences for the worker's retirement were significantly affected by the preference the worker had for himself/herself. In line with our altruism and self-interest hypotheses, we also found evidence for exogenous preferences.

Concerning our *altruism hypothesis*, the stressfulness of the worker's work significantly affected spouses' preferences. As expected, the more stressful the worker's work was and the more worried spouses were about the worker's health, the stronger were spouses' preferences for the worker's early retirement, even when controlling for the worker's own preference. We did not find significant effects of the worker's actual health on spouses' preferences.

The *self-interest hypothesis* also received support: We found a significant effect of the spouses' preferences for their own future work status on spouses' preferences. As expected, the higher spouses' own preferences to retire, the stronger were their preferences for the worker's early retirement, even when controlling for the worker's own preference. We did not find significant effects of relationship quality and spouses' own health on their preferences.

With regard to the control variables, male spouses were significantly more in favour of the worker's early retirement. The higher the occupational status of the worker, the weaker his/her spouse's preference for the worker's early retirement. The worker's age, the age difference between partners, household wealth, and the spouse's work status did not significantly affect spouses' preferences.

Table 3.4: Origins of spouses' preferences for the worker's early retirement (n = 3,309). Two-stage least squares regression results.

Independent variables	Spouse's preference for worker	
	Coef.	p-value
Altruism		
Worker's stressful work	.07**	(.009)
Worker's health	.03	(.349)
Spouse's concerns about worker's health	.12**	(.000)
Self-interest		
Relationship quality	.07	(.101)
Spouse's preference own work status	.29**	(.000)
Spouse's health	–.02	(.427)
Control variables		
Worker's preference for self	.59**	(.000)
Worker age	.05	(.061)
Age difference	.01	(.410)

Table 3.4: Origins of spouses' preferences for the worker's early retirement (n = 3,309). Two-stage least squares regression results (continued).

Independent variables	Spouse's preference for worker	
	Coef.	p-value
Female worker (Ref.=Male worker)	.19**	(.000)
Occupational status	–.07**	(.004)
Wealth (in 100,000 €)	.01	(.334)
Spouse works (Ref.=Spouse does not work)	.01	(.892)
Constant	–3.39*	(.028)

* $p < .05$, ** $p < .01$

Note: Standard errors clustered by organisation.

Mechanisms of spousal influence

Persuasion

The first column of Table 3.5 shows the results of the 2SLS analysis of workers' preferences for their own early retirement. In line with our *persuasion hypothesis*, the stronger a spouse preferred the worker's early retirement, the stronger was also the worker's preference. To examine the full process of persuasion, we need to look at column two of Table 3.5, which shows the results of the logistic regression of workers' early retirement behaviour. Here, we see that workers' preferences for themselves significantly affected their subsequent retirement behaviour. More importantly, based on the KHB method, the indirect effect of a spouse's preference on the worker's behaviour via the worker's preference was statistically significant ($b = .29$, $p < .001$) and explained 50% of the total effect. Overall, these results strongly support our persuasion hypothesis. Thus, spouses persuaded the worker to adapt his/her preference for early retirement to the spouse's preference and to subsequently act upon this changed preference.

For the effects of all control variables on workers' preferences for their own early retirement, see the first column of Table 3.5. A higher age of the worker, a working spouse, and stressfulness of the worker's work were associated with a stronger preference for early retirement among workers. Female workers, workers with higher occupational status, and workers in better health had a weaker preference for early retirement. The age difference between partners, household wealth, the spouse's health, and relationship quality did not significantly affect workers' preferences.

Pressure

To test our *pressure hypothesis*, we again have to consult the second column of Table 3.5. In line with this hypothesis, the stronger a spouse's preference for the worker's early retirement was, the more likely the worker was to retire early. This effect is controlled for the effect of the worker's own preference. Thus, even workers who did not prefer early retirement were more likely to retire early nonetheless, if their spouse preferred them to do so. Due to the interdependence between

both partners' preferences, we would have overestimated the effect of a spouse's preference on workers' behaviour if we had not included workers' preferences in the model ($b = .53$, $p < .001$; results not shown).

The second column of Table 3.5 also shows the effects of the control variables on workers' early retirement behaviour. A higher age of the worker, higher household wealth and better health of the worker and spouse made early retirement more likely. A higher occupational status of the worker made early retirement less likely. The age difference between partners, the worker's gender, the spouse's work status, relationship quality and the stressfulness of the worker's job were not associated with earlny retirement behaviour. Note, that all effects are adjusted for the worker's preference and thus cannot be compared to those found in other studies.

Table 3.5: Mechanisms of spousal influence on the worker's early retirement (n = 3,309). Effects on workers' preferences (2SLS) and behaviour (logit).

Independent variables	Worker's preference for self		Worker's early retirement behaviour	
	Coef.	p-value	Coef.	p-value
Persuasion				
Spouse's preference for worker	.46**	(.000)		
Worker's preference for self			.60**	(.000)
Pressure				
Spouse's preference for worker			.28**	(.000)
Control variables				
Worker age	.22**	(.000)	.42**	(.000)
Age difference	.00	(.485)	–.03	(.090)
Female worker (Ref.=Male)	–.13*	(.019)	.02	(.891)
Occupational status	–.10**	(.000)	–.20**	(.001)
Wealth (in 100,000 €)	.02	(.087)	.09**	(.001)
Spouse works (Ref.=Spouse does not work)	.12*	(.023)	–.04	(.709)
Worker's health	–.13**	(.000)	.14*	(.041)
Spouse's health	.05	(.080)	.16**	(.006)
Relationship quality	.07	(.099)	–.00	(.980)
Worker's stressful work	.09**	(.003)	.06	(.381)
Worker's unique predictors				
Worker's job satisfaction	–.27**	(.000)		
Worker's retirement anxiety	–.23**	(.000)		
Constant	–10.26**	(.000)	–32.28**	(.000)

* $p < .05$, ** $p < .01$

Note: Standard errors clustered by organisation.

Gendered effects

To test in what ways origins and mechanisms of spousal influence differ by gender of the worker, we estimated separate models for men and women. Note that when we analyse women as workers below, the focus is on older women who work for pay at least 12 hours a week. Given that female

labour market participation was relatively uncommon in this cohort (Statistics Netherlands, 2019b), the group of female older workers is more selective than the women who are in the sample of spouses.

Origins by gender

In our *gendered origins hypothesis*, we expected female spouses' preferences to originate from altruism more strongly and from self-interest less strongly than male spouses' preferences. When turning to *altruism*, the results presented in Table 3.6 suggest that indicators of altruism significantly affected the preferences of female but not male spouses. Specifically, higher levels of stress at the worker's work and of the spouse's concern about the worker's health were significantly associated with spouses' stronger preferences for the worker's early retirement among female, but not among male spouses. The coefficients for stressful work ($z = 0.79$, $p = .431$) and the worker's health ($z = 1.30$, $p = .193$) did not significantly differ between male and female spouses, but the effect of health concerns was significantly stronger for female than for male spouses, $z = 2.24$, $p = .025$.

The results on *self-interest* in Table 3.6 suggest that the preferences of male and female spouses originated from self-interest to a comparable degree. Male and female spouses both preferred the worker to retire early more strongly if they preferred to be out of the labour force themselves in the near future. When comparing the coefficients between samples, we found no significant differences in the effect of the spouse's preference for his/her own future work status ($z = –0.54$, $p = .592$), relationship quality ($z = 0.12$, $p = .904$), and the spouse's health ($z = 0.79$, $p = .428$) by gender.

Influence by gender

Male and female workers were *persuaded* into early retirement by their spouse to a comparable degree. In both samples, workers' early retirement preferences were strongly affected by their spouse's preference. Workers' preferences, in turn, strongly affected workers' behaviour (see Table 3.7). Moreover, the indirect effect of a spouse's preference on workers' behaviour via the worker's own preference was significant for men ($b = 0.26$, $p < .001$) as well as women ($b = 0.31$, $p < .001$) and did not differ significantly between the two samples, $z = –0\ .39$, $p = .695$. Spousal *pressure* affected male and female workers' early retirement to a comparable degree when controlling for workers' preferences (see Table 3.7). There also was no significant difference in the strength of the coefficients by gender, $z = –0.58$, $p = .428$. Overall, these results suggest that male and female spouses influence a worker's early retirement equally strongly and that there is no difference in the mechanisms through which they exert this influence. So, there appears to be no power difference by gender.

Table 3.6: Origins of spouses' preferences for the worker's early retirement for male (n = 2,036) and female (n = 1,273) workers. Two-stage least squares regression results.

Independent variables	Spouse's preference for worker			
	Male worker		Female worker	
	Coef.	p-value	Coef.	p-value
Altruism				
Worker's stressful work	.09*	(.020)	.04	(.285)
Worker's health	.06	(.124)	–.02	(.690)
Spouse's concerns about worker's health	.17**	(.000)	.03	(.577)
Self-interest				
Relationship quality	.07	(.211)	.06	(.290)
Spouse's preference own work status	.27**	(.000)	.30**	(.000)
Spouse's health	–.00	(.977)	–.04	(.298)
Control variables				
Worker's preference for self	.59**	(.000)	.58**	(.000)
Worker age	.08*	(.029)	–.00	(.965)
Age difference	.01	(.468)	.00	(.771)
Occupational status	–.05	(.154)	–.14**	(.001)
Wealth (in 100,000 €)	.01	(.483)	.01	(.638)
Spouse works (Ref.= Spouse does not work)	–.04	(.606)	.07	(.391)
Constant	–5.54*	(.011)	.31	(.885)

* $p < .05$, ** $p < .01$

Note: Standard errors clustered by organisation.

Table 3.7: Mechanisms of spousal influence on the worker's early retirement for male (n = 2,036) and female (n = 1,273) workers. Effects on workers' preferences (2SLS) and behaviour (logit).

Independent variables	Workers' preference for self				Workers' early retirement behaviour			
	Male worker		Female worker		Male worker		Female worker	
	Coef.	p-value	Coef.	p-value	Coef.	p-value	Coef.	p-value
Persuasion								
Spouse's preference for worker	.41**	(.000)	.52**	(.000)				
Worker's preference for self					.56**	(.000)	.63**	(.000)
Pressure								
Spouse's preference for worker					.28**	(.000)	.33**	(.000)
Controls								
Worker age	.23**	(.000)	.21**	(.000)	.41**	(.000)	.47**	(.000)
Age difference	.00	(.782)	.01	(.309)	–.04	(.067)	–.01	(.674)
Occupational status	–.17**	(.000)	.05	(.251)	–.31**	(.000)	.06	(.614)
Wealth (in 100,000 €)	.03	(.083)	.01	(.516)	.14**	(.000)	.04	(.405)
Spouse works (Ref.= Spouse does not work)	.16*	(.019)	.03	(.763)	–.05	(.731)	–.05	(.816)
Worker's health	–.12**	(.002)	–.13**	(.005)	.08	(.380)	.25*	(.022)
Spouse's health	.00	(.887)	.10*	(.022)	.17*	(.029)	.13	(.143)
Relationship quality	.08	(.135)	.06	(.407)	–.02	(.887)	.02	(.903)
Worker's stressful work	.10*	(.016)	.09	(.058)	–.08	(.350)	.30*	(.010)
Worker's unique predictors								
Worker's job satisfaction	–.27**	(.000)	–.24**	(.000)				
Worker's retirement anxiety	–.25**	(.000)	–.22**	(.000)				
Constant	–10.99**	(.000)	–10.14**	(.000)	–30.42**	(.000)	–36.58**	(.000)

* $p < .05$, ** $p < .01$

Note: Standard errors clustered by organisation.

3.5 | Discussion

In the literature on labour force participation it is widely acknowledged that a spouse plays a role in decisions about work and career (Loretto & Vickerstaff, 2013; Stertz, Grether, & Wiese, 2017). Traditionally, the effect of a spouse is studied rather indirectly by taking spousal characteristics into account in otherwise individual-level models (e.g., Dahl et al., 2003). However, researchers recognize that a spouse's perception is important to the couple's decision process and a few studies actually collect data from both partners (e.g., Abraham, Auspurg, & Hinz, 2010). We extend the literature even further by investigating the nature of social influence in couples. Specifically, we focus on the origins and mechanisms of spousal influence in the case of workers' early retirement decision. Early retirement is a highly relevant, but relatively understudied example of spousal influence.

Substantively, our study not only contributes to the understanding of retirement decisions in a couple context, but also sheds light on how couples arrive at joint decisions more generally. Regarding the origins of spousal influence, this study provides evidence that a spouse's preferences are partly endogenous, as spouses adapt their own preferences to those workers have for themselves. Nonetheless, spouses also have independent reasons to prefer a worker's exit from the labour force. These preferences derive from altruistic motives and the wish to promote the worker's well-being, as well as from self-interested motives which are in line with the idea that couples often prefer to be jointly inactive in the labour market (Eismann, Henkens, & Kalmijn, 2017; Syse et al., 2014). Overall, spouses' exogenous preferences for a worker's labour force participation seem to be based slightly more in self-interest than in altruism. Perhaps altruism has a weaker impact on spouses' preferences when the interdependencies between the spouse's and the worker's preferences are already accounted for: A worker's preference and his/her spouse's altruism are likely to share their roots, whereas the spouse's self-interested preference derive from other factors.

Regarding the mechanisms of spousal influence, we find evidence of persuasion within couples. A spouse's preference for the worker indirectly affects the worker's behaviour via his/her own preference. However, the current study suggests that spouses also directly influence the worker's early retirement behaviour even when their persuasive attempts fail. In other words, a spouse can pressure workers to retire early even if workers do not prefer this for themselves. Overall, spousal influence on workers' early retirement runs via both persuasion and pressure.

Social influence in couples is ubiquitous. Decisions in various life spheres, such as work, fertility, housing, and leisure activities, are likely to be influenced by one's spouse. Nonetheless, the retirement decision is often studied as an individual process. Our study shows that workers' preferences have a stronger impact on their spouse's preference than vice versa. This is in line with previous findings (Henkens, 1999) and suggests that when a decision concerns the behaviour of

one member of the couple (the worker), this member generally also has more say in it. However, we also find evidence that spouses do not simply adapt their preferences to those the worker has for himself/herself, but also base them on altruism and self-interest. Moreover, spouses have a strong influence on workers' behaviour via both persuasion and pressure.

We find some support for gender differences in the origins though not in the mechanisms of spousal influence on workers' labour force participation. Regarding the origins of spouses' preferences, we provide limited support that altruism plays a more important role in forming female as compared to male spouses' preferences. This is in line with research on spousal influence on health behaviour (Waite & Gallagher, 2001). We do not find gender differences with regard to origins in self-interest. The question of whether gender differences in the origins of spouse' preferences are due to biology or gendered socialisation might be addressed in future research. Based on gender theory, we expected female workers to be affected by their male spouse more strongly than vice versa. Our findings do not support this expectation. Retirement is at the intersection of the male work domain and the female home domain. In contrast to traditional gender theory, it is plausible that women have considerable power in the domestic sphere (Wiesmann, 2008) and that they are less susceptible to social influence when the issue falls within their own area of expertise (Zipp et al., 2004). When interpreting the results with regard to gender, we need to keep in mind that our sample of female workers is selective. We only studied women who were employed for at least 12 hours a week at age 60. Many women who are more susceptible to their spouse's influence might have already left the labour market by that age.

Our methodological approach relies on multi-actor and longitudinal data. The availability of multi-actor data allows us to investigate the origins of spouses' preferences. It is crucial to collect data from both members of a couple to estimate the extent to which workers and their spouse influence each other's preferences for the worker's labour force participation. The longitudinal aspect of the data allows us to connect the spouse's and the worker's preference with the worker's subsequent behaviour. This adds to a field that generally investigates either preferences or behaviour and that exclusively focusses on workers' preferences. Thus, the design of our study is uniquely suited to investigate the origins and mechanisms of social influence in couples. This is a noteworthy extension of designs that have previously been used to investigate spousal influence. Generally, research in such diverse fields as work, fertility, housing, and leisure activities has either investigated the origins (e.g., Matias & Fontaine, 2017) or the mechanisms of spousal influence (e.g., Bronner & De Hoog, 2008).

Some limitations of this study should be kept in mind when drawing conclusions from our results. Unfortunately, we only have longitudinal data on behaviour, not on preferences. We aim to overcome this limitation by using an instrumental variable approach. Although the availability of plausible intruments allows us to estimate social influence in couples despite the lack of

longitudinal data on preferences, the dynamics of the mutual influence in couples cannot be uncovered using this method. Limits remain with regard to the conclusions we can draw about changes in preferences over time. This also impairs our differentiation between persuasion and pressure. Within the 2 years that maximally lay between the first wave of data collection and workers' early retirement, spouses might have succeeded in persuading the worker to share his/her spouse's preference. Thus, we might overestimate pressure at the expense of persuasion. This means that we need to be cautions about the proportion of spousal influence we attribute to persuasion and pressure, but we are confident that both mechanisms play a role. Moreover, our results clearly suggest that the pre-retirement process in couples is characterised by a process of strong mutual influence.

Another limitation is that we infer persuasion and pressure from the effects of the spouse's preference on workers' preferences and behaviour. Although this is an important step to show the mechanisms through which spousal preferences impact older workers, an interesting follow-up question is whether spouses and workers actually experience what we label persuasion and pressure as such. Naturally, spouses' and workers' perceptions of spousal influence are subject to biases, but in combination with the statistical evidence for the existence of persuasion and pressure as influencing mechanisms that the current study presents, perceptions can provide information of how couples experience this influence. Moreover, future studies might investigate in which way exactly spouses persuade or pressure workers. These might be either subtle or blatant influential attempts. Earlier studies in the health domain have shown that spousal pressure to live a healthier life often produces a less healthy lifestyle (Martire et al., 2013). Thus, some spouses who actively aim to influence workers, might be quite ineffective, while others make limited, but compelling attempts at influencing workers. The current study shows to which degree spousal persuasion and pressure are successful at influencing older workers, but this does not allow for strong conclusions about the extent to which spouses try to influence workers. However, previous research has shown that older workers often discuss retirement with their spouse (Henkens & Van Solinge, 2003). This suggests that if they are motivated, spouses can and will influence older workers' retirement process.

Next to theoretical implications, some practical implications for the retirement process of couples follow from our findings. We can conclude that even though retirement strictly concerns the behaviour of an individual, it is clearly not a purely individual decision. Rather, it is a joint decision-making process of older couples. Each partner enters this process with his or her own ideas. When either partner approaches public pension age, this initiates discussion and mutual influence within the couple. The process of mutual influence can have quite personal implications for couples. The negotiation about each partner's retirement timing is likely to be challenging. Both members of the couple might have conflicting interests and the retirement of either partner can bring about changes in well-established roles and the distribution of power. The way couples

deal with these challenges might affect how satisfied they are in the transition to old age. If couples cannot find common ground when discussing retirement this might strain the relationship and might increase the risk of divorce, which has become more common among older adults in the Netherlands in the past decades (Statistics Netherlands, 2018c). It is clear that that the decision to retire is not simply a decision whether or not to stop working, but that it will have broader effects on a couple's shared life.

