

# Labour market status between the 65th birthday and state pension age: differences between educational groups

“Increasing the state pension age hits lower educated the hardest, especially women”

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Between 2012 and 2024, the Dutch state pension age is gradually increasing from 65 to 67 years. After 2024, any further increase will be based on the population's average life expectancy at age 65. However, this new model fails to consider differences between educational groups and how easily they reach the higher state pension age without experiencing a loss of income, unemployment or work disability. This study explores such differences after the stepwise increase in pension age from 65 to 66 between 2013 and 2018. And it identifies who was hit hardest by this measure.

## Principal Findings

- People aged 65 spent, on average, less than 30% of their time in work but higher educated worked more than lower educated.
- Increasing the state pension age leads to more people aged 65 and over claiming unemployment and sickness disability benefits, especially the lower educated (40% of men and 35% of women).
- Differences between educational groups were greatest for men for the category sickness/disability benefits and for women for the category without income from work, pension or benefits.
- More recent cohorts (retirement age higher) showed greater differences between educational groups than earlier cohorts (retirement age lower).

## Key Takeaways for the Industry

- Pay more attention to how the increased state pension age affects specific groups, such as the lesser educated.
- Consider policy measures that make it easier for vulnerable groups to reach the increased state pension age.

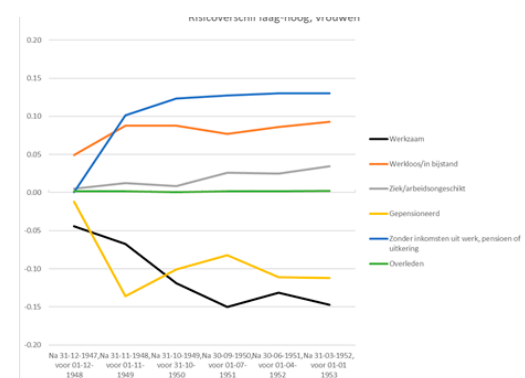
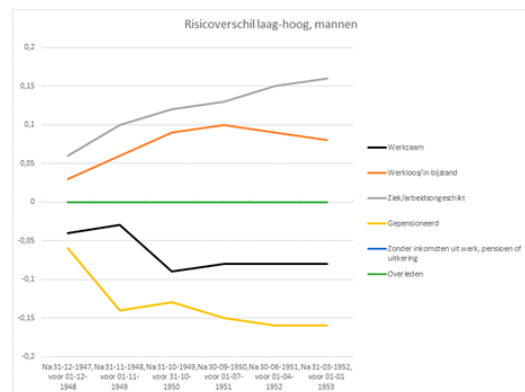


Figure: Risk difference low versus high by state pension cohort and gender



Want to know more? Read the paper '[Arbeidsmarktstatus tussen de 65ste verjaardag en de