In the future, the retirement decision-making process in couples is likely to become increasingly complex due to two developments. First, the variety of relationships at older age increases. There are trends towards more dual-career couples (Statistics Netherlands, 2019b) and more higher order unions (Pasteels & Mortelmans, 2017), which are often characterised by larger age differences between partners and 'non-standard' forms (e.g., unmarried cohabitation or living apart together; De Jong Gierveld, 2004). All in all, there is increasing complexity of coupled life (Cherlin, 2010). This complexity will raise additional questions with regard to couples' retirement decision. For example, dual-career couples have to discuss both partners' retirement, each of which is dependent of the preferences and behaviour of the other (Eismann et al., 2017). Second, the complexity of retirement pathways grows. Around the world, governments are raising public pension ages in order to keep their pension systems sustainable (OECD, 2017). This increases the economic insecurity in old age. Moreover, for a growing number of workers the transition from full-time work to full retirement is blurred (Dingemans & Henkens, 2019; Maestas, 2010; Shultz & Wang, 2011). The increasing complexity of both coupled life and the retirement process prompts questions about how partners influence each other in the transition to retirement. Distinguishing between altruism and self-interest as origins and persuasion and pressure as mechanisms of a spousal influence, as in this study, is increasingly relevant to understand how couples transition into older age in the future.

Chapter 4

Dual-Earner Couples' Preferences for Joint Retirement[1]

Abstract

The general assumption in past research on coupled retirement is that men and women prefer joint retirement. The current study tests this assumption and hypothesises that preferences to retire jointly are associated with (a) the work and relationship attachment of both members of the couple, and (b) the respective spouse's preferences. The results show that the majority of dual-earner couples have no preference for joint retirement. Male and female spouses with either weak work attachment or strong relationship attachment are more likely to prefer to retire jointly. Moreover, spouses strongly influence each other's preferences.

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4.1 | Introduction

The general assumption in previous research on coupled retirement is that men and women prefer joint retirement (Blau, 1998; Gustman & Steinmeier, 2000; Johnson, 2004), meaning that the two spouses exit the labour force at approximately the same time. However, preferences for joint retirement "typically go unmeasured" (O'Rand & Farkas, 2002). Thus, the assumption that spouses generally prefer to retire jointly has rarely been tested directly, and studies of the determinants of these preferences are virtually non-existent. Theoretically, clear preferences contribute to setting goals, which is an important stage in retirement planning (Noone, Stephens, & Alpass, 2010). Moreover, retirement is often conceptualised as a decision-making process in which older workers gradually disengage from work via preferences, intentions, actual retirement, and ultimately, post-retirement adaptation (Beehr, 1986; Feldman & Beehr, 2011; Solem et al., 2016). To gain more insight into preferences as an early stage in this process and to investigate whether spouses share their retirement goals, we investigate the following three questions: (a) When approaching retirement age, to what extent do dual-earner couples wish to synchronise their labour-market exits and retire at the same time? (b) Which factors influence whether male and female spouses wish to follow individual or joint paths during their retirement? and (c) To what extent do spouses influence each other's preferences for joint retirement?

Next to studying preferences for joint retirement directly, we seek to contribute to the existing literature on joint retirement in two additional ways. First, we take a multi-spheral approach to preferences for joint retirement (Settersten, 2003), meaning that determinants are expected to arise from different life spheres (cf. microsystems; Bronfenbrenner & Morris, 2006). Specifically, this study focuses on the work and relationship attachment of both spouses. Second, we take a multi-actor perspective on joint retirement. Data are collected from each member of 2,114 dual-earner couples, with the aim of determining the extent to which one spouse's preference to retire jointly influences the preference of the other. We account for the interdependencies between spouses' preferences using a two-stage least square (2SLS) approach.

4.2 | Theoretical Background

Determinants of preferences for joint retirement

For our main hypotheses, we lean on the assumption that retirement takes place in a multi-spheral context (Settersten, 2003). Given that joint retirement primarily impacts the work and relationship domain, we argue that work and relationship attachment are predominant determinants of preferences for joint retirement. However, we also consider socio-demographic variables that have been shown to affect joint retirement behaviour in previous studies (i.e., age, spousal age gap, income, wealth, children, health, and care tasks) as well as satisfaction with social contacts and leisure activities.

Work attachment

Joint retirement requires coordinating dual-earners' individual retirement preferences and opportunities. Older workers who are strongly attached to their work are less prone to adapt their own retirement plans to facilitate joint retirement with a spouse. One indicator of work attachment that might play a role in the retirement decision is occupational status, a concept that encompasses the link between education and income (Ganzeboom et al., 1992). High occupational status indicates attachment to the work role, because people in high-status occupations are more often intrinsically motivated in their job (Dysvik & Kuvaas, 2013). Another indicator of work attachment is the number of weekly working hours (Damman et al., 2015). This factor might be especially relevant in the Dutch context, where part-time work among women is quite common (OECD, 2002; Statistics Netherlands, 2016). Controlling for these structural indicators, older workers are deemed to differ in their degree of connectedness to their work. Job satisfaction is a relevant affective indicator of work attachment and can differ substantially within a group of people in the same occupation (Barnes-Farrell, 2003; Von Hippel, Kalokerinos, & Henry, 2013). Another affective indicator of work attachment is the degree to which older workers expect to miss the work role after retirement; we call this "retirement anxiety" (see also Van Solinge & Henkens, 2008). Retirement anxiety is related to work attachment, because older workers who expect to miss the appreciation of colleagues, the feeling of productivity, and the social prestige connected to work are likely to value their work role highly (see Table 4.1 for all items).

Given the above, we hypothesise that stronger work attachment—as evidenced by (a) higher occupational status, (b) more weekly work hours, (c) higher job satisfaction, and (d) stronger retirement anxiety—is associated with a weaker preference for joint retirement (Hypothesis 1).

Relationship attachment

Joint retirement offers the possibility of increased joint leisure for dual-earner couples. This makes it attractive for older workers who are strongly attached to their relationship (Gustman & Steinmeier, 2000; Johnson, 2004). Moreover, older workers for whom the relationship with their spouse is a central aspect of their lives are more prone to adapt their own retirement plans to facilitate joint retirement. One indicator of relationship attachment that might play a role in the retirement decision is relationship status. Married couples generally have a more homogeneous lifestyle (Kalmijn & Bernasco, 2001) and are more invested in their relationship (Poortman & Mills, 2012) than cohabiting couples, which might result in a stronger preference for joint retirement. Another indicator of relationship attachment is its duration. Relationship duration is positively related to commitment and investment (Behringer, Perrucci, & Hogan, 2005; Macher, 2013). Being married as opposed to cohabiting, and relationship duration, are characteristics that are shared by the two members of a couple. However, the degree of attachment can differ between spouses. Individual perceptions of relationship quality and marital conflict might, therefore, be

considered important additional indicators of relationship attachment that should be addressed in studies on joint retirement (Warren, 2015).

Given the above, we hypothesise that stronger relationship attachment—as evidenced by (a) being married as opposed to cohabiting, (b) longer relationship duration, (c) higher relationship quality, and (d) lower marital conflict—is associated with a stronger preference for joint retirement (Hypothesis 2).

Interdependence between spouses

According to a life-course perspective, individuals are interdependent and the life courses of spouses are particularly tightly linked (Elder & Johnson, 2003). This notion of linked lives is also present in family studies (Kalmijn, 2005a; Lee, Zarit, Rovine, Birditt, & Fingerman, 2016) and developmental studies (Elder, 1998; Settersten, 2015). We expect that besides being affected in similar ways by their shared context (De Preter et al., 2015), spouses also influence each other more directly by exchanging information and actively persuading each other of their point of view (Henkens, 1999). Literature suggests that older workers discuss retirement primarily with their spouse, rather than with their co-workers or supervisors (Henkens & Van Solinge, 2003). In the course of these discussions, spousal attitudes and preferences are likely to align (Davis & Rusbult, 2001). Couples can thus become more similar in their attitudes over time (Kalmijn, 2005a) and adapt their preferences instead of simply adapting their behaviour to each other's preferences (Arránz Becker & Lois, 2010). Given the above, we hypothesise that each spouse is more likely to prefer joint retirement if the other spouse prefers to retire jointly, even when controlling for the shared context (Hypothesis 3).

Factors moderating interdependence

Older workers with strong retirement anxiety see their work role as a central aspect of their life. Even though spouses may align their attitudes in discussions, they are less likely to adapt their opinion on issues that are of central importance to them than on issues that they find less important (Davis & Rusbult, 2001). Therefore, we hypothesise that older workers with strong retirement anxiety will be less influenced by their spouse's preference for joint retirement than older workers with weak retirement anxiety (Hypothesis 4).

Older workers with high relationship quality see their relationship as a central aspect of their life and are likely to be influenced by their spouse on matters related to other spheres of life (Roest, Dubas, Gerris, & Engels, 2006). According to Heider's balance theory, older workers who are strongly attached to their spouse adapt to their spouses' preferences even if the spouse does not actively try to convince them (Crandall, Silvia, N'Gbala, Tsang, & Dawson, 2007; Heider, 1958). Therefore, we hypothesise that older workers with high relationship quality are influenced more

by their spouse's preference for joint retirement than older workers with low relationship quality (Hypothesis 5).

Gendered process

As "gendered life scripts and options produce distinctive life course patterns for men and for women" (Moen, Kim, & Hofmeister, 2001), which can lead to differences in retirement behaviour (Radl, 2013), it can also be argued that men and women differ in their preferences for joint retirement. In heterosexual couples, the woman is usually the younger spouse (Ho & Raymo, 2009; Szinovacz, 2002). The older spouse (the man) will face mandatory retirement once he reaches public pension age, leaving the burden of adapting individual retirement plans to the younger spouse (the woman). This might make women less likely to prefer joint retirement with their male spouse, because they would have to sacrifice potential working years to facilitate joint retirement. In line with this argument, we hypothesise that men prefer joint retirement more strongly than women (Hypothesis 6).

We also expect the strength of spousal influence to depend on gender. Women generally earn less than men. This means that the woman's retirement may only have a small effect on the financial health of the household. Therefore, once the male spouse's retirement is settled, the woman may not be able to fall back on financial arguments for continuing to work if her male spouse wishes her to join him in retirement. This weakens her bargaining position (Blood & Wolfe, 1960), even when controlling for the age of both spouses. Thus, we hypothesise that the effect of the male spouse's preference for joint retirement on the female spouse's preference is stronger than the effect of the female spouse's preference on the male spouse's preference (Hypothesis 7).

4.3 | Method

Sample

This study used data from the first wave of the Pension Panel Survey carried out by the Netherlands Interdisciplinary Demographic Institute (NIDI) in 2015. The data were collected among a stratified sample of 60- to 65-year-old participants in three large pension funds in the Netherlands (representing workers in government, education, care, health, and construction), covering 45% of the Dutch workforce. A mail questionnaire was sent to 15,480 older workers (primary respondents) and, where applicable, their spouse (secondary respondents). In total, 6,793 primary respondents returned the questionnaire (response rate 44%). Selective non-response with respect to gender, age, sector of employment, and size of employing organisation was limited (Henkens et al., 2017). Secondary respondents returned the questionnaire in 84% of the 5,279 applicable cases. Of the 4,409 couples, we exclusively included dual-earner couples in the analytic sample in which both spouses were gainfully employed for at least 12 hours per week (N = 2,234). The sample was also limited to couples in which the secondary respondent was between 50 and

67 years old (N = 2,167) and to heterosexual couples (N = 2,114). We dealt with missing data using single stochastic regression imputation (Enders, 2010, pp. 46–49).

Measures

Preferences for joint retirement were measured based on the question "How important is it for you to stop working at approximately the same time as your wife/husband/partner?". Respondents answered this question on a 5-point Likert-scale (coded –2 = very unimportant, –1 = unimportant, 0 = neutral, 1 = important, 2 = very important). Table 4.1 presents the means and standard deviations of the imputed data for all independent and control variables, along with coding details and wording of the survey questions. For the retirement anxiety and the relationship quality scale, Table 4.1 also presents Cronbach's a.

Design

In a first model, we estimated an ordinary least squares (OLS) regression model to study the relationship between older workers' work and relationship attachment and their preference for joint retirement. In a second model, we applied the two-stage least square (2SLS) extension of OLS (see also Van Solinge & Henkens, 2005), because single-equation estimation techniques produce biased estimates when modelling interdependence (Godwin, 1985). In the 2SLS procedure, the two direct effects of spouses' preferences on each other represent mutual influence. If both coefficients are positive and significant, the influence is likely to be bi-directional. In a third model (also 2SLS), we studied whether retirement anxiety and relationship quality interact with the effect of one spouse's preference for joint retirement on the other spouse's preference.

Table 4.1: Means, standard deviations, coding and psychometric properties, and wording of survey questions of all independent variables (N = 2114).

Variables	Men		Women		Coding and Psychometric Properties	Wording of Survey Question[a]
	M	SD	M	SD		
Independent variables						
Work attachment						
Occupational status	.15	.98	.04	.83	Coded according to the 2008 international socio-economic index of occupational status (ISEI; Ganzeboom et al., 1992; Ganzeboom & Treiman, 1996), standardized, and combined in a single measure of occupational status (De Vries & Ganzeboom, 2008) based on the full sample (Henkens et al., 2017)	Questions: What is your job or profession?; In which category could your job or profession be grouped? (10 answer categories: 1 = *higher intellectual or free profession*, 2 = *higher executive profession*, 3 = *intermediate intellectual or free profession*, 4 = *intermediate executive or commercial profession*, 5 = *other non-manual work*, 6 = *skilled and executive manual work*, 7 = *semi-skilled manual work*, 8 = *unskilled and experienced manual work*, 9 = *agricultural profession*, 10 = *I don't know*)
Work hours per week	35.51	6.76	24.68	7.73	Continuous variable ranging from 12 to 50. Censored at 50, because in the Netherlands, the average working week rarely exceeds 40 hours	Question: How many hours a week do you work on average (excluding overtime employment)?
Job satisfaction	5.29	1.07	5.39	1.02	1-item scale ranging from 1 = *low job satisfaction* to 7 = *high satisfaction*	Question: How satisfied are you with your work (7 answer categories: 1 = *extremely satisfied* to 7 = *extremely dissatisfied*)
Retirement anxiety	–.00	.83	.00	.84	6-item scale ranging from –2 = *weak retirement anxiety* to 3 = *strong retirement anxiety*, α_M = .91, α_W = .92	Question (adapted from earlier research (e.g., Henkens, 1999; Van Solinge & Henkens, 2008)): To what extent do you expect to miss the following aspects when you stop working? (a) meaning something in society, (b) appreciation by others, (c) a clear daily schedule, (d) feeling productive, (e) societal prestige, (f) meaning something to others (5 answer categories: 1 = *very much* to 5 = *not at all*)

Table 4.1: Means, standard deviations, coding and psychometric properties, and wording of survey questions of all independent variables (***N*** = 2114) (continued).

Variables	Men		Women		Coding and Psychometric Properties	Wording of Survey Question[a]
	M	SD	M	SD		
Relationship attachment						
Cohabiting[b]	.07	.26	.07	.26	Dummy variable: 1 = *cohabiting*, 0 = *married*	Question: Do you have a partner? (4 answer categories: 1 = *yes, I am married*, 2 = *yes, I cohabit with a partner*, 3 = *yes, I do have a partner, but we do not live together*, 4 = *no, I am single*)
Relationship duration[c]	34.04	8.87	34.04	8.87	Continuous variable ranging from 0 to 46 years. Censored at so that the younger partner was minimally 20 years old when the union was formed. In the Dutch context, people born between 1948 and 1965 rarely entered into cohabiting relationships before this age (Liefbroer & Dykstra, 2000, p. 90)	Question: Since what year have you and your wife/husband/partner been a couple?
Relationship quality	.00	.93	.00	.93	3-item scale ranging from –6 = *low relationship quality* to 1 = *high relationship quality*, α_M = .92, α_W = .93	Items (selected from the Netherlands Kinship Panel Study (e.g. see Rijken & Thomson, 2011)): The relationship with my wife/husband/partner makes me happy; My wife/husband/partner and I have a good relationship; The relationship with my wife/husband/partner is very stable (5 answer categories: 1 = *completely agree* to 5 = *completely disagree*)
Marital conflict	1.86	.79	1.91	.80	1-item scale ranging from 1 = *low marital conflict* to 5 = *high marital conflict*	Item: My wife/husband/partner and I do not have much conflict (5 answer categories: 1 = *completely agree* to 5 = *completely disagree*)
Control						
Age	61.84	2.03	59.82	2.79	Continuous variable ranging from 50 to 67 years	Question: In what year were you born?
Age gap (absolute)	2.78	2.38	2.78	2.38	Continuous variable ranging from 0 to 15 years	

Table 4.1: Means, standard deviations, coding and psychometric properties, and wording of survey questions of all independent variables (***N*** = 2114) (continued).

Variables	Men		Women		Coding and Psychometric Properties	Wording of Survey Question[a]
	M	SD	M	SD		
Income (in 1.000€)	2.64	.79	1.85	.71	Categorical variable with 8 categories consisting of the mid–point of each answer category	Question: What is your total *net* monthly income from paid work? (8 answer categories: 1 = *less than 1.000 euros*; 2 = *1.000–1.500 euros*; 3 = *1.500–2.000 euros*; 4 = *2.000–2.500 euros*; 5 = *2.500–3.000 euros*; 6 = *3.000–3.500 euros*; 7 = *3.500–4.000 euros*; 8 = *more than 4.000 euros*)
Wealth[b]					Categorical variable with 3 categories. Here, percentages belonging to each category are reported	Question: How large do you estimate your total wealth (own house, savings, stocks, etc. minus debts/mortgage) to be? (7 answer categories: 1 = *less than 5.000 euros*; 2 = *between 5 and 25 thousand euros*; 3 = *between 25 and 50 thousand euros*; 4 = *between 50 and 100 thousand euros*; 5 = *between 100 and 250 thousand euros*; 6 = *between 250 and 500 thousand euros*; 7 = *more than 500 thousand euros*)
< 50.000 €	.41	.49	.41	.49		
50.000–100.000 €	.32	.46	.32	.46		
> 100.000 €	.28	.45	.28	.45		
Children[b]	.93	.26	.93	.26	Dummy variable: 1 = *children*, 0 = *no children*	Question: Do you have children? (2 answer categories: 1 = *no*; 2 = *yes*)
Health	3.30	.87	3.36	.86	1-item scale ranging from 1 = *poor health* to 5 = *excellent health*	Question: How would you characterise your health in general? (5 answer categories: 1 = *excellent* to 5 = *very poor*)
Care tasks	.50	.50	.63	.48	Dummy variable: 1 = *any care task*, 0 = *no care tasks*	Question: How many hours do you spend *per week on average* on the following activities? (a) Looking after (grand)children, (b) Unpaid help to persons who are ill or in need of help
Social contacts	5.51	.81	5.59	.86	1-item scale ranging from 1 = *low satisfaction with social contacts* to 7 = *high satisfaction with social contacts*	Question: How satisfied are you with your social contacts? (7 answer categories: 1 = *extremely satisfied* to 7 = *extremely dissatisfied*)
Leisure activities	5.53	.90	5.42	.96	1-item scale ranging from 1 = *low satisfaction with leisure activities* to 7 = *high satisfaction with leisure activities*	Question: How satisfied are you with your leisure activities? (7 answer categories: 1 = *extremely satisfied* to 7 = *extremely dissatisfied*)

Table 4.1: Means, standard deviations, coding and psychometric properties, and wording of survey questions of all independent variables (***N*** = 2114) (continued).

Variables	Men		Women		Coding and Psychometric Properties	Wording of Survey Question[a]
	M	SD	M	SD		
Proximity to retirement					Categorical variable with 8 categories	Question: At what age do you expect to *completely* stop being engaged in paid work?
Within current year	.10	.30	.06	.23		
One year	.12	.33	.09	.29		
Two years	.12	.33	.09	.29		
Three years	.13	.34	.12	.33		
Four years	.13	.34	.12	.33		
Five years	.12	.32	.11	.31		
Six years	.09	.29	.09	.29		
Seven or more years	.18	.39	.31	.46		
Gender primary respondent	.37	.48	.37	.48	Dummy variable: 1 = *female*, 0 = *male*	Question: Are you a man or a woman? (2 answer categories: 1 = *man*, 2 = *woman*)

[a]All question and answer categories are translated from Dutch. [b]Variable measured among primary respondents. [c]Variable measured among secondary respondents.

4.4 | Results

Preferences for joint retirement

Of the male spouses, 46% stated that retiring jointly was (very) important to them. Another 20% said that joint retirement was (very) unimportant. Of the female spouses, 45% stated that retiring jointly was (very) important to them. Another 25% said that joint retirement was (very) unimportant. At the couple level, 31% of the couples agreed that joint retirement was (very) important and 39% of the couples agreed that joint retirement was not (very) important. The remaining 30% of the couples disagreed on the importance of joint retirement.

Determinants of preferences for joint retirement

The results of the OLS regression analyses of men's and women's preferences for joint retirement are presented in Model 1 (Table 4.2). Higher occupational status was associated with weaker preferences to retire jointly for both men and women. Weekly work hours did not significantly affect men's preferences, but were associated with stronger preferences for women. When considering the affective variation within these structural measures, higher job satisfaction was associated with weaker preferences to retire jointly for both men and women. Retirement anxiety did not significantly affect men's preferences, but was associated with weaker preferences for women. Overall, these findings lend support to Hypothesis 1, in which we expected stronger work attachment to be associated with weaker preferences for joint retirement.

Cohabitation versus marriage did not significantly affect men's or women's preferences for joint retirement. Longer relationship duration was associated with a stronger preference to retire jointly for both men and women. Turning to the affective variation within these structural measures, higher perceived relationship quality was associated with a stronger preference to retire jointly for both men and women. Marital conflict did not significantly affect men's preferences, but was associated with weaker preferences for women[1]. Overall, these findings lend support to Hypothesis 2, in which we expected stronger relationship attachment to be associated with stronger preferences for joint retirement.

Of the socio-demographic control variables that have been shown to affect joint retirement behaviour in previous studies, poor perceived health and a larger absolute age gap were associated

1 It is possible that affective variables of work and relationship involvement (i.e., job satisfaction, retirement anxiety, relationship quality, and martial conflict) have their strongest impact when financial concerns are not an issue. Therefore, we tested the moderation of each of the affective variables by income. None of the interaction terms reached statistical significance, p's ≥ .131. Note, however, that our sample is drawn from a country with low income inequality.

Table 4.2: Model 1 (OLS) and Model 2 (2SLS) of preferences for joint retirement (N = 2,114).

Independent variables	Model 1				Model 2			
	Men		Women		0,39675		Women	
	Coef.	p	Coef.	p	Coef.	p	Coef.	p
Individual determinants								
Man's work attachment								
Occupational status (M)	−0.07**	(.009)			−0.08**	(.001)		
Weekly work hours (M)	−0.00	(.851)			−0.01	(.091)		
Job satisfaction (M)	−0.05*	(.021)			−0.04	(.051)		
Retirement anxiety (M)	−0.02	(.403)			0.02	(.340)		
Woman's work attachment								
Occupational status (W)			−0.10**	(.002)			−0.07*	(.042)
Weekly work hours (W)			0.01*	(.021)			0.01	(.187)
Job satisfaction (W)			−0.15***	(.000)			−0.12***	(.000)
Retirement anxiety (W)			−0.10***	(.000)			−0.08**	(.004)
Man's relationship attachment								
Relationship quality (M)	0.16***	(.000)			0.10***	(.000)		
Marital conflict (M)	−0.00	(.901)			−0.00	(.989)		
Woman's relationship attachment								
Relationship quality (W)			0.14***	(.000)			0.11***	(.000)
Marital conflict (W)			−0.13***	(.000)			−0.12***	(.000)
Man's control variables								
Age (M)	−0.02	(.103)			−0.03**	(.010)		
Income (M)	0.00	(.458)			0.00	(.146)		
Health (M)	−0.08**	(.007)			−0.02	(.379)		
Care tasks (M)	0.04	(.360)			0.04	(.363)		
Social contacts (M)	−0.00	(.930)			−0.00	(.943)		
Leisure activities (M)	0.02	(.435)			0.02	(.384)		
Woman's control variables								
Age (W)			−0.07***	(.000)			−0.05***	(.000)
Income (W)			−0.00	(.187)			−0.00	(.362)
Health (W)			−0.07*	(.012)			−0.06*	(.015)
Care tasks (W)			−0.01	(.804)			−0.03	(.449)
Social contacts (W)			−0.01	(.798)			−0.00	(.884)
Leisure activities (W)			0.02	(.584)			0.01	(.709)
Shared context								
Shared relationship attachment								
Cohabiting (Ref=Married)	−0.10	(.281)	0.00	(.968)	−0.11	(.217)	0.05	(.606)
Relationship duration	0.01*	(.035)	0.01*	(.042)	0.00	(.193)	0.00	(.160)
Shared control variables								
Age gap (absolute)	−0.04***	(.000)	−0.11***	(.000)	−0.00	(.697)	−0.09***	(.000)
Wealth (Ref=< 50.000 €)								
50.000–100.000 €	−0.06	(.229)	−0.04	(.508)	−0.06	(.242)	−0.01	(.901)
> 100.000 €	−0.18**	(.002)	−0.09	(.109)	−0.13*	(.014)	−0.03	(.638)
Children (Ref. = No children)	−0.20*	(.022)	−0.09	(.303)	−0.13	(.105)	−0.02	(.791)
Interdependence								
Female spouse's preference					0.55***	(.000)		
Male spouse's preference							0.33**	(.006)
R-squared	0.076		0.129		0.275		0.293	

*** p<.001, ** p<.01, * p<.05

Note. Controlled for individual proximity to retirement and gender of the primary respondent.

with weaker preferences for joint retirement for men and women. Men in the highest, rather than the lowest, wealth category and those with children had weaker preferences. Somewhat surprisingly, older women showed weaker preferences for joint retirement.

Spousal influence

The results of the 2SLS regression analyses of spousal influence on preferences for joint retirement are presented in Model 2 (Table 4.2). For men as well as women, the results provide strong support for Hypothesis 3, in which we expected that each spouse is more likely to prefer joint retirement if the other spouse prefers to retire jointly, even when correcting for mutual causation by other factors.

Moderation of spousal influence by retirement anxiety and relationship quality was tested in the 2SLS regression analyses (Table 4.3). For men and both interaction terms were non–significant, lending no support to either Hypothesis 4 or 5. Hence, spouses affect each other's preferences independently of their own retirement anxiety and perceived relationship quality.

Gendered process

Providing support for Hypothesis 6, we found that men ($M = .43$, $SD = 1.04$) preferred joint retirement more strongly than women ($M = .34$, $SD = 1.10$), $t(2113) = 3.58$, $p < .001$), but the difference was modest. Hypothesis 7, in which we expected the effect of the man's preference for joint retirement on the female spouse's preference to be stronger than the effect of the woman's preference on the male spouse's preference, was not supported, $z = -1.62$, $p = .105$. When examining the magnitude of the effects, it even appears that female spouses generally have more influence.

Table 4.3: Model 3 (2SLS) of preferences for joint retirement ($N = 2{,}114$).

	Men		Women	
	Coef.	p	Coef.	p
Individual determinants				
Man's work attachment				
Occupational status (M)	–.08**	(.001)		
Weekly work hours (M)	–.00	(.120)		
Job satisfaction (M)	–.04	(.053)		
Retirement anxiety (M)	.02	(.386)		
Woman's work attachment				
Occupational status (W)			–.06	(.074)
Weekly work hours (W)			.00	(.296)
Job satisfaction (W)			–.11***	(.000)
Retirement anxiety (W)			–.05	(.136)
Man's relationship attachment				
Relationship quality (M)	.09**	(.002)		
Marital conflict (M)	–.00	(.951)		

Table 4.3: Model 3 (2SLS) of preferences for joint retirement (N = 2,114) (continued).

	Men		Women	
	Coef.	p	Coef.	p
Woman's relationship attachment				
Relationship quality (W)			.10**	(.002)
Marital conflict (W)			–.11***	(.000)
Man's controls				
Age (M)	–.03*	(.011)		
Income (M)	.00	(.173)		
Health (M)	–.02	(.332)		
Care tasks (M)	.04	(.368)		
Social contacts (M)	–.00	(.969)		
Leisure activities (M)	.02	(.407)		
Woman's controls				
Age (W)			–.05***	(.001)
Income (W)			–.00	(.420)
Health (W)			–.06*	(.016)
Care tasks (W)			–.04	(.361)
Social contacts (W)			–.00	(.911)
Leisure activities (W)			.01	(.729)
Shared context				
Shared relationship attachment				
Cohabiting (Ref=Married)	–.12	(.175)	.06	(.493)
Relationship duration	.00	(.187)	.00	(.275)
Shared controls				
Age gap (absolute)	–.01	(.605)	–.08***	(.000)
Wealth (Ref=< 50.000 €)				
50.000–100.000 €	–.05	(.245)	.01	(.908)
> 100.000 €	–.12*	(.014)	–.01	(.887)
Children (Ref=No children)	–.13	(.107)	–.01	(.944)
Interdependence				
Female spouse's influence on man				
Female spouse's preference	.53***	(.000)		
Man's retirement anxiety x	–.01	(.888)		
Female spouse's preference				
Man's relationship quality x	.05	(.265)		
Female spouse's preference				
Male spouse's influence on women				
Male spouse's preference			.43***	(.000)
Woman's retirement anxiety x			–.05	(.450)
Male spouse's preference				
Woman's relationship quality x			.01	(.903)
Male spouse's preference				
R-squared	.279		.310	

*** p<.001, ** p<.01, * p<.05

Note. Controlled for individual proximity to retirement and gender of the primary respondent.

4.5 | Discussion

The current study allows three conclusions. First, it is suggested that preferences for joint retirement were not as strong as implied by earlier studies (Johnson, 2004; Szinovacz, 2002). There was also considerable heterogeneity, with slightly less than half of the couples preferring joint retirement and slightly more than half not preferring joint retirement. Second, work and relationship attachment affected preferences for joint retirement. Specifically, the stronger older workers' work attachment, the weaker their preference to retire jointly. In contrast, the stronger their relationship attachment, the stronger their preference to retire jointly. Third, both men and women preferred joint retirement more strongly if their spouse preferred it as well. The strength of spousal influence did not differ according to retirement anxiety, relationship quality, or gender.

The strong mutual influence of dual-earners' preferences for joint retirement suggests a developmental process in which attitudes toward joint retirement become more synchronous over time. Thus, the quality of couples' collaborative cognition may gradually improve (Strough & Margrett, 2002). This like-mindedness will facilitate spouses' collaboration when planning their joint retirement (Peter-Wight & Martin, 2011; Rauers, Riediger, Schmiedek, & Lindenberger, 2011). However, even couples who agree on the unimportance of joint retirement might benefit from this consensus compared to couples who do not agree, because spouses who support each other's retirement plans have been shown to be better prepared (Van Dalen, Henkens, & Hershey, 2010). Naturally, the cross-sectional design of our study does not allow for definite claims about the effect of preferences for joint retirement on the decision-making process. Future research, using dynamic data, may determine how stable preferences for joint retirement are, whether any alignment of preferences leads to stronger or weaker preferences over time, and how preferences for joint retirement affect the paths dual-earners take in their retirement decision-making process.

The present study is not without its limitations. First, our dependent variable relies on a single-item measure, which may have impaired its reliability. Second, preferences for joint retirement might have been confounded by restrictions on retirement for both spouses. Couples who expected one spouse to retire soon but knew that the other spouse could not retire might have adjusted their preferences accordingly. Thus, this study might have underestimated the prevalence of preferences for joint retirement. Third, the current study is based on a national context characterised by a mandatory retirement age that is gradually increasing from 65 to 67, high enrolment in occupational pension plans, high pension replacement rates, and relatively low income inequality. This might limit the generalisability of our findings to other countries.

The current study clearly shows that the early stage of couples' retirement decision-making process is more complex than previously presumed: Men's and women's work and relationship attachment and their spouses' preferences interact in creating preferences to retire jointly or not. Our study provides evidence of diversity among dual-earners approaching retirement. Couples who prefer retirement to be a synchronised household transition might follow different paths in preparation for it, and might adopt different lifestyles after it, compared with couples for whom the two spouses' retirement transitions are much more individualised. Mandatory retirement in combination with recent policy reforms aimed at longer working lives may reduce older workers' individual flexibility in the timing of their retirement transition. For couples who aim for synchronisation, this greatly limits the opportunity to realise their preferences, specifically when spouses are of different age.

Chapter 5

Workers' Plans for Activities in Retirement[1]

Abstract

Retirement is a major life-course transition for which some people plan more than others. Given that planning positively affects retirement adjustment, it is important to investigate the heterogeneity in retirement planning and its antecedents. While financial preparation has been thoroughly investigated, little is known about the activities older workers plan to do in retirement. We hypothesise that older workers' plans for retirement activities can be categorised into 3 domains: bridge employment, self-developmental leisure, and social leisure. Moreover, we expect these plans to be affected by workers' opportunities for continuity, spousal support, and perception of time. We test these hypotheses using data from the first wave of the NIDI Pension Panel Study (NPPS). The study consists of a sample of almost 6,800 Dutch older workers who were asked about their plans to engage in 10 different activities in retirement. Where relevant, spouses of older workers were also surveyed, providing multi-actor data for these couples ($N = 4,052$). Our results support the classification of retirement activity plans into 3 domains. Moreover, the results of structural equation models confirm that the activities for which workers plan are related to their opportunity structure (i.e., occupational status, number of pre-retirement leisure activities, number of social roles), spousal support to engage in these activities, and older workers' perception of time (i.e., future time perspective, subjective life expectancy). Our findings can help identify older workers who might face a more difficult retirement transition, because they have fewer plans to address the various psychosocial aspects of retirement.

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1 A slightly different version of this chapter was published as Eismann, M., Verbeij, T., & Henkens, K. (2019). Older workers' plans for activities in retirement: The role of opportunities, spousal support, and time perception. *Psychology and Aging, 34*(5), 738-749. doi:10.1037/pag0000377

5.1 | Introduction

Populations are ageing and consequently an increasing number of workers reaches retirement age (Ekerdt, 2010) . The switch from employment within an established career to retirement is considered a major life course transition for older workers, with many accompanying challenges (Wang & Shultz, 2010). There is substantial heterogeneity in workers' adjustment to this transition (Calasanti, 1996; Kim & Moen, 2002; Perreira & Sloan, 2001; Van Solinge & Henkens, 2008; Wang, 2007). Given that both financial and non-financial retirement planning facilitate adjustment to retirement for older workers, it is important to gain further insight into their retirement plans and what precedes these plans. Currently, retirement planning predominantly studied from a financial perspective. This study focuses on non-financial planning and its precursors.

In general, planning for retirement shows a positive relationship with several beneficial retirement outcomes. For instance, retirement planning positively affects retirement satisfaction, adjustment, health, and well-being (Earl, Bednall, et al., 2015; Noone, Stephens, & Alpass, 2009; Quick & Moen, 1998). Currently, retirement planning research is predominately focused on older workers' financial plans for retirement; for example, to gain more insight into how older workers save money for retirement (Van Rooij, Lusardi, & Alessie, 2012). Alongside financial changes, retirement also consists of various non-financial, psychosocial changes. For instance, employment as part of an established career may provide older workers with a valuable way of spending their day and with key social relationships with co-workers. In retirement, former workers have to compensate for the loss of these (social) aspects. Hence, older workers can be expected to plan not only for the financial implications of retirement but also for the psychosocial changes, such as their retirement activities. Unfortunately, little research to date has focused on older workers' plans to engage in such activities. Moffatt and Heaven's (2017) explorative qualitative study showed that older workers and retirees were more inclined to plan for the financial rather than the psychosocial aspects of retirement. Moen, Huang, Plassmann, and Dentinger (2006) demonstrated that older workers' propensity for financial and lifestyle planning is affected by their spouse's propensity to plan in these domains. The main aim of this study was not to gain further insight into older workers' plans for retirement activities, but rather how dual-earner couples affect each other's overall propensity for financial and lifestyle planning in retirement.

Other studies on retirement have considered the ways in which workers prepare for retirement and the factors affecting these preparations. For instance, Petkoska and Earl (2009) asked people whether they read books or visited websites to gain more insight into people's preparations in the financial, health, (social) leisure, and work domains. They showed that people's preparation in these domains is affected by both demographic and psychological determinants. Studies of retirement preparation to date have focused on how people plan for retirement (i.e., retirement activity preparation) rather than on which activities they plan for in retirement. Conversely, our

study specifically focuses on the question of what kind of retirement activities older workers plan to engage in. These plans allow older workers to set goals about the activities they wish to undertake in retirement. We argue that this goalsetting aspect of planning behaviour is the main aspect facilitating retirement adjustment (Adams & Beehr, 2003). As an illustration, older workers may have a clear plan to take new courses in retirement. Even if this plan is never actually carried out, it might still offer people a clearer picture of the psychosocial changes of retirement and thereby improve their adjustment to these changes.

This study contributes to the retirement literature in three ways. First, it offers an exploratory view of the activities older workers plan to do during retirement. In general, little is known about older workers' plans for retirement activities as opposed to their financial planning. The first aim of this study is therefore to provide insights into older workers' plans for activities in retirement, i.e., for which retirement activities do older workers have clear, vague, or no plans?

Second, our study offers a theory-driven categorisation of older workers' retirement activity plans. Based on our theoretical framework, we categorise older workers' plans for activities in retirement into (a) bridge employment, (b) self-developmental leisure, and (c) social leisure. Bridge employment refers to older workers' plans to keep doing some form of paid work in retirement. Self-developmental leisure encompasses older workers' retirement plans for leisure in which they either reinforce and develop pre-existing skills or acquire new skills and knowledge. For example, older workers may plan to pick up former hobbies or to take new courses. Social leisure refers to social retirement activities, such as plans to meet friends or family more often.

Third, our study aims to explain retirement activity plans by including structural, social, and psychological precursors in our model. Building on continuity and role theory and taking a resource perspective, we argue that the extent to which older workers have plans for each of the three retirement activity domains is affected by their (a) opportunities for continuity, (b) spousal support to engage in retirement activities, and (c) time perception. To date, little is known about how these precursors affect older workers' psychosocial retirement plans in general and older workers' plans for activities in retirement specifically.

In this study, we use Dutch data from the first wave of the NIDI Pension Panel Study (NPPS). This multi-actor survey was carried out among 6,793 workers aged 60–65 and (where applicable) their spouses. We use structural equation modelling to analyse older workers' plans for activities in retirement and the precursors of these plans.

5.2 | Theoretical Background

Lachman and Firth (2004) argued that "having a sense of control over outcomes in key life domains helps one to negotiate challenges and demands and to minimize the negative consequences of declines and losses associated with aging" (p. 320). The retirement transition contains many of these challenges and demands. Because planning for the future provides people with a sense of control (Lachman & Firth, 2004), older workers benefit from plans for their time in retirement.

Planning for the future allows people to set goals on which they can focus. Goalsetting is an important and beneficial self-management technique, which increases people's self-efficacy; it makes them more confident in their capabilities (Latham & Locke, 1991). Concerning retirement, Adams and Beehr (2003) stated that "retirement planning may influence adjustment by allowing prospective retirees to develop realistic expectations of retirement and by encouraging retirees to set goals for their financial, health-oriented, and social well-being" (p. 59). Plans to engage in specific activities in retirement may facilitate retirement adjustment because they allow older workers to set goals for the psychosocial aspects of retirement.

Challenges of the retirement transition

Employment not only provides workers with financial security, but also with various non-financial benefits (Jahoda, 1981). A job offers workers the opportunity to spend their days in structured and meaningful ways (Christiansen, 1999). Workers also often develop important social relationships at work and derive social status from their jobs (Atchley, 1989; Helliwell, 2006; Weiss, 2005). Hence, the retirement transition presents older workers with several psychosocial changes, in that they must compensate for the loss of their career job in terms of day-to-day activities and social relationships.

According to continuity theory (Atchley, 1989), people strive to uphold both internal and external structures in older age. Importantly, continuity is not the opposite of change. Rather, people aim to maintain their self-concept (i.e., internal continuity) and social world (i.e., external continuity) even when the context is changing. The transition to retirement implies such contextual change. In the face of changing circumstances, older workers attempt to remain "who they are" and maintain their social environment. Workers might achieve this by engaging in retirement activities that reaffirm their self-concept and strengthen their social network. As with an older worker's career employment, activities in retirement can provide a structured and meaningful way to spend one's day. Retirement activities and continuity of existing life patterns are important determinants of successful ageing, life satisfaction, and retirement adjustment (Earl, Gerrans, & Halim, 2015; Ekerdt, 1986; Longino & Kart, 1982; Nimrod, 2007; Paillard-Borg, Wang, Winblad, & Fratiglioni, 2009).

According to role theory, the retirement transition is characterised by role exit. When older workers retire they lose their specific work role and need to attain a retirement role (Riley & Riley, 1994; Wang, Henkens, & Van Solinge, 2011). People who are not able to take on a fitting retirement role may experience low levels of well-being in retirement (Riley & Riley, 1994; Wang et al., 2011). Older workers might compensate for the loss of the work role by taking on a familial role, meaning that they spend more time with their spouses or families. Social relationships such as these have numerous benefits. In general, people with better social integration show lower mortality rates than people who are less socially integrated (Holt-Lunstad, Smith, Baker, Harris, & Stephenson, 2015). In retirement, supportive interactions with family and friends have been associated with greater life satisfaction and decreased loneliness (Adams, Leibbrandt, & Moon, 2011; Chen & Feeley, 2014; Hong & Duff, 1997; Levitt, Antonucci, Clark, Rotton, & Finley, 1986). Older workers also seem to anticipate that insufficient role substitution hinders their retirement adjustment: Workers who expect to feel isolated and to miss relationships with their colleagues are less likely to express an intention to retire (Adams & Beehr, 1998). We argue that older workers may plan to engage in retirement activities to maintain the internal and external structure of their lives, and may plan to find acknowledged social roles that substitute for their career role.

Retirement activities

Based on continuity and role theory, we suggest three types of activities that are particularly important in the development of plans for retirement activities. Engaging in bridge employment, self-developmental leisure activities, and social leisure can all contribute to internal and external continuity throughout the retirement transition and towards a sustainable retirement role.

Older workers are generally considered to be bridge employees if they have retired from their career employment, but still undertake paid work, often with more flexible arrangements. Bridge employment is often argued to facilitate the retirement transition (Dingemans & Henkens, 2014; Kim & Feldman, 2000; Wang & Shi, 2014). Some older workers might plan to continue in paid work to ease their way into a retirement role. Others might see retirement as an opportunity to switch careers or work for a different organisation. In our study, we aim to capture all these different aspects by including plans for three different types of bridge employment in which older workers might intend to engage: continuation of paid work, self-employment, and occasional work for their former employer.

Self-developmental leisure includes any leisure activity that has a component of growth and thus allows retirees to express themselves and to reaffirm their self-concept. When engaging in activities in this domain, retirees might either further develop pre-existing skills or acquire new skills and knowledge. Often, self-developmental activities also offer retirees a sense of structure that is similar to their former employment (Atchley, 1989; Ekerdt, 1986; Nimrod, 2007). We define self-developmental leisure rather broadly, because even though the activities studied here

stimulate development in different areas, they all contribute to retirees' growth and offer the basis for successful adaptation to retirement. In our study, we group together three self-developmental leisure activities older workers might plan to engage in after retirement: to take new courses, to return to former hobbies, and to be creative.

Social leisure describes social activities that facilitate the retirement transition of older workers by maintaining their social networks and retaining a feeling of being socially valued, as well as helping them to create an appropriate retirement role (Adams et al., 2011; Lemon, Bengtson, & Peterson, 1972; Maddox, 1963). In previous studies, social leisure has often been seen as a separate category of activities (Kridahl, 2014; Lee, Min, & Chi, 2018). In our study, we focus on four types of plans older workers might have for social leisure after retirement: to spend time with their spouse, to spend time with their family, to spend time with their friends, and to reconnect with former social contacts.

Predictors of plans for retirement activities

According to a resource perspective, the activities in which older workers plan to engage after retirement are related to their resources, or the "total capability an individual has to fulfill his or her centrally valued needs" (Wang et al., 2011, p. 3). Wang and colleagues (2011) suggest that resources can take physical, cognitive, motivational, financial, social, and emotional forms. In this study, we distinguish between structural, social, and psychological resources. Structural resources reside in the context in which older workers retire and originate from decisions they made earlier in their lives. Continuity theory suggests that when approaching retirement, structural resources provide the opportunity to engage in activities that contribute to internal and external continuity. According to role theory, structural resources in the form of social relationships provide the opportunity structure to compensate for the loss of one's work role with a social role. Social resources, in line with Wang and colleagues (2011), are related to the social support older workers receive for engaging in specific activities in retirement. Psychological resources, as defined here, are most closely associated with what Wang and colleagues (2011) term motivational resources and indicate a tendency of older workers to plan for their future in retirement. Implicitly, physical, financial, and emotional resources as mentioned by Wang and colleagues (2011) are also represented in this study. Older workers are most likely to plan to engage in activities after retirement where these fit their resources. We now consider in detail the three types of resources deemed most important in the context of plans for retirement activities: opportunities for continuity (structural); support from one's spouse (social); and perceptions of time (psychological).

Opportunities for continuity

Opportunities to engage in bridge employment, self-developmental leisure, and social leisure are constrained by the retirement context that partially arises from earlier life choices. This

corresponds to the idea of agency within structure of the live course perspective (Elder & Giele, 2009). What constitutes an opportunity for continuity differs by the type of retirement activity of interest. We therefore distinguish between opportunities for bridge employment, self-developmental leisure, and social leisure. We argue that older workers with more opportunities in each of these domains are less restricted in their plans to engage in specific activities after retirement. Thus, our central hypothesis (*opportunities-for-continuity hypothesis*) is that the more opportunities older workers have in a domain, the more likely they are to have plans in that domain.

Opportunities and motivations to engage in bridge employment differ by occupational status. Workers in lower-status jobs might benefit most from the additional income from a bridge job, but the better educated are more likely to be re-hired by employers after having retired due to their previous investment in education (Oude Mulders, Van Dalen, Henkens, & Schippers, 2014). Moreover, a higher occupational status also indicates higher intrinsic motivation and commitment to the work role (Dysvik & Kuvaas, 2013), which makes bridge employment more attractive for those in high-status jobs. Previous studies have shown that workers with a higher occupational status are more likely to participate in bridge employment and more successful at finding bridge jobs (Dingemans, Henkens, & Van Solinge, 2016). Overall, we expect that the higher older workers' occupational status, the more likely they are to plan for bridge employment.

Older workers also differ in their opportunities to engage in self-developmental leisure. Some workers engage in many different self-developmental leisure activities, such as courses or hobbies, while they are still active in the labour force, whereas others are largely inactive outside work. It is much easier to extend activities in which one already engages than to pick up new ones (Earl, Gerrans, et al., 2015). Thus, older workers who are active in a larger number of activities are assumed to have more opportunities for self-developmental leisure in retirement. The extent to which older workers participate in different self-developmental leisure activities before retirement could affect the extent to which they plan to participate in them during retirement. We therefore expect that the larger the number of self-developmental leisure activities older workers engage in before retirement, the more likely they are to plan for self-developmental leisure in retirement.

Similarly, older workers differ with regard to the opportunities they have to engage in social leisure. Some workers have many different types of connection to other people and thus many social roles, such as being a grandparent, parent, spouse, or sibling. Other workers rely solely on friendships. Older workers who have more social roles have more opportunities to engage in social leisure activities. It is more difficult to engage in social leisure if one only has a limited number of social roles. Therefore, we expect that the larger the number of social roles that older workers have, the more likely they are to have plans for social leisure in retirement.

Spousal support

Spouses can provide workers with affection and guidance and have a strong influence on various aspects of one's life (Settersten, 2003; Szinovacz, 2012). It can be expected that workers see their spouse as valid sources of information, aim to maintain a good relationship with them, and want to see themselves a good member of the couple. All of these have been shown to facilitate social influence (Cialdini & Trost, 1998). With regard to retirement, spousal support has been shown to affect when older workers prefer to and actually do retire (Eismann et al., 2019; Henkens, 1999; Szinovacz & DeViney, 2000). Among dual-earner couples, spouses influence each other's preferences for joint retirement (Eismann et al., 2017) and one partner's propensity to plan for retirement has been shown to affect the other partner's propensity to plan (Moen et al., 2006). Therefore, we expect that, for older workers who have a spouse, spousal support is an important determinant of workers' plans for retirement activities. We hypothesise that the more spousal support older workers receive for engaging in bridge employment, self-developmental leisure, or social leisure, the more likely they are to have plans for activities in the respective domain (*spousal-support hypothesis*).

Perception of time

Older workers differ with regard to how they perceive time. This perception of time can fundamentally influence how they plan for the future. We expect two types of time perception to be particularly important in the context of retirement: first, the degree to which an older worker is oriented towards the future (future time perspective) and second, how long an older worker expects the "future" to be (perceived life expectancy). Our central hypothesis is that the more older workers' perceptions of time lead them to think about retirement, the more likely they are to have plans in all retirement activity domains (*time-perception hypothesis*).

People who are future-oriented like to think about the future; they are curious what it has to offer and are more likely to plan ahead (Lang & Carstensen, 2002; Prenda & Lachman, 2001). This general tendency is likely to encourage older workers to think about the many aspects of retirement, to imagine what life as a retiree would be like in some detail, and to make plans for the transition. These plans would probably include all possible domains of retirement activities. Therefore, we expect that the more strongly older workers are oriented towards the future, the more likely they are to plan for bridge employment, self-developmental leisure, and social leisure in retirement.

Older workers differ with regard to their perceived life expectancy. Given that retirement encompasses the life phase spanning the period from labour force exit until death, workers who expect to live longer also expect to be retirees for a longer period of time. This might induce them to plan to participate in more activities in retirement. This is in line with Griffin, Hesketh, and Loh (2012), who argue that "those who expect to live longer may feel that they have time to

engage in both work and non-work activities" (p. 130). We expect that the greater older workers estimate their chances of reaching advanced old age, the more likely they are to plan for bridge employment, self-developmental leisure, and social leisure in retirement.

5.3 | Method

Sample

This study used data from the first wave of the Pension Panel Study carried out by the Netherlands Interdisciplinary Demographic Institute (NIDI) in 2015. The data were collected from a stratified sample of 60- to 65-year-old members of three large pension funds in the Netherlands (representing workers in government, education, social care, health, and construction), covering 49% of the Dutch workforce. A postal questionnaire was sent to 15,480 older workers and, where applicable, their spouses. In total, 6,793 workers returned the questionnaire (response rate 44%). Selective non-response with respect to gender, age, sector of employment, and size of employing organisation was limited (Henkens et al., 2017). We excluded older workers who received a shortened version of the questionnaire (n = 499) and workers who did not respond to any of the 10 items regarding their plans for retirement activities (n = 46), leaving a final dataset of 6,248 respondents. Item non-response was relatively low (3%) and never exceeded 6% for any single measure. Under these circumstances, less rigorous missing data procedures than multiple imputation (MI) are generally acceptable (Little et al., 2014). We therefore dealt with missing data by single stochastic regression imputation (Stata Version 14: mi impute chained, m=1; Enders, 2010).

To investigate the effect of spousal support on older workers' plans for retirement activities, we analysed a sub-sample of workers who indicated that they had a spouse (n = 5,065). Of these spouses, 81% returned their questionnaire, leaving a sample of 4,116 couples. Couples in which either the older worker (n = 15) or the spouse (n = 52) did not respond to any of the ten items measuring plans and support for activities in retirement were excluded. The final dataset consisted of 4,052 couples. Again, item non-response was low (2%), never exceeded 5% for any one measure, and was dealt with by single stochastic regression imputation.

Measures

Plans for retirement activities

We measured older workers' plans for activities in retirement by asking the following question: "Some people have clear plans for their life in retirement, others have no plans. Those plans could also vary a lot. When thinking about your life in retirement, in what areas have you made plans?" People indicated whether they had *no plans* (1), *vague plans* (2), or *clear plans* (3) for 10 different activities. Bridge employment plans were indicated by the following three items: continuation

of paid work, self-employment, and occasional work for former employer. Self-developmental leisure plans were indicated by the following three items: take new courses, be creative, and resume hobbies[1]. Social leisure plans were indicated by the following four items: reconnect with former social contacts, spend a lot of time with family, spend a lot of time with friends, and do a lot of things with spouse.

Opportunities for continuity

Older workers' opportunity for bridge employment was based on their occupational status. We derived participants' occupational status from their answer to the open question "What is your job or profession?" and the closed question "In which category could your job or profession be grouped?" with the following answer categories: (a) higher professional occupation, (b) higher managerial occupation, (c) intermediate professional occupation, (d) intermediate managerial or commercial occupation, (e) administrative and other non-manual work, (g) lower supervisory and technical occupation, (g) semi-routine occupation, (h) routine occupation, (i) agricultural occupation, and (j) do not know. The answers to both questions were coded according to the 2008 international socio-economic index of occupational status (ISEI; Ganzeboom et al., 1992), standardised, and combined in a single, continuous measure of occupational status based on a sample of all responding older workers (for more detail, see Henkens et al., 2017). A higher score on the ISEI indicates a higher occupational status and thus more job-related opportunities.

To determine older workers' opportunities for self-developmental leisure, we asked participants "How many hours do you spend on average each week on the following leisure activities?". Workers could indicate that they currently engaged in any of the following five activities: gardening and household maintenance; hobbies; study, courses, or lectures; reading; and volunteering[2]. We counted the number of different activities, ranging from zero to five. The more different activities older workers engaged in, the more opportunities they had to continue self-developmental leisure activities in retirement.

1 Initially, we included an item on physical exercise (RMSEA = .06; CFI = .83; TLI = .77; SRMR = .06). Model fit improved substantially when this item was removed. Theoretically, removing this item seemed warranted, because it measures physical development, while the other three items measure cognitive development.

2 Given that we excluded the item on physical exercise from the measure of self-developmental leisure plans, the items "sports" and "other physical activity" were irrelevant as measure of opportunities for self-developmental leisure and were thus excluded. We also excluded the item "shopping (not grocery shopping)", because it does not offer the same opportunity for self-developmental leisure upon retirement as the other activities in the list.

We derived older workers' opportunities for continuity in social leisure from the question "How frequently do you see the following persons?". Answer categories included frequencies from *daily* to *rarely or never*, but also *not applicable*. Participants' answers were used to determine whether any of the following six social roles applied to them: parent, grandparent, child, child-in-law, brother or sister, and friend. When data from the foregoing question were missing, we enriched the information on social roles using other variables. Specifically, information was available on whether respondents had children or grandchildren. Moreover, older workers indicated whether they cared for a sibling, which also provides information on whether workers had any siblings. In addition to the roles mentioned above, we derived workers' relationship status from the question "Do you have a spouse?" (answer categories were *yes, I am married; yes, I cohabit with a partner; yes, I have a partner, but we do not live together*; and *no, I am single*). We coded this question such that the role of spouse applied where workers were in any kind of romantic relationship. In total, older workers could have a minimum of zero and a maximum of seven social roles. The more different social roles older workers performed, the more opportunities they had to engage in social leisure opportunities in retirement.

Spousal support

In the sample of older workers with a spouse, spousal support for older workers to engage in retirement activities was measured by asking spouses the following question: "How would you feel if your wife/husband/spouse after retirement …". Spouses could indicate their support for the same 10 retirement activities that workers were also asked about (see "Plans for retirement activities"). Responses could be given on a 5-point scale (1 = *strongly in favour* to 5 = *strongly opposed*). The items were grouped into spousal support to engage in bridge employment (Cronbach's α = .73), self-developmental leisure (Cronbach's α = .68), and social leisure (Cronbach's α = .61).

Perception of time

We derived older workers' future time perspective from their answers to the following three items: "It is important to take a long-term perspective on life", "I enjoy making plans for the future", and "I pretty much live on a day-to-day basis" (reverse coded). Answer categories ranged from *totally disagree* (1) to *totally agree* (5) on a 5-point scale. The average of all three items was taken as a continuous indicator (Cronbach's α = .60), with higher scores indicating a stronger orientation towards the future (Hershey & Mowen, 2000).

Older workers' perceived life expectancy was measured using the question "How likely do you think it is that you will live to the age of 80?". Answer categories ranged from *highly unlikely* (1) to *highly likely* (5) on a 5-point scale. Thus, a higher score indicated a higher perceived life expectancy.

Control variables

We controlled for older workers' gender, age, health, and financial satisfaction in all analyses. Workers' gender was determined based on their answer to the question "Are you a man or a woman?". Workers were further asked to characterise their health in general (physical resource), giving them the possibility to rate it on a 5-point scale ranging from *very poor* (1) to *excellent* (5). Financial satisfaction (financial resource) was measured using the question "How satisfied are you with your financial situation?" and life satisfaction (emotional resource) was measured using the question "How satisfied are you with your life as a whole?". Both questions could be answered on a 7-point scale ranging from *extremely dissatisfied* (1) to *extremely satisfied* (7).

Analytic strategy

Using our sample of 6,240 older workers, we first tested our hypothesised categorisation of plans for retirement activities into bridge employment, self-developmental leisure, and social leisure. We used structural equation modelling with a weighted least squares estimator (Stata Verison 14: sem, method(adf)) to compare our three-factor solution to a solution with a single factor. Model fit was assessed by chi-square tests. Further comparisons were made based on the root mean square error of approximation (RMSEA), the comparative fit index (CFI), the Trucker Lewis index (TLI), and the standardised root mean square residual (SRMR).

To test the effects of opportunities for continuity and time perception on plans for the three types of retirement activities, we estimated a structural equation model (with a weighted least squares estimator) in which each type of plan was a latent factor determined by its respective items and in which the independent and control factors were regressed on all three types of plans. For a visual representation of this model, see Figure 5.1. In an additional analysis based only on the sub-group of older workers with a spouse ($N = 4{,}052$), we added spouses' support for bridge employment, self-developmental leisure, and social leisure as independent variables. Support in each domain was modelled as a latent factor determined by its respective items.

Figure 5.1: Visual representation of the model for the whole sample.

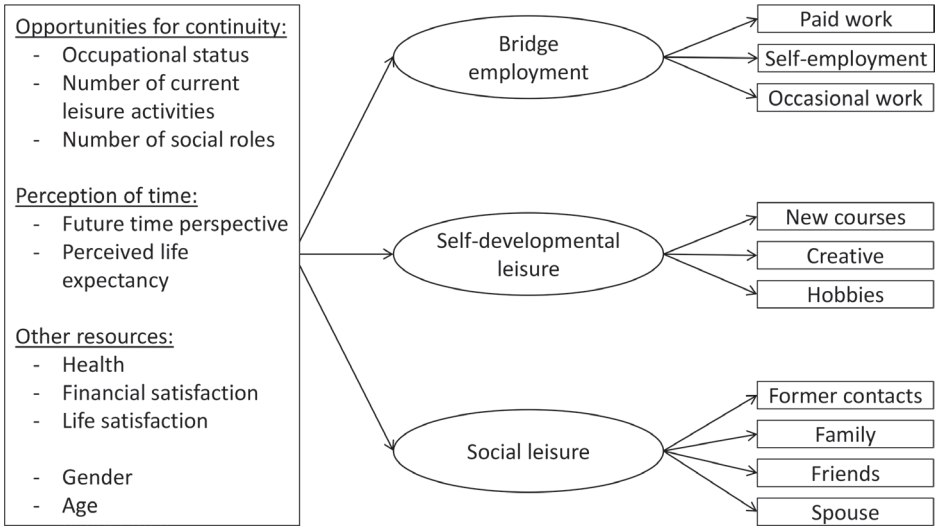

Table 5.1: Older workers' plans for specific retirement activities ($N = 6{,}248$).

Retirement activities	Plans for activities (in %)		
	No plans	Vague plans	Clear plans
Bridge employment			
Continuation of paid work	70	24	5
Self-employment	85	12	4
Occasional work for former employer	73	23	3
Self-developmental leisure			
Take new courses	52	35	13
Be creative	23	41	36
Resume hobbies	13	40	47
Social leisure			
Reconnect with former social contacts	50	40	10
Spend a lot of time with family	28	47	26
Spend a lot of time with friends	26	42	32
Do a lot of things with spouse	20	22	58

5.4 | Results

Plans for retirement activities

To gain general insights into older workers' plans for activities in retirement, the share of older workers with clear, vague, or no plans for each retirement activity is depicted in Table 5.1. Most older workers had no plans for any kind of bridge employment. Less than 6% of older workers had clear plans to work, and between 12% and 24% had vague plans to engage in any form of bridge employment. Older workers had mixed plans for self-developmental leisure activities. Many had clear plans to resume old hobbies (47%), but only few had clear plans to take new courses (13%). Plans for social leisure were also mixed. While 50% had no plans to reconnect with former social contacts, many had clear plans to do many things with their spouses (58%). Table 5.2 presents the mean, standard deviation, standardised factor loading, and correlation of all ten retirement activity items. For an overview of correlations of all study variables see Table 5.6 (full sample) and Table 5.7 (couple sample) in the supplemental material. Means and standard deviations of all dependent, independent and control variables are shown in Table 5.3.

Chi-square tests of model fit revealed significant results for both the one-factor model ($\chi^2(35) = 1{,}838.38$, $p < .001$) and the three-factor model ($\chi^2(32) = 484.68$, $p < .001$), suggesting sub-optimal model fit. Chi-square tests tend to be significant in larger samples such as the one used here. We also investigated other fit indices to get a broader picture of model fit and the comparison between the two models. In support of our hypothesised model, the three-factor distinction (RMSEA = .05; CFI = .91; TLI = .87; SRMR = .04) of older workers' plans for retirement activities fit the data better than the one-factor model (RMSEA = .09; CFI = .60; TLI = .50; SRMR = .10) according to these indices. In the three-factor model, all items were significantly loaded on their respective domain with standardised factor loadings ranging from .25 to .99 (see Table 5.2)[3].

Predictors of Plans for Retirement Activities

Table 5.4 shows the results of the structural equation model estimating the effects of older workers' opportunities for continuity and perceptions of time on their plans for retirement activities. Table

3 The items occasional work for former employer, take new courses, and do many things with spouse load on their respective domain relatively weakly. When excluding the item occasional work for former employer, the model no longer converged. When excluding take new courses (RMSEA = .04; CFI = .94; TLI = .91; SRMR = .04) and do many things with spouse (RMSEA = .05; CFI = .93; TLI = .90; SRMR = .05), model fit increased slightly. Given that there is not theoretical reason to exclude these items and that the main findings remained essentially the same after excluding them, we decided to retain these items despite their relatively low factor loadings.

5.5 shows the structural equation model for the sub-group of older workers with a spouse. Here, spousal support was included as a determinant of workers' retirement activity plans. Both tables depict the effects on plans for bridge employment (column 1), self-developmental leisure (column 2), and social leisure (column 3). In both models, we use a weighted least squares estimator and present standardised coefficients.

In line with our *opportunities-for-continuity hypothesis*, the more opportunities older workers had in each of the retirement activity domains, the more likely they were to have plans in the respective domain. As can be seen from Table 5.4, workers in jobs with higher occupational status were significantly more likely to plan to engage in bridge employment, workers with a higher number of current leisure activities were significantly more likely to plan to engage in self-developmental leisure, and workers with a high number of social roles were significantly more likely to plan to engage in social leisure. In exploratory analyses (results not shown) we also investigated the interaction effects of workers' gender with opportunities for continuity in each of the three activity domains. Interestingly, we found that occupational status had a stronger effect on plans for bridge employment among male than among female workers, $\beta = -.05$, $p = .037$. The effect of current leisure activities on plans for self-developmental leisure did not significantly differ by gender, $\beta = .09$, $p = .099$. We found social roles to be more strongly associated with plans for social leisure among female than among male workers, $\beta = .31$, $p = .002$.

We found some support for our *spousal-support hypothesis*. As can be seen from Table 5.5, workers whose spouse supported them to engage in bridge employment were significantly more likely to have plans for bridge employment and workers whose spouse supported them to engage in self-developmental leisure were significantly more likely to have plans for self-developmental leisure activities. Spousal support for social leisure did not significantly affect older workers' plans for social leisure activities ($p = .077$). Interestingly, spousal support in one domain sometimes had a discouraging effect on planning activities in another. Spousal support for bridge employment was associated with lower levels of older workers' planning for self-developmental and social leisure activities. Spousal support for social leisure was associated with lower levels of older workers' planning for self-developmental leisure activities.

Table 5.2: Mean, standard deviation, standardised factor loading and pairwise correlation of retirement activity plans ($N = 6{,}248$).

	M	SD	Factor Loadings	1	2	3	4	5	6	7	8	9	10
Bridge employment													
Continuation of paid work	1.35	.58	.99***	–									
Self–employment	1.19	.48	.49***	.50***	–								
Occasional work for former employer	1.30	.53	.28***	.29***	.16***	–							
Self-developmental leisure													
Take new courses	1.62	.71	.25***	.08***	.14***	.02	–						
Be creative	2.13	.76	.74***	.02	.03*	.04**	.18***	–					
Resume hobbies	2.35	.69	.80***	–.04**	–.01	.01	.17***	.58***	–				
Social leisure													
Reconnect with former social contacts	1.60	.66	.49***	.03**	.04**	.08***	.14***	.24***	.23***	–			
Spend a lot of time with family	1.98	.73	.68***	.01	–.00	.03*	.15***	.23***	.23***	.35***	–		
Spend a lot of time with friends	2.05	.76	.70***	–.02	–.05***	.03**	.06***	.24***	.26***	.29***	.48***	–	
Do many things with spouse	2.39	.79	.26***	–.05***	–.05***	–.03*	–.05***	.10***	.17***	.05***	.14***	.19***	–

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 5.3: Mean and standard deviation of dependent, independent, and control variables (N = 6,248).

Variables	M	SD
Retirement activity plans (predicted)		
Bridge employment plans	.02	.57
Self-developmental leisure plans	.00	.15
Social leisure plans	–.00	.27
Opportunities for continuity		
Occupational status	–.04	.95
Number of current leisure activities	3.10	1.10
Number of social roles	4.71	1.22
Spousal support (predicted)[1]		
Support for bridge employment	–.01	.53
Support for self-developmental leisure	.00	.25
Support for social leisure	.00	.28
Perception of time		
Future time perspective	3.63	.68
Perceived life expectancy	3.41	.86
Control variables		
Gender (Ref. = Male)	.45	.50
Age	62.02	1.60
Health	3.20	.86
Financial satisfaction	5.42	1.00
Life satisfaction	5.47	.91

[1] Based on the sub-group of older workers with a spouse (N = 4,052).

As can be seen from Table 5.4, our results provide partial support for our *time-perception hypothesis*. As expected, the more future-oriented workers were, the more likely they were to have plans for self-developmental leisure and social leisure. However, a future time perspective did not show the hypothesised effect on older workers' plans to engage in bridge employment. With regard to perceived life expectancy, we found the hypothesised effect that workers who expected to reach an older age were more likely to plan for bridge employment. However, perceived life expectancy did not show the hypothesised effect on older workers' plans to engage in either self-developmental or social leisure.

With regard to the control variables, Table 5.4 shows that women were significantly less likely to plan for bridge employment, but more likely to plan for self-developmental leisure. The older workers were, the more likely they were to plan for bridge employment but the less likely they were to have plans for social leisure. Workers who considered themselves to be in better health were more likely to have plans for bridge employment and less likely to have plans for self-developmental and social leisure. The more satisfied older workers were with their financial situation, the less likely they were to have plans for bridge employment and self-developmental leisure. The more satisfied older workers were with their life in general, the more likely they were to have plans for self-developmental and social leisure.

Table 5.4: SEM results of the effect of opportunity structure and time perception on retirement plans to engage in bridge employment, self-developmental leisure, and social leisure ($N = 6,248$).

	Bridge employment		Self-developmental leisure		Social leisure	
	Std. Coef.	SE	Std. Coef.	SE	Std. Coef.	SE
Opportunities for continuity						
Occupational status	.17***	.01	.02	.01	–.05**	.00
Number of current leisure activities	.04*	.01	.34***	.01	.07***	.00
Number of social roles	.04**	.01	.08***	.00	.39***	.00
Perception of time						
Future time perspective	.03	.01	.29***	.01	.32***	.01
Perceived life expectancy	.08***	.01	.03	.01	.01	.00
Control variables						
Gender (Ref. = Male)	–.19***	.01	.07**	.01	.04	.01
Age	.05***	.00	–.01	.00	–.06***	.00
Health	.07***	.01	–.05**	.01	–.08***	.00
Financial satisfaction	–.14***	.01	–.06**	.01	–.02	.00
Life satisfaction	.02	.01	.05**	.01	.20***	.00
R^2	.10		.25		.33	

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

Table 5.5: SEM results of the effect of opportunity structure, spousal support, and time perception on retirement plans to engage in bridge employment, self-developmental leisure, and social leisure ($N = 4,052$).

	Bridge employment		Self-developmental leisure		Social leisure	
	Std. Coef.	SE	Std. Coef.	SE	Std. Coef.	SE
Opportunities for continuity						
Occupational status	.08***	.01	–.03	.01	–.03	.01
Number of current leisure activities	.10***	.01	.32***	.01	.12***	.01
Number of social roles	.05*	.01	–.00	.01	.05*	.01
Spousal support						
For bridge employment	.35***	.02	–.23***	.03	–.25***	.02
For self-developmental leisure	.00	.03	.62***	.06	.12*	.05
For social leisure	.06	.04	–.33***	.08	.13	.06
Perception of time						
Future time perspective	.06**	.01	.28***	.01	.27***	.01
Perceived life expectancy	.01	.01	–.04	.01	–.04	.01
Control variables						
Gender (Ref. = Male)	–.16***	.01	.27***	.02	.36***	.01
Age	.08***	.00	.04*	.00	–.01	.00
Health	.04	.01	–.04	.01	–.06	.01
Financial satisfaction	–.12	.01	–.12	.01	–.08*	.01
Life satisfaction	.06***	.01	.06***	.01	.09***	.01
R^2	.23		.56		.36	

* $p < 0.05$, ** $p < 0.01$, *** $p < 0.001$

5.5 | Discussion

Retirement planning facilitates the retirement transition. To date, little is known about non-financial retirement plans of older workers in general, and their plans for retirement activities in particular. This study makes the following three contributions to the retirement-planning literature. First, we show that there is much diversity in older workers' plans for activities in retirement: Most older workers plan to engage in some self-developmental or social activities but not in bridge employment. Second, our proposed categorisation of older workers' plans for retirement activities into bridge employment, self-developmental leisure, and social leisure was supported. Third, plans for activities in retirement were affected by (a) workers' opportunities for continuity, (b) spousal support for these activities, and (c) workers' perceptions of time.

On a theoretical level, this study offers a test of continuity and role theory, as well as a resource perspective on retirement. In support of continuity theory, we show that older workers' existing internal and external life structures affect their plans for retirement activities (Atchley, 1989). In essence, older workers aim to maintain existing activities and relationships by making plans for similar activities in retirement; when people make plans for the future they rely on what they currently know. Interestingly, occupational status was particularly important for male workers' plans for bridge employment. This is in line with literature suggesting that men prioritise the work role (Pleck, 1977). Thus, given the same opportunity to continue employment, men might profit more from their occupational status when planning for bridge employment. With regard to role theory, our study suggests that older workers plan to spend considerable time in retirement with either family or friends—at least if they have the opportunity to do so. They seem to anticipate that these social relationships might provide them the possibility to attain a new role in retirement. Interestingly, social roles were more important for female than male workers' plans for social leisure. This is in line with literature suggesting that women have closer social ties (Aukett, Ritchie, & Mill, 1988; Bank & Hansford, 2000). Thus, given the same number of social roles, women might profit more from these roles when adapting to retirement. The results with regard to the resource-based dynamic theory were mixed. Some types of resources seem to be more closely related to the retirement activities studied than others. We show that workers' perceptions of the future and their motivation to plan for it are important when they make plans for their activities in retirement. The two motivational processes investigated here affect older workers' plans in different but complementary ways. Workers who are oriented towards the future were more likely to focus on the leisure aspects, whereas those who expect to live longer were more likely to contemplate engaging in some form of work after having retired. The latter group might have felt that they will have enough time to enjoy leisure activities even if they engage in bridge employment for a while. They might also have been motivated by the wish to save more for retirement. Social resources were clearly associated with plans for retirement activities, thus supporting a resource perspective on retirement. Importantly, spousal support for any type of retirement activity did not

translate into a general tendency to plan, but, with the exception of social leisure, most strongly affected plans for the specific type of activity that was supported. We implicitly also tested the effects of physical, financial and emotional resources on plans for retirement activities. The results for these resources are mixed. Some effects of health and financial satisfaction were contrary to what might be expected from a resource perspective, while the results for life satisfaction support a resource perspective on retirement activities. Our measures of these resources are rather crude, so testing the validity of a resource perspective on retirement activities requires further research. It is, however, likely that at least the negative association between financial resources and plans for bridge employment will emerge again in future studies, because bridge employment offers those with fewer financial means the opportunity to add to their retirement income. Future research is also needed to test the effect of cognitive resources, such as processing speed and working memory, on plans for retirement activities. We were unable to test these due to our survey design. However, we might expect cognitive resources to play an important additional role when older workers plan their retirement activities.

On a practical level, our findings may help to identify older workers who are less likely to be prepared for the psychosocial aspects of retirement. These are workers who have fewer opportunities for continuity, receive less spousal support, or are not focused on their future in retirement. Specific interventions that target these aspects of workers' lives before retirement might be successful in encouraging workers to plan for retirement activities. For example, older workers who are oriented towards the present rather than the future may be at risk of having fewer plans for the leisure aspects of retirement; they are therefore less prepared for the psychosocial changes associated with retirement. For these workers, it might be beneficial to organise sessions in which they are encouraged to think about their retirement. Interventions such as these offer older workers the opportunity to create a clearer picture of what their actual retirement might look like and to set their goals accordingly. For older workers with a spouse, the support they receive from their spouse is an additional determinant of the type of plans they make. This points to the importance of spousal involvement in pre-retirement counselling programs, including where this concerns non-financial, psychosocial aspects.

This study has some important strengths. As far as we know, ours is the first study to investigate older workers' plans for retirement activities. We fill a gap in the retirement-planning literature by providing a categorisation that can be tested and developed in the future. We also show how older workers' activity plans in three different domains are affected by structural, social and psychological determinants. Another key strength is that we take a multi-actor approach to older workers' plans for activities in retirement by investigating social support from their spouse.

Nevertheless, the current study is not without its limitations. First, the national context of our investigation hampers the generalisability of our findings to other countries. For instance, in the

Netherlands the mandatory retirement age is gradually being increased from 65 to 67. This means that the current generation of older workers has to work longer than their predecessors and might thus be less likely to plan for bridge employment after reaching public pension age. Moreover, mandatory retirement policies make labour force exit the default and continued employment the exception. Income inequality is relatively low in the Netherlands and the pension system is comparatively generous. Self-developmental and to some extent social leisure require basic financial means. Therefore, in countries with less retirement security, financial considerations might overshadow the effects of the opportunity structure, social support, and perception of time we find in this study. Participation in organised leisure is common in the Netherlands. Of the 55- to 65-year olds, 93% engage in hobbies on a weekly basis and on average they spend almost 8.5 hours a week on activities such as sports, photography and painting, music, and acting (Statistics Netherlands, 2014). In countries where fewer opportunities exist, activity plans may be less developed.

Second, the cross-sectional nature of the data limits our ability to test causal effects. Although respondents were on average more than 3 years from mandatory retirement age, there is a possibility that some older workers might have expanded their leisure activities in anticipation of retirement. In this case, opportunities for self-developmental leisure would be partly the result of their future plans. This type of reversed causality is less likely in the case of plans for bridge employment and social leisure, because the occupational status of one's last job and the social roles available primarily result from decisions and transitions earlier in one's life course. Another limitation due to the cross-sectional design of our study is that we have no information on how older workers' plans for activities in retirement change over time. It remains unclear whether older workers' plans for bridge employment, self-developmental leisure, or social leisure change when they approach mandatory retirement age. Future studies might investigate to what extent and how older workers' plans for activities in retirement shape actual retirement behaviour.

Third, the internal consistency of our measure for future time perspective is rather low. Nonetheless, the effects of this measure on plans for retirement activities are largely in line with our time-perception hypothesis. We expect that future research that uses a more reliable 6-item version of this scale (Jacobs-Lawson & Hershey, 2005) will be able to replicate our findings.

Retirement is a new life phase for older workers, with many accompanying challenges and uncertainties. Making plans can help to deal with these. To date, retirement-planning research is dominated by older workers' plans for the financial aspects of retirement. Our study shows that non-financial planning for retirement can be separated into different domains and is shaped by a complex interplay of contextual factors, namely older workers' opportunities, social support and psychological dispositions.

5.6 | Supplemental Material

Table 5.6: Pairwise correlation matrix full sample (N = 6,240).

	1	2	3	4	5	6	7	8	9	10
Continuation of paid work	–									
Self-employment	.50	–								
Occasional work for former employer	.29	.16	–							
Take new courses	.08	.14	.02	–						
Be creative	.02	.03	.04	.18	–					
Resume hobbies	–.04	–.01	.01	.17	.58	–				
Reconnect with former social contacts	.03	.04	.08	.14	.24	.23	–			
Spend a lot of time with friends	.01	–.00	.03	.15	.23	.23	.35	–		
Spend a lot of time with family	–.02	–.05	.03	.06	.24	.26	.29	.48	–	
Do many things with spouse	–.05	–.05	–.03	–.05	.10	.17	.05	.14	.19	–
Occupational status	.09	.20	.05	.27	–.05	.00	.02	.00	–.09	–.02
Leisure opportunities	.06	.11	.05	.26	.19	.20	.10	.06	.05	.01
Social opportunities	.02	.01	.00	–.10	.02	.04	–.04	–.03	.11	.38
Future time perspective	.02	.06	–.01	.14	.12	.18	.09	.13	.14	.19
Perceived life expectancy	.08	.09	.04	.11	.02	.01	.02	.04	.03	.03
Gender (Ref. = Male)	–.08	–.05	.00	.25	.10	–.04	.12	.18	.11	–.20
Age	.07	.02	.06	.02	–.01	–.01	.04	–.04	–.05	–.05
Health	.08	.05	.04	.04	–.03	–.03	–.05	–.01	–.03	.05
Financial satisfaction	–.07	–.03	–.00	.04	–.04	–.01	–.01	–.01	–.02	.10
Life satisfaction	.03	.03	.05	–.00	–.01	.02	–.03	.03	.03	.17

Table 5.6: Pairwise correlation matrix full sample (N = 6,240) (continued).

	11	12	13	14	15	16	17	18	19	20
Occupational status	–									
Leisure opportunities	.31	–								
Social opportunities	.01	.05	–							
Future time perspective	.12	.11	.07	–						
Perceived life expectancy	.15	.10	.05	.13	–					
Gender (Ref. = Male)	.09	.07	–.18	–.03	.10	–				
Age	.03	–.00	–.04	.00	.06	–.03	–			
Health	.10	.09	.03	.11	.37	.02	.04	–		
Financial satisfaction	.17	.08	.08	.12	.16	.03	.02	.27	–	
Life satisfaction	.04	.08	.09	.15	.29	–.02	.07	.48	.37	–

Table 5.7: Pairwise correlation matrix couple sample (N = 4,052).

	1	2	3	4	5	6	7	8	9	10
Continuation of paid work	–									
Self-employment	.50	–								
Occasional work for former employer	.28	.15	–							
Take new courses	.08	.14	.03	–						
Be creative	.00	.01	.04	.17	–					
Resume hobbies	–.03	–.02	–.01	.16	.57	–				
Reconnect with former social contacts	.03	.03	.06	.13	.23	.23	–			
Spend a lot of time with friends	.02	–.00	.03	.17	.22	.22	.34	–		
Spend a lot of time with family	–.01	–.06	.02	.06	.23	.25	.28	.46	–	
Do many things with spouse	–.07	–.08	–.03	.04	.17	.24	.12	.29	.29	–
Support: Continuation of paid work	.27	.17	.15	.03	–.02	–.05	–.04	–.04	–.08	–.14
Support: Self-employment	.22	.31	.09	.11	–.05	–.07	–.02	–.03	–.07	–.14
Support: Occasional work for former employer	.17	.11	.28	.01	–.05	–.06	–.03	–.04	–.06	–.09
Support: Take new courses	.05	.11	.03	.29	.03	.02	.02	.04	–.04	–.04
Support: Be creative	.00	.03	.03	.01	.03	.02	.12	.08	.03	.01
Support: Resume hobbies	.01	.04	.03	.08	.26	.14	.03	.03	.02	.04
Support: Reconnect with former social contacts	–.01	.03	.00	.08	.17	.16	.03	.02	.03	.05
Support: Spend a lot of time with friends	.03	.00	.02	–.05	.01	.04	.03	.09	.19	.07
Support: Spend a lot of time with family	.01	.03	.03	.08	.03	.03	.08	.18	.09	.03
Support: Do many things with spouse	–.01	–.02	–.02	–.01	.04	.05	.00	.07	.06	.20
Occupational status	.10	.20	.05	.28	–.05	–.00	.03	.02	–.07	–.04
Leisure opportunities	.06	.11	.05	.27	.19	.20	.10	.07	.05	.02
Social opportunities	.04	.01	.02	–.07	.04	.05	.02	.03	.12	.01
Future time perspective	.02	.05	–.01	.16	.11	.17	.09	.14	.12	.16
Perceived life expectancy	.07	.08	.05	.10	.01	.00	.03	.03	.01	.01
Gender (Ref. = Male)	–.10	–.06	.01	.24	.11	–.03	.12	.20	.12	–.01
Age	.07	.02	.06	.02	–.02	–.03	.03	–.06	–.05	–.04
Health	.06	.04	.04	.04	–.02	–.03	–.03	–.01	–.03	.02
Financial satisfaction	–.08	–.04	–.01	.06	–.02	–.02	.00	.01	–.01	–.01
Life satisfaction	.02	.01	.04	.02	.00	–.00	–.01	.04	.02	.07

Table 5.7: Pairwise correlation matrix couple sample (N = 4,052) (continued).

	11	12	13	14	15	16	17	18	19	20
Support: Continuation of paid work	–									
Support: Self-employment	.52	–								
Support: Occasional work for former employer	.50	.42	–							
Support: Take new courses	.25	.29	.20	–						
Support: Be creative	.05	.05	.10	.24	–					
Support: Resume hobbies	.04	.00	.02	.23	.32	–				
Support: Reconnect with former social contacts	.03	–.02	.02	.26	.31	.69	–			
Support: Spend a lot of time with friends	.00	–.04	.03	.09	.26	.23	.26	–		
Support: Spend a lot of time with family	.05	.05	.05	.25	.39	.22	.25	.38	–	
Support: Do many things with spouse	–.13	–.18	–.10	.01	.12	.22	.23	.30	.23	–
Occupational status	.11	.24	.12	.28	.03	–.02	.03	–.04	.08	–.04
Leisure opportunities	.05	.09	.05	.14	.01	.08	.07	–.03	.02	.00
Social opportunities	.03	.01	.03	–.03	–.01	.02	.01	.10	–.01	.01
Future time perspective	–.03	.01	–.01	.05	.01	.05	.06	.05	.05	.08
Perceived life expectancy	.07	.08	.07	.13	.02	.00	.02	–.01	.06	–.02
Gender (Ref. = Male)	–.06	.06	–.01	.13	.02	.01	–.05	–.12	.09	.01
Age	.03	.01	.06	–.03	–.00	–.03	–.03	–.02	–.05	–.04
Health	.05	.03	.10	.07	–.02	–.00	.01	–.00	.03	.01
Financial satisfaction	.01	.01	.04	.13	.02	–.01	.01	–.01	.04	–.00
Life satisfaction	.01	–.00	.07	.03	–.01	–.01	.01	.04	.03	.05

Table 5.7: Pairwise correlation matrix couple sample (N = 4,052) (continued).

	21	22	23	24	25	26	27	28	29	30
Occupational status	–									
Leisure opportunities	.31	–								
Social opportunities	–.01	.05	–							
Future time perspective	.13	.10	.01	–						
Perceived life expectancy	.16	.11	.05	.12	–					
Gender (Ref. = Male)	.10	.08	–.08	–.00	.12	–				
Age	.04	–.00	–.03	–.02	.08	–.05	–			
Health	.10	.10	.01	.10	.36	.04	.05	–		
Financial satisfaction	.19	.11	.01	.12	.18	.11	.02	.27	–	
Life satisfaction	.05	.08	.02	.13	.29	.04	.08	.50	.37	–

Chapter 6

General Discussion

6.1 | Introduction

The labour force participation of older adults has changed considerably in recent decades: Increasing longevity and shifts in pension policies have led to extended working lives (OECD, 2019b). Furthermore, rising numbers of working women have contributed to greater diversity in the labour force participation of older couples (Statistics Netherlands, 2019b). These developments have fuelled scientific interest in retiring couples. In this dissertation, I aimed to contribute to an emerging line of research which sees retirement as the transition of a couple, rather than an individual (e.g., De Preter et al., 2015; Henkens & Van Solinge, 2002; Loretto & Vickerstaff, 2013; Pienta, 2003). The guiding research question was: *How do couples navigate retirement?* Chapters 2–5 provide an answer by each addressing a more specific sub-question. In this final chapter, I first summarise the main findings from the empirical chapters (section 6.2). Then, I discuss the scientific relevance of the results and evaluate the research approach taken (section 6.3). Section 6.4 considers some limitations of this dissertation and puts forward suggestions for future research. I conclude this dissertation with some final remarks (section 6.5).

6.2 | Summary of Findings

Why singles prefer to retire later

Chapter 2 addressed the question of whether singles prefer to retire later than older workers with a spouse. This was measured by asking participants to indicate their preferred work situation in one year's time. Descriptive results showed that singles had a somewhat weaker preference for retirement over continued employment than older workers with a spouse. Among men, 47% of the married or cohabiting workers and 40% of the single workers preferred to retire. Among women, 40% of the married or cohabiting workers and 36% of the single workers preferred to retire. The differences by relationship status were statistically significant when controlling for important sociodemographic and economic variables, but the effects were small for both genders.

Next, I asked whether the social meaning of work and the absence of spousal pull towards retirement could explain why singles preferred to retire later. The results suggested that singles—and single men in particular—valued the social context of work more than their married or cohabiting counterparts and that this contributed to singles' preference to retire later. However, differences in retirement preferences by relationship status persisted when the importance of work was considered. According to the results of this study, the influence of a spouse explained the remaining differences: Single workers do not have a spouse who might prefer them to retire. Spousal pull led married or cohabiting workers to prefer retirement more strongly than single workers. However, the retirement preferences of singles did not differ from those of workers whose spouse had a neutral attitude toward the workers' retirement.

To conclude, chapter 2 showed that singles had a slight preference to retire later than married and cohabiting individuals. The social meaning of work and the influence of a spouse explained these differences by relationship status.

Spousal influence on workers' early retirement

The results of chapter 2 suggested that spousal pull played an important role in the retirement transition of older workers. Chapter 3 built on this finding and asked why spouses have specific preferences for the worker's retirement. This study focussed on spousal influence on early retirement—i.e., retiring before one has reached public pension age. Descriptive results showed that most spouses had a strong preference for the worker to either continue working (30%) or retire early (24%). More moderate preferences were less common. Spousal preferences for early retirement were statistically associated with altruistic as well as self-interested motives. Concerning altruism, the more stressful the worker's job was and the more concerned spouses were about the worker's health, the stronger they preferred the worker to retire early. Concerning self-interest, the more spouses preferred to be out of the labour market in the future themselves, the stronger they preferred the worker to retire early.

Next to asking why spouses preferred a worker's early retirement, thus studying the origins of spousal influence, chapter 3 also aimed to answer through which mechanisms spousal preferences affected the worker's early retirement decision. Theoretically, a spouse could persuade or pressure workers to retire early. Both mechanisms were found to play a role. In the case of persuasion, workers adapted their preferences to those their spouses had for them and acted on these adapted preferences. In the case of persuasion, workers acted according to their spouses' preferences for them, irrespective of workers' own early retirement preferences.

Overall, chapter 3 showed that spousal influence originated from altruism as well as self-interest and affected workers' decision to retire early through persuasion as well as pressure.

Dual-earner couples' preferences for joint retirement

Chapter 3 found that spouses preferred workers to retire early if the spouse preferred not to work in the future. These results suggested that couples preferred to be jointly inactive in the labour market. Chapter 4 tested this idea more specifically by asking to what extent dual-earner couples wished to synchronise their labour-market exits and retire at the same time. Both members of a couple could indicate their preference to retire at approximately the same time as their spouse. Descriptive results showed that 46% of the male and 45% of the female dual-earners stated that retiring jointly was important or very important to them. At the couple level, 31% of the couples agreed that joint retirement was important or very important. In 39% of the cases, both spouses indicated a neutral attitude or stated that joint retirement was unimportant or very unimportant. The remaining 30% of the couples disagreed on the importance of joint retirement.

Given that not all dual-earner wished to retire jointly and that they disagreed on the desirability of joint retirement quite often, I further asked which factors influenced whether male and female spouses wished to follow individual or joint paths during their retirement and to what extent spouses influenced each other's preferences for joint retirement. The results indicated that the more attached dual-earners were to their work, the less likely they were to prefer joint retirement. In contrast, a greater relationship attachment was associated with a stronger preference to retire jointly. Moreover, spouses strongly influenced each other's preferences to retire jointly or not.

To conclude, the preference for joint retirement was not universal among dual-earners but depended on their attachment to work and the relationship. Spouses strongly influenced each other's preferences to retire jointly, but some dual-earner couples nonetheless did not reach a shared opinion on the desirability of joint retirement.

Workers' plans for activities in retirement

Chapter 3 and chapter 4 suggested that spouses expect older workers to spend more time with them in retirement. Building on these findings, chapter 5 took a broader perspective and asked which activities older workers planned to engage in once they retired. I focused on three broad types of activities: bridge employment, self-developmental leisure, and social-leisure. Bridge employment referred to plans to keep doing some form of paid work in retirement. Self-developmental leisure encompassed activities that either reinforce and develop pre-existing skills or train new skills and knowledge. Social leisure referred to plans to spend time with other people in retirement. Participants could indicate whether they had no, vague, or clear plans for specific activities in these three domains. Descriptive results showed that most older workers had no plans for any kind of bridge employment, such as the continuation of paid work, self-employment, or occasional work for their former employer. Plans for self-developmental leisure depended on the specific activity. For example, almost half of the older workers had clear plans to resume old hobbies, but only a few had clear plans to take new courses. Older workers also had mixed plans for social leisure, such as reconnecting with former social contacts and spending time with family, friends, and one's spouse. The most popular of these social activities was doing a lot of things with one's spouse.

Chapter 5 also asked how spousal support for bridge employment, self-developmental leisure, and social leisure impacted older workers' plans for these types of activities. The results showed that workers were more likely to plan for bridge employment and self-developmental leisure if their spouse supported these types of activities. Interestingly, spousal support for either self-developmental leisure or social leisure negatively affected older workers plans for bridge employment. Clearly, spousal support stimulated older workers to develop plans of how to stay active in retirement.

Altogether, chapter 5 showed that almost all older workers who had a spouse planned to spend more time with them upon retirement and that older workers' plans for retirement activities were generally associated with their spouse's support for these plans.

6.3 | Scientific Relevance

The main aim of this dissertation was to paint a more in-depth picture of spousal influence in retiring couples. In this section, I discuss the scientific relevance of the findings summarised above and reflect on the research approach. To recall, this approach was characterised as follows:

1. Comparing the retirement preferences of older workers with and without a spouse.
2. Taking the spouse's perspective on workers' retirement and viewing them as an actor in the process.
3. Investigating spousal influence on various aspects of the retirement transition.

Retiring couples versus retiring singles

First, this dissertation compared the retirement preferences of older workers with and without a spouse. The idea behind this approach was that having a spouse affects the context in which older workers retire and may thus impact the transition. In the retirement literature, singles have often been found to retire later than married or cohabiting older workers (e.g., Lee, 2017; Van Solinge & Henkens, 2014). When testing this effect in chapter 2, I found statistically significant, but small differences between the retirement preferences of single workers on the one hand and married and cohabiting workers on the other. Differentiating between divorced, widowed, and never-married singles did not affect these results. Previous research found that the effect of marital status differed between models focussing on intentions and behaviour (Damman et al., 2015). It is, thus, possible that differences between workers with and without a spouse would have been larger if retirement behaviour, rather than preferences, had been studied. Chapter 2 further showed that the somewhat stronger social meaning work had for singles than for married and cohabiting workers and the absence of a spouse who could pull workers out of the labour force explained any differences in retirement preferences. Altogether, these results suggested that retirement preferences did not differ much by marital status and that singles had social relationships outside the work setting that fulfilled a similar function as a spouse. According to the linked lives principle from the life course perspective, an individual's life is interwoven with the lives of significant others (Elder & Giele, 2009). For most people, a spouse is their closest social relation, particularly at an older age (Huszti et al., 2013). However, people also form significant connections to other individuals. The results of chapter 2 suggested that singles have a social network outside the work setting that compensates for some of the regular social contact a spouse provides. This notion is supported by previous research on singlehood which shows that singles often have a rich social network (Klinenberg, 2012). Singles may be socially as well integrated as

workers with a spouse (DePaulo & Morris, 2005). However, it is reasonable to assume that the social influence of a spouse is stronger and perhaps qualitatively different from that of a significant other who does not share one's household. First, a spouse's life is more strongly affected by an older worker's retirement because it inevitably affects their daily surroundings. Thus, a spouse is strongly motivated to influence the decision. Second, a spouse has more opportunity to affect an older worker's retirement transition, due to the shared household. In this sense, the couple dyad provides an interesting case to study social influence on the retirement decision.

The spouse's perspective

This dissertation intended to improve our understanding of why and how a spouse influences older workers' retirement transition by taking the spouse's perspective. Chapters 2–5 showed that spousal preferences, as indicated by the spouse, considerably affected workers' preferences, plans, and behaviour. This extended findings from earlier studies that relied on workers' perceptions of their spouses' preferences (Henkens & Tazelaar, 1994, 1997; Van Dam et al., 2009). Workers do not necessarily know their spouses' preferences (Kenny & Acitelli, 2001). Directly asking spouses about their preferences painted a more precise picture of the role a spouse plays in older workers' retirement.

Chapter 3 and 4 took this multi-actor approach one step further by also investigating the factors that affected spousal preferences. Asking both members of a couple about their perceptions and preferences, allowed me to formulate and test theoretically new hypotheses about the origins of spousal influence. These chapters, thus, provided insights into why spouses affect workers' retirement transition. Moreover, chapter 3 shed some light on the mechanisms of spousal influence.

Chapter 3 specifically zoomed in on spousal influence on workers' early retirement. Asking spouses about their perceptions of workers' health, their preferences for their own future work status, and their preferences for workers' early retirement, allowed me to test the theoretical reasoning that spouses can be motivated by altruism as well as self-interest when influencing an older worker's decision to retire early. The results of chapter 3 provided support for this hypothesis: Both altruistic and self-interested factors played a role in determining spouses' preferences for workers' early retirement. The multi-actor approach taken in this chapter went beyond previous studies that focussed on spouse-related reasons for workers' retirement intentions and behaviour, such as the effects of spousal work status and health (Denaeghel et al., 2011; Pienta & Hayward, 2002; Radl & Himmelreicher, 2015). Through its theoretical focus on the origins of spousal influence, chapter 3 also extended the few previous studies that were based on multi-actor data (Henkens, 1999; Szinovacz & DeViney, 2000). Another theoretical advancement was possible because data were available on older workers' preferences as well as their early retirement behaviour. This allowed me to hypothesise and test two mechanisms of spousal influence. Theoretically, I expected

that a spouse might persuade workers to prefer early retirement in accordance with the spouse's preference and then act accordingly. Moreover, a spouse might also pressure workers to retire according to the spouse's preference, irrespective of workers' preferences. Chapter 3 suggested that spousal influence could indeed run via both persuasion and pressure. Focussing on the spouse's perspective in chapter 3 revealed that spousal influence on workers' early retirement behaviour is a complex process in which altruism and self-interest are important factors and that is likely to take the form of persuasion as well as pressure.

Chapter 4 investigated dual-earners' preferences to retire jointly from a multi-actor perspective. Asking both members of dual-earner couples about their preferences allowed me to test the assumption that men and women prefer to exit the labour force at approximately the same time. The results showed that the wish to retire jointly was far from universal among dual-earner couples and that some dual-earner couples disagreed on the desirability of joint retirement. Couples who prefer to retire individually rather than jointly may be seen in the light of individualized marriages. Such marriages focus on each spouse's personal growth (Cherlin, 2020). They are not based on the enjoyment of forming a family per se. These findings and considerations shed new light on previous research on joint retirement, which was limited to studying expectations (e.g., Ho & Raymo, 2009) and behaviour (e.g., Kridahl & Kolk, 2018). The methodological approach in chapter 4 also made it possible to theoretically argue which factors may affect preferences to retire jointly. Previous studies primarily focused on the effect of structural factors, such as the age difference between spouses or the financial situation of the couple (e.g., Gustafson, 2017). I was able to extend this by psychological factors. As hypothesised, the results showed that dual-earners more strongly preferred joint retirement if they were only weakly attached to their work, or strongly attached to their relationship. The findings with regard to spousal influence seemed to somewhat contradict the descriptive findings. On the one hand, the share of couples who either disagreed on the desirability of joint retirement or in which couples agreed that it was not a priority was surprisingly large, suggesting an individualised process. On the other hand, dual-earners strongly influenced each other's preferences for joint retirement, suggesting a joint process. Thus, in some cases, spouses may make the joint decision to retire individually. In other cases, spouses may decide individually but happen to retire at the same time. This means that spousal influence cannot necessarily be inferred from the resulting behaviour. Focussing on the perspective of both spouses in chapter 4 revealed that joint retirement is a process that is complicated by the interplay between coupled decision making and coupled behaviour. Throughout the chapters of this dissertation, the approach to view the spouse as an actor in the retirement process of older workers generated valuable new insights into how and why spouses influence the retirement transition.

Various aspects of the retirement transition

The third guiding idea of this dissertation was to take a broad view on retirement. Chapters 2–5 investigated spousal influence on various aspects of the transition, namely when older workers retire, how they retire, and what they retire to. There is a broad body of knowledge on *when* older workers retire (for reviews, see Fisher et al., 2016; Scharn et al., 2018). Chapters 2 and 3 extend this literature by investigating the role of a spouse in the timing of retirement. While chapter 2 studied the preference to retire more generally, chapter 3 specifically zoomed in on the decision to retire early—meaning before reaching the public pension age. Both chapters showed that spousal preferences contributed to the timing of older workers' retirement. Chapter 4 investigated *how* dual-earner couples preferred to retire: jointly or individually. Couples were found to approach retirement as a joint decision-making process, but this did not necessarily lead to a preference to synchronise retirement. Some couples agreed that they preferred to retire individually rather than jointly. To my knowledge, chapter 5 was the first study to investigate spousal influence on *what* older workers plan to retire to. This chapter investigated spousal support for planned activities in retirement. Planning for the future provides people with a sense of control, which helps to negotiate challenges and demands (Lachman & Firth, 2004). Thus, it is not surprising that retirement planning has been shown to affect retirement satisfaction, adjustment, health, and well-being (Earl, Bednall, et al., 2015; Noone et al., 2009; Quick & Moen, 1998). Given this important function of retirement plans, it is crucial to know the impact a spouse can have on them. Chapter 5 showed that a spouse affected what older workers planned to retire to—meaning which activities they planned to engage in once they retired. Spousal support affected the decision to continue or restart working in retirement. Moreover, older workers were more likely to plan to engage in self-developmental activities in retirement if their spouse supported this. Overall, spousal influence affected when older workers retired, but also how they retired and what they retired to. Taking the spouse's perspective added insights to each of these aspects of retirement.

6.4 | Directions for Future Research

The research approach taken in this dissertation helped to paint a more in-depth picture of the role a spouse plays in older workers' retirement transition. Nonetheless, some questions regarding retirement in a couple context remain, and others are raised by the findings of this dissertation.

First, this dissertation studied heterosexual married and cohabiting couples but paid little attention to the different legal constellations that exist within this group or to other types of relationships. In the Netherlands, there are hardly any legal differences between marriage and registered partnership (Perelli-Harris & Sánchez Gassen, 2012). However, there are relevant differences between couples who are either married or registered and those who are not. With regard to occupational pensions, legal unions are automatically registered, and spouses acquire rights to survivor's pension. Older workers can also decide to exchange some of their own rights

to the benefit of their spouse. Under strict conditions, such options are also available to other types of unions. However, the automaticity of linking retirement benefits for couples who are in some type of legal union means that they are prompted to think about each partner's retirement together. This is not necessarily the case for couples who are neither married nor registered.

There are also other types of couples besides those studied in this dissertation. Each of these may face specific challenges when approaching retirement and the role the romantic partner plays in the transition may differ from that in married and cohabiting couples. One group that I did not study here, but that deserves specific attention are same-sex couples. With the introduction of same-sex marriage in the Netherlands in 2001 and, more recently, in other Western countries, it has become easier to compare homosexual couples to heterosexual couples. Questions arise as to whether processes of spousal influence are similar in these couples. Same-sex couples also provide a welcome opportunity to test whether the findings of this dissertation can be generalised to couples with different gender compositions. Same-sex couples may also be particularly suited to study gender differences in spousal influence. Any conclusions about the effect of gender in heterosexual couples are always limited by the fact that a female worker, by definition, has a male spouse and vice versa. This dissertation found only limited support for gender differences in spousal influence. Still, the gender effects that I found may be understood better if they were also tested among same-sex couples. Besides the obvious difference in gender composition, homosexual couples also often have a larger age difference between partners than heterosexual couples (Statistics Netherlands, 2019f). The age difference between partners is an important factor in the literature on retiring couples in general and joint retirement in particular. Thus, it is interesting to see whether couples, who cannot realistically expect to retire at the same time still approach retirement as a joint decision.

Another group that may be interesting to study explicitly are older workers in living-apart-together (LAT) relationships. This type of relationship has become increasingly popular among more recent cohorts of older adults. It is particularly common among individuals who were divorced or widowed multiple times or who were older when their last union dissolved (De Jong Gierveld, 2004). LAT relationships combine intimacy with autonomy and flexibility (Broese Van Groenou, Te Riele, & De Jong Gierveld, 2019). These characteristics raise the question of how influential a partner is in such relationships when it comes to decisions surrounding retirement. All in all, this dissertation clearly shows that a spouse influences older workers' retirement transition. Future research is necessary to investigate the heterogeneity in spousal influence that is due to the variety of possible couple constellations.

Second, the results with regard to joint retirement shed new light on previous research into this phenomenon. The findings challenge the general assumption that dual-earner couples wish to retire at approximately the same time. In the future, it might be insightful to ask dual-earner

couples who are found to enter retirement individually whether they did so because they could not afford joint retirement or because they did not want to retire simultaneously. Moreover, this dissertation raises an interesting new hypothesis, namely that a joint retirement decision-making process does not necessarily lead to joint behaviour. Individualised paths into retirement may result from individual decisions by each spouse, or from a joint decision. Comparably, synchronised paths into retirement may result from a joint decision, but they may also come about if each spouse individually decides about their own retirement transition. The various constellations of individual versus joint retirement decision-making processes and behaviour can provide further insights into the nature of retirement in a couple context.

A perspective that views joint decision making and joint behaviour separately may also prove fruitful with regards to adaptation to retirement. Some previous studies found that men and women are more satisfied with retirement if their spouse is retired as well (Szinovacz & Davey, 2005), while others found no such effect (Sohier, Van Ootegem, & Verhofstadt, 2020). The consequences of joint retirement on couples' well-being may differ depending on what led to the synchronisation.

Third, future research could extend this dissertation by more closely zooming in on the influencing process. Although I showed that spousal influence plays an important role in older workers' retirement transition, I did not investigate how this influence arose in day-to-day interactions or how both members of a couple perceived spousal influence. Previous research suggests that older workers are aware of their spouse's influence (Henkens & Van Solinge, 2002; Smith & Moen, 1998). Spousal influence does, thus, not go unnoticed by couples. However, the studies presented in this dissertation showed that a spouse may have multiple motives to influence older workers' retirement transition. It is unclear to which degree older workers know about their spouse's motives to influence the worker's retirement transition. A spouse's motives, or older workers' perceptions thereof, might affect the effectiveness of a spouse's attempt to influence older workers' retirement. This dissertation provided some first evidence that spousal influence can occur via both persuasion and pressure. However, the methodological approach chosen did not allow me to disentangle these two mechanisms completely. Some preliminary qualitative evidence suggests that older workers may feel pressured into retirement by their spouse (Wanka, 2019). A qualitative multi-actor approach could be fruitful to achieve a better understanding of the different forms spousal influence can take and how older workers and their spouse experience these.

Fourth, besides changing labour force participation at the couple level, the share of singles in the older working population is also increasing. Nowadays, almost one in five older workers is single (Eurostat, 2019). The share of singles in the labour force is likely to rise in the future, due to their increasing share in the older Dutch population in general. From 1970 up until well into the new millennium, the share of individuals aged 60–64 who did not have a spouse due to

widowhood, divorce, or because they never married was around 24% (Statistics Netherlands, 2019c). However, the share of singles has increased noticeably since 2008. While in 2009 about every fourth individual aged 60–64 was single, this has risen to almost every third in 2019 (Statistics Netherlands, 2019c). The findings of this dissertation with regard to the difference between retiring singles and retiring couples suggest that these groups may differ less from one another than might be assumed. Previous research also suggests that, while a spouse may be the most important social contact to influence the decision to retire, other close contacts also clearly affect the decision (Litwin & Tur-Sinai, 2015). Thus, future research should investigate the social influence singles experience from the close ties in their social network. It would be interesting to see whether the origins and mechanisms of influence are comparable to those in couples, whether they are noticeably weaker, and whether some aspects are specific to the couple context.

Next to a general increase in the number of older singles, individuals are also increasingly likely to divorce at an older age. In 2018, the average age at divorce was 48 years for men and 44 years for women (Statistics Netherlands, 2019e). Thus, older workers who expect to retire in a couple context may find themselves approaching the retirement transition as divorcees instead. Workers who divorce at older ages face the double burden of adapting to the loss of their spouse and navigating the retirement transition under changed circumstances. Future insights into their precarious position may help to find ways to protect older workers against negative effects of recent divorce on the retirement transition.

Lastly, the retirement context in the Netherlands is changing. Pension reforms, targeted at prolonging working lives, affect the financial security that retirement provides. Thus, future generations of older workers are likely to be more attached to the labour force due to financial necessity. At the same time, workers might be better equipped to work until older ages due to improvements in education and health over recent cohorts. Continued research is needed to see how the changing retirement context affects processes of social influence in retiring couples in the future.

6.5 | Concluding Remarks

The main conclusion from the empirical chapters of this dissertation is that spousal influence affects various aspects of the retirement transition. A spouse can pull older workers out of the labour force, convince them to retire at the same time as the spouse, and stimulate them to look ahead and plan for their retirement lifestyle. Spouses can be motivated to exert this influence by a complex mix of wishes to bring about what they feel is best for the worker and themselves. Such wishes may arise from factors in both the home and the work domain. Moreover, spouses are likely to employ various forms of social influence. Future cohorts of older workers will be confronted

with the developments in relationship dynamics and pension policies discussed above. It remains to be seen to what extent the specific findings of this dissertation are generalisable to them.

Chapter 7

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Nederlandse Samenvatting
Dankwoord
About the Author

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Nederlandse Samenvatting

Twee ontwikkelingen hebben in de afgelopen decennia de samenstelling van de beroepsbevolking ingrijpend veranderd. Ten eerste vergrijst de Nederlandse bevolking—net als in veel andere landen—als gevolg van een laag geboortecijfer en een toenemende levensverwachting. Een belangrijk instrument om het pensioenstelsel desondanks stabiel en betaalbaar te houden wordt doorgaans gezien in beleid dat gericht is op langer doorwerken. Het is dan ook niet verwonderlijk dat de arbeidsdeelname van werknemers tussen 60 en 65 jaar sterk is toegenomen. Ten tweede stijgt de arbeidsdeelname van vrouwen al tientallen jaren. Recente stijgingen zijn vooral te wijten aan vrouwen die blijven werken als zij kinderen krijgen of op een later moment herintreden. Bovendien werken vrouwen in Nederland steeds vaker tot op hogere leeftijd. Hierdoor zijn er ook op latere leeftijd steeds meer koppels waar beide partners werken. Terwijl de vergrijzing maatschappelijke en wetenschappelijke belangstelling voor pensionering in het algemeen heeft aangewakkerd, heeft het toenemende aantal oudere vrouwen op de arbeidsmarkt de aandacht getrokken voor de specifieke aspecten van pensionering van vrouwen en koppels. Pensionering wordt niet langer gezien als individuele beslissing van een mannelijke kostwinner, maar van koppels die steeds vaker als tweeverdieners hun pensioen tegemoet gaan. Dit proefschrift bouwt voort op wetenschappelijk onderzoek dat pensionering in een koppelcontext wil begrijpen. De centrale onderzoeksvraag is dan ook: *Welke rol speelt een partner in de pensioneringstransitie van werknemers?*

Onderzoek naar de pensioentransitie in een koppelcontext is om verschillende redenen relevant. Ten eerste is meer dan 70% van de 60- tot 65-jarigen getrouwd. De groep ouderen met een partner is echter heterogeen. De samenstelling van koppels is in het afgelopen decennium diverser geworden. Er zijn bijvoorbeeld steeds meer hertrouwde of ongehuwde koppels. Daarnaast bestaat er ook variatie in de arbeidsdeelname op koppelniveau. Tegenwoordig hebben zowel mannelijke als vrouwelijke werknemers ofwel een werkende of niet werkende partner wanneer zij de pensioengerechtigde leeftijd bereiken. Gegeven het grote aantal oudere koppels en de heterogeniteit in deze groep is het interessant om te onderzoeken of een partner de arbeidsdeelname aanmoedigt of juist ontmoedigt en wanneer aan- of ontmoediging plaatsvindt.

Ten tweede kunnen werkgevers profiteren van inzichten in de pensioentransitie van koppels. In een vergrijzende maatschappij is het voor hen relevant om te weten wat werknemers beweegt. Werkgevers die weten welke factoren bijzonder belangrijk zijn voor de beslissing van werknemers om (vroegtijdig) met pensioen te gaan kunnen hier gericht op inspelen en werknemers eventueel over de streep trekken om langer door te werken. Ook partners zouden gevoelig kunnen zijn voor bepaalde aspecten van het werk, zoals de stress die werkgevers ervaren, gezondheidsrisico's op het werk, of de werktijden. Als uit onderzoek blijkt dat aspecten zoals deze de houding van partners

beïnvloeden zouden werknemers hier extra aandacht aan kunnen besteden door deze aspecten te veranderen zodat partners meer geneigd zijn langer doorwerken te steunen.

Ten derde kan het voor werknemers met een partner voordelig zijn om te begrijpen hoe hun partner de besluitvorming rondom pensionering beïnvloedt en welke motieven hun partner kan hebben om invloed uit te oefenen. Mensen voelen zich vaak bijzonder nauw met hun partner verbonden. Over het algemeen kent een partner de oudere werknemer en zijn of haar situatie goed en kan hem of haar dus waardevolle informatie bieden. Om effectief gebruik te maken van de inbreng van hun partner moeten werknemers de rol van de partner erkennen en de motieven die hij of zij zou kunnen hebben om hun pensionering te beïnvloeden kennen.

Onderzoek naar pensionering is een interdisciplinair studieveld. In meerdere sociaalwetenschappelijke disciplines wordt er in meer of mindere mate aandacht besteed aan de partner. Gangbaar onderzoek bestudeert daarbij vooral de effecten van kenmerken van de partner op het gedrag rondom pensionering. Economen richten zich bijvoorbeeld grotendeels op tijd en geld als voornaamste hulpbronnen. Onderhandelingsprocessen en voorkeuren worden in economisch onderzoek doorgaans verondersteld, maar niet gemeten. Sociologen steken hun onderzoek vaak in vanuit het doel om ongelijkheid te verklaren. Hierbij wordt ingezoomd op kenmerken van de partner die de pensioentransitie van een oudere werknemer zouden kunnen begunstigen of belemmeren. De arbeidsdeelname van de partner en zijn of haar opleidingsniveau en gezondheid worden vaak onderzocht als relevante factoren. De psychologische en gerontologische literatuur wordt gekenmerkt door een belangstelling voor houdingen, voorkeuren en intenties. Naast kenmerken en gedrag wordt er dus ook gekeken naar subjectieve belevingen van zowel de werknemer als zijn of haar partner. Dit proefschrift is opgezet vanuit een sociologisch en gerontologisch perspectief. De specifieke onderzoeksaanpak wordt hieronder besproken, gevolgd door de belangrijkste bevindingen van de empirische studies. Deze samenvatting eindigt met de belangrijkste conclusies en een reflectie op de gekozen onderzoeksaanpak.

Onderzoeksaanpak

Het doel van dit proefschrift is om een beter begrip te krijgen van de rol die een partner speelt in de pensioentransitie van oudere werknemers. Kenmerkend voor de gevolgde aanpak om dit doel te bereiken is dat:

1. de pensioenvoorkeuren van oudere werknemers met en zonder partner met elkaar worden vergeleken;
2. het perspectief van de partner wordt bestudeerd en de partner wordt gezien als actor in het pensioneringsproces van werknemers;
3. de invloed van een partner op verschillende aspecten van de pensioentransitie wordt onderzocht.

Om inzicht te krijgen in de rol die een partner speelt bij de pensionering van werknemers, is het allereerst belangrijk om te begrijpen hoe de pensioentransitie verschilt tussen oudere werknemers met en zonder partner. Hierbij is een basisprincipe van het levensloopperspectief belangrijk. Het *linked lives*-principe stelt dat het leven van elk individu verbonden is met het leven van belangrijke anderen. De meeste mensen voelen zich bijzonder nauw verbonden met hun partner, vooral op oudere leeftijd. Volgens het principe van verbondenheid heeft alleen al het hebben van een partner invloed op de pensionering van oudere werknemers. De verschillen tussen een context met en zonder partner vormen de basis voor de interpretatie van studies naar de invloed van specifieke kenmerken of houdingen van een partner. Daarom probeer ik in hoofdstuk 2 antwoord te geven op de vraag of de pensioenvoorkeuren van oudere werknemers met een partner verschillen van die van alleenstaande oudere werknemers en hoe deze verschillen kunnen worden verklaard.

Ten tweede kan de invloed van een partner op de pensioentransitie van werknemers alleen adequaat worden bepaald als rekening wordt gehouden met het perspectief van de partner. Het principe van verbondenheid wordt extra kracht bijgezet door zowel de oudere werknemer als zijn of haar partner als *actor* in het pensioneringsproces te zien. Het uitgangspunt is daarbij dat een werknemer en zijn of haar partner onderling afhankelijk zijn en elkaar kunnen beïnvloeden bij de pensioneringsbeslissing van de werknemer. Op die manier wordt een partner niet alleen gezien als een passief onderdeel van de sociale context waarin werknemers individueel over hun pensionering beslissen. Als de partner als actor wordt gezien is het mogelijk om ook psychologische aspecten van de koppelcontext te onderzoeken. Dit doe ik in alle vier empirische hoofdstukken van dit proefschrift door het effect van voorkeuren van de partner op de pensionering van werknemers te bestuderen.

Als de actieve rol van een partner in de pensioentransitie van werknemers serieus wordt genomen betekent dit ook dat onderzoek nodig is naar de oorsprong van de voorkeuren van de partner. Daarom bestudeer ik in hoofdstuk 3 onder welke omstandigheden partners een voorkeur ontwikkelen voor het vervroegde uittreden van de werknemer. In hoofdstuk 4 beperk ik me tot tweeverdienerskoppels en de factoren die van invloed zijn op hun voorkeur om tegelijkertijd met pensioen te gaan.

Ten derde is het, om breder inzicht te krijgen in de rol die een partner speelt bij de pensionering van werknemers, belangrijk om te kijken naar de invloed van een partner op verschillende aspecten van de transitie. De pensioentransitie houdt niet alleen het tijdstip van pensionering in, maar ook hoe men die transitie vormgeeft en wat men als gepensioneerde gaat doen. Ik bestudeer *wanneer* oudere werknemers met pensioen (willen) gaan door te kijken naar hun voorkeuren voor pensionering naar leeftijd (hoofdstuk 2) en naar feitelijke vervroegde uittreding (hoofdstuk 3). In hoofdstuk 4 onderzoek ik *hoe* tweeverdienerskoppels met pensioen gaan, namelijk of zij wel of niet een voorkeur hebben om gelijktijdig uit te treden. In hoofdstuk 5 bestudeer ik *wat* oudere

werknemers van plan zijn om als gepensioneerde te doen. Hier kijk ik naar de invloed van een partner op de activiteiten die oudere werknemers willen ontplooien.

Om de centrale onderzoeksvraag te bestuderen zijn data van de eerste ronde van de NIDI Pension Panel Study (NPPS) geanalyseerd. De vragenlijst werd in 2015 afgenomen onder meer dan 6,000 werknemers tussen de 60 en 65 jaar die aangesloten waren bij een van de volgende pesnioenfondsen: ABP, PfZW, BpfBouw. De NPPS is een unieke dataset en bijzonder geschikt voor de hierboven geschetste onderzoeksaanpak. Ten eerste omvat de steekproef zowel oudere werknemers met als zonder partner, waardoor de mogelijkheid bestaat deze twee groepen te vergelijken. Ten tweede werden, indien van toepassing, ook gegevens verzameld van de partner van elke deelnemende oudere werknemer. Partners werden over hun eigen pensioentransitie ondervraagd en over hun houding tegenover de pensionering van de oudere werknemer. Hierdoor kan een groot aantal koppels worden bestudeerd, waarbij multi-actor data beschikbaar zijn. Ten derde werden oudere werknemers en hun partners ondervraagd over verschillende aspecten van de pensionering. Er werd onder meer gevraagd naar de voorkeuren voor het tijdstip van pensionering van de werknemer, de voorkeuren voor gelijktijdig uittreden en plannen ofwel ondersteuning voor activiteiten die werknemers als gepensioneerde plannen te ontplooien. Aanvullende administratieve gegevens maken het mogelijk om ook pensioneringsgedrag te bestuderen.

De maatschappelijke context waarbinnen de hier bestudeerde cohorten hun pensioengerechtigde leeftijd tegemoet gaan wordt gekenmerkt door een vergrijzende bevolking en een stijgende arbeidsdeelname van getrouwde of samenwonende vrouwen. De vergrijzing uitte zich in 2015 in een historisch groot aandeel (18%) 65-plussers aan de Nederlandse bevolking. Daarnaast werd voorspeld dat mannen die in 2015 de leeftijd van 65 jaar bereikten gemiddeld nog eens bijna 19 jaar zouden leven en 65-jarige vrouwen zelfs 21 jaar. Wat betreft de arbeidsdeelname van getrouwde of samenwonende vrouwen was deze voor 60-jarige vrouwen die tussen 1950 en 1954 zijn geboren bijna 5 keer zo groot als die van 60-jarige vrouwen die tussen 1930 en 1934 zijn geboren. Hierdoor was het aandeel mannen dat op 60-jarige leeftijd een werkende partner had in de geboortecohorten 1950–1954 zo groot als in geen eerder cohorten, namelijk 76%. Zowel de vergrijzing als de gestegen arbeidsdeelname van vrouwen weerspiegelen zich in het Nederlandse pensioenbeleid. Met het doel het pensioenstelsel ondanks de vergrijzing stabiel en betaalbaar te houden is het beleid de afgelopen decennia drastisch verandert. Daarnaast werd in 1995 besloten om de AOW-partnertoeslag af te schaffen en zo het recht op AOW te individualiseren. De cohorten in de NPPS hebben de verschuiving van een cultuur van vervroegd uittreden naar een focus op steeds langer doorwerken meegemaakt. Zij zijn de eerste cohorten voor wie alle collectieve regelingen voor vervroegde uittreding werden stopgezet en wiens partner niet langer in aanmerking komt voor de AOW-partnertoeslag. Bovendien zagen deze cohorten hun eigen AOW-leeftijd steeds verder opschuiven. Eerder onderzoek op basis van de NPPS heeft laten zien

dat deelnemende werknemers gemiddeld verwachten twee jaar later met pensioen te kunnen gaan dan gewenst. Veel deelnemers aan de NPPS zijn boos over de verhoging van de pensioenleeftijd. Deze boosheid speelt vooral bij werknemers die meer dan 45 jaar in dienst zijn of die door gezondheidsklachten in hun werk worden belemmerd.

De pensioentransitie van werknemers met en zonder partner

In hoofdstuk 2 probeer ik antwoord te geven op de vraag of de pensioenvoorkeuren van oudere werknemers met een partner verschillen van die van oudere werknemers zonder partner. In de literatuur werd eerder gevonden dat alleenstaande werknemers op een hogere leeftijd met pensioen gaan dan getrouwde of samenwonende oudere werknemers. De resultaten van hoofdstuk 2 onderstrepen deze eerdere bevindingen. Van de mannen gaf 47% van de gehuwde of samenwonende en 40% van de alleenstaande 60-plus werknemers aan binnen een jaar te willen stoppen met werken. Van de vrouwen gaf 40% van de gehuwde of samenwonende en 36% van de alleenstaande 60-plus werknemers aan binnen een jaar te willen stoppen met werken. Deze verschillen tussen de pensioenvoorkeuren van oudere werknemers met en zonder partner zijn statistisch significant, maar klein. De verschillen blijken deels verklaard te kunnen worden door de iets sterkere sociale betekenis die werk voor alleenstaanden heeft en door de afwezigheid van een partner die een werknemer stimuleert eerder uit te treden. Alleenstaanden verwachten de sociale contacten op het werk en de dagelijkse structuur meer te zullen missen dan mensen met een partner. Daarnaast heeft een partner die wil dat de werknemer stopt met werken grote invloed op de wens van de werknemer om binnen een jaar met pensioen te gaan.

Het perspectief van de partner

Hoofdstuk 3 bestudeert de invloed van een partner op de timing van pensionering van werknemers. Partners worden gevraagd naar hun perceptie van de gezondheid van de werknemer, hun voorkeuren voor hun eigen toekomstige werkstatus en hun voorkeuren voor de timing van pensionering van de werknemer. Daarnaast wordt gekeken naar de stress die de werknemer op het werk ervaart, zijn of haar gezondheid, de gezondheid van de partner en de relatiekwaliteit. Door deze veelheid van factoren te bestuderen, kan ik het theoretische argument testen dat partners zowel door altruïsme als door eigenbelang gemotiveerd kunnen zijn bij hun eigen voorkeuren over de pensionering van hun partner. De resultaten ondersteunen deze hypothese: Zowel altruïsme als eigenbelang bepaalt de voorkeuren van partners voor vervroegde uittreding van de werknemer. Door de theoretische focus op de oorsprong van deze invloed levert hoofdstuk 3 nieuwe inzichten. Verder maak ik onderscheid tussen twee mechanismen van sociale beïnvloeding: overreding en sociale druk. Aan de ene kant laten de resultaten van hoofdstuk 3 zien dat werknemers hun pensioenvoorkeur aanpassen aan de voorkeur van hun partner en vervolgens dienovereenkomstig handelen. Dit duidt op overreding door de partner. Aan de andere kant tonen de resultaten ook dat werknemers volgens de voorkeur van hun partner handelen, ongeacht hun eigen voorkeur. Dit duidt op sociale druk door de partner. Al met al laat de focus op het perspectief van de partner

in hoofdstuk 3 zien dat de invloed van een partner op de beslissing om uit te treden een complex proces is. Tijdens dit proces spelen altruïsme en eigenbelang van de partner een belangrijke rol en kan de sociale invloed de vorm van zowel overreding als druk aannemen.

Hoofdstuk 4 onderzoekt tweeverdieners en de factoren die van invloed zijn op hun voorkeur om gelijktijdig met pensioen te gaan. De resultaten laten zien dat de wens om gelijktijdig te stoppen met werken verre van universeel is en dat sommige koppels het niet eens zijn over de wenselijkheid van gelijktijdige pensionering. Van de mannelijke tweeverdieners verklaarde 46% dat gelijktijdig met pensioen gaan voor hen belangrijk of zeer belangrijk was. Onder vrouwelijke tweeverdieners was dit 45%. Op koppelniveau blijkt dat 31% van de koppels het erover eens was dat gelijktijdig met pensioen gaan belangrijk of zeer belangrijk is. In 39% van de gevallen gaven beide leden van het koppel aan hier neutraal tegenover te staan of verklaarden ze dat gelijktijdig met pensioen gaan onbelangrijk of zeer onbelangrijk is. De overige 30% van de koppels was het niet eens over het belang van gelijktijdige pensionering. Door de onderzoeksaanpak in hoofdstuk 4 is het mogelijk om theoretisch te beargumenteren welke factoren van invloed kunnen zijn op de voorkeuren om gelijktijdig met pensioen te gaan. Eerdere studies richten zich vooral op het effect van structurele factoren, zoals het leeftijdsverschil tussen partners of de financiële situatie van het koppel. Hoofdstuk 4 breidt dit uit met sociologische en psychologische factoren. Zoals verwacht suggereren de resultaten dat tweeverdieners sterker de voorkeur geven aan gelijktijdige pensionering naarmate zij minder gehecht zijn aan hun werk of juist sterker gehecht zijn aan hun relatie. De bevindingen met betrekking tot de invloed van de partner laten zien dat koppels hun pensionering als gezamenlijk besluitvormingsproces benaderen. Dit hoeft echter niet per se te leiden tot de voorkeur om gelijktijdig met pensioen te gaan. Tweeverdieners kunnen gezamenlijk tot de beslissing komen dat zij de voorkeur geven aan individuele pensioentransities (‘*agree to disagree*’).

Verschillende aspecten van de pensioentransitie

In de hoofdstukken 2-5 wordt de invloed van een partner op verschillende aspecten van de pensioentransitie onderzocht. Specifiek onderzoek ik in de empirische hoofdstukken wanneer oudere werknemers met pensioen (willen) gaan, hoe zij die transitie vormgeven en wat zij van plan zijn om als gepensioneerde te gaan doen. De resultaten van hoofdstukken 2-4 zijn hierboven beschreven. Hoofdstuk 5 gaat in op de activiteiten die oudere werknemers van plan zijn om als gepensioneerde te ontplooien. Uit de resultaten blijkt dat de meeste oudere werknemers niet van plan zijn om na hun pensionering nog enige vorm van werk te (blijven) doen. Bijvoorbeeld heeft maar 5% van de werknemers duidelijke plannen en 24% vage plannen om betaald werk blijven doen. De grote meerderheid (70%) heeft hier helemaal geen plannen voor. Plannen voor zelfontplooiing zijn gemengd. Veel werknemers hebben duidelijke plannen om oude hobby’s op te pakken (47%), maar weinig werknemers hebben duidelijke plannen om nieuwe cursussen te volgen (13%). Ook plannen voor sociale activiteiten zijn gemengd. Terwijl 50% geen plannen

heeft om oude sociale contacten aan te halen, hebben veel werknemers duidelijke plannen om meer tijd met hun partner door te brengen (58%). Hoofdstuk 5 is een van de eerste onderzoeken naar de invloed van een partner op wat oudere werknemers van plan zijn om in hun pensioen te gaan doen. Er wordt beschreven hoe de plannen van werknemers voor bepaalde activiteiten worden beïnvloed door de steun van een partner voor deze plannen. De resultaten tonen aan dat een partner invloed heeft op plannen van werknemers om na de pensionering wel of niet te (blijven) werken. Daarnaast zijn oudere werknemers eerder van plan om zich als gepensioneerde verder te ontplooien als zij hierin gesteund worden door hun partner.

Conclusie en reflectie

De overkoepelende vraag van dit proefschrift is welke rol een partner speelt in de pensioentransitie van oudere werknemers. De vier empirische hoofdstukken lichten elk een ander aspect van deze vraag uit. Als geheel laten zij duidelijk zien dat de partner een belangrijke rol inneemt in het besluitvormingsproces van werknemers die de pensioengerechtigde leeftijd tegemoet gaan. Een partner kan een oudere werknemer uit de arbeidsmarkt trekken, hem of haar ervan overtuigen gelijktijdig met de partner met pensioen te gaan en hem of haar stimuleren om vooruit te kijken en plannen te maken voor activiteiten die men als gepensioneerde zou kunnen ontplooien. Preferenties van partners komen voort uit een complexe mix van motivaties die zowel op altruïstische overwegingen, dan wel eigenbelang kunnen stoelen. Dergelijke wensen kunnen voortkomen uit factoren die thuis of op het werk spelen. Bovendien zullen partners waarschijnlijk verschillende vormen van sociale invloed uitoefenen. De gekozen onderzoeksaanpak heeft tot een beter begrip geleid van de sociale invloed die uitgaat van een partner, al blijven er ook vragen open voor toekomstig onderzoek.

Ten eerste zou toekomstig onderzoek de resultaten van dit proefschrift kunnen aanvullen door nauwer in te zoomen op het beïnvloedingsproces. Hoewel ik heb laten zien dat de invloed van een partner een belangrijke rol speelt in de pensioentransitie van oudere werknemers, is in de empirische hoofdstukken niet onderzocht hoe deze invloed tijdens dagelijkse interacties ontstaat of hoe de leden van het koppel de invloed van de partner ervaren. Eerder onderzoek suggereert dat oudere werknemers zich bewust zijn van de invloed van hun partner. Het is echter onduidelijk of zij zich ook bewust zijn van de motieven die achter de invloed van hun partner schuilgaan. Dit proefschrift laat zien dat een partner verschillende motieven kan hebben om de pensioentransitie van oudere werknemers te beïnvloeden. Het zou kunnen dat de invloed door een partner meer of minder effectief is afhankelijk van de motieven van de partner om invloed uit te oefenen of van de motieven die de oudere werknemer achter de beïnvloeding vermoedt. Onderzoek in dit proefschrift levert een eerste bewijs dat een partner zowel via overreding als sociale druk invloed kan uitoefenen. De gekozen methodologische aanpak was echter niet geschikt om deze twee mechanismes volledig te ontwarren. Een kwalitatieve multi-actor benadering zou kunnen lonen

om beter inzicht te krijgen in de verschillende vormen van sociale invloed door een partner en hoe oudere werknemers en hun partner deze vormen van invloed ervaren.

Ten tweede werpen de resultaten met betrekking tot gelijktijdige pensionering van tweeverdieners nieuw licht op eerder onderzoek naar dit fenomeen. De bevindingen dagen de wijdverspreide veronderstelling uit dat koppels ongeveer op hetzelfde moment met pensioen willen. Het kan inzichtelijk zijn om in toekomstig onderzoek tweeverdieners die niet gelijktijdig pensioneren te vragen of zij voor deze individuele route hebben gekozen omdat zij het zich niet kunnen veroorloven om gelijktijdig te stoppen of omdat zij dit niet willen. Bovendien roept dit proefschrift de interessante hypothese op dat een gezamenlijk beslissingsproces niet noodzakelijkerwijs leidt tot synchroon gedrag. Zowel individuele als gesynchroniseerde pensioentransities kunnen het gevolg zijn van individuele beslissingen van elk lid van een koppel of van een gezamenlijke beslissing. Onderzoek dat onderscheid maakt tussen deze constellaties van individuele versus gezamenlijke beslissing en gedrag kan meer inzicht geven in de manier waarop koppels hun pensionering ervaren.

Ten derde vindt onderzoek in de sociale wetenschappen altijd plaats binnen een bepaalde maatschappelijke context. Dit geldt uiteraard ook voor het onderzoek in dit proefschrift. De maatschappelijke context is echter onderhevig aan verandering. Zo zijn er ontwikkelingen op het gebied van relaties en pensioenbeleid die in de toekomst zouden kunnen beïnvloeden hoe zich de pensioentransitie in een koppelcontext afspeelt. Wat betreft relaties wordt het bijvoorbeeld steeds makkelijker om homoseksuele en heteroseksuele koppels met elkaar te vergelijken. Het is de vraag of de beïnvloeding door een partner bij koppels met verschillende geslachtsconstellaties op een vergelijkbare manier plaatsvindt. Eventuele verschillen zouden informatief kunnen zijn met betrekking tot sekseverschillen in het beïnvloedingsproces. Homoseksuele stellen hebben daarnaast vaak een groter leeftijdsverschil tussen partners. Dit biedt de mogelijkheid om te bestuderen of koppels, die niet realistisch kunnen verwachten gelijktijdig met pensioen te gaan, hun pensionering alsnog als een gezamenlijke beslissing benaderen. Een tweede verandering op het gebied van relaties is dat er steeds meer koppels zogenoemde living-apart-together (LAT) relaties voeren. Dit type relatie is vooral populair onder personen die meerdere keren gescheiden zijn of wiens eerdere partner is overleden en personen die al ouder waren toen hun laatste relatie is ontbonden. LAT-relaties combineren intimiteit met autonomie en flexibiliteit. Deze kenmerken roepen de vraag op hoe invloedrijk een partner in dergelijke relaties is als het gaat om beslissingen over pensionering. Een derde belangrijke verandering wat betreft relaties is dat het aandeel alleenstaande ouderen toeneemt. Tegenwoordig is al bijna een derde van de 60- tot 65-jarigen alleenstaand. Dit is ook te wijten aan het feit dat de kans op echtscheiding op latere leeftijd toeneemt. Oudere werknemers kunnen dus geconfronteerd worden met een pensioentransitie die zij opeens heel anders vorm moeten geven dan gepland. De financiële en sociale randvoorwaarden kunnen zodanig veranderen dat het wenselijk of noodzakelijk wordt

eerdere plannen te heroverwegen. Hierdoor wordt een ingrijpende transitie extra onzeker voor deze groep oudere werknemers.

Ook de pensioencontext in Nederland is aan verandering onderhevig. Toekomstige generaties oudere werknemers zullen steeds langer moeten doorwerken vanwege de opschuivende AOW-leeftijd. Verder onderzoek is nodig om te volgen hoe processen van sociale beïnvloeding in koppels in de veranderende pensioencontext vorm krijgen. De genoemde maatschappelijke veranderingen maken het de moeite waard om in de toekomst te blijven kijken naar de rol een partner speelt in de pensioentransitie van oudere werknemers.

Vervolgonderzoek zal in kaart moeten brengen hoe de hierboven besproken ontwikkelingen op het gebied van relaties en pensioenbeleid de pensioentransities van koppels beïnvloeden. Daarnaast zullen ook de vergrijzing, het steeds grotere aandeel oudere tweeverdieners, en weinig flexibiliteit in de pensioenleeftijd effect hebben op de beslissingsprocessen in koppels. De resultaten van dit onderzoek laten zien dat het bij toekomstig onderzoek toegevoegde waarde heeft om het perspectief van beide leden van het koppel te bestuderen. Hierdoor kunnen verdere inzichten worden verworven wanneer een partner de arbeidsdeelname van oudere werknemers aanmoedigt of juist ontmoedigt.

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About the Author

Maria Eismann was born in Steinfurt, Germany, where she obtained her Abitur certificate from the Gymnasium Arnoldinum in 2009. After a 10-month stay in Romania as part of the European Voluntary Service, Maria studied psychology at Utrecht University. She participated in the honours programme of the Faculty of Social and Behavioural Sciences between 2011 and 2013 and went on an Erasmus exchange to the University of Oslo for 6 months in 2012. Maria obtained her Bachelor's degree from Utrecht University in 2013. In 2015, she finished her Research Master in Social and Organisational Psychology (cum laude) at Leiden University. Between 2013 and 2014 she participated in the Leiden Leadership Programme, a university-wide honours programme.

From November 2015 onwards, Maria worked as a PhD candidate on the project "Late-life labour market decisions in a couple context", which was co-funded by the University of Amsterdam and the Netherlands Interdisciplinary Demographic Institute (NIDI-KNAW). Her project was part of the NWO funded research programme "Ageing workers in an ageing society". She presented her research at various national (Dag van de Sociologie, Dutch Demography Day, Netspar Pension Day) and international conferences (Annual Meeting of the Gerontological Society of America, European Population Conference, International Association of Gerontology and Geriatrics European Region Congress). During her PhD research, she organised the Dutch Demography Day in 2017 and 2018 and received a grant for a short stay at the University of Minnesota Twin Cities from the Catharine van Tussenbroek Fonds in 2019. Currently, Maria is working as a post-doctoral researcher at NIDI on the joint NIDI-NIAS-UMCG KNAW funded research project "Life-course transitions, socio-economic status and health behaviours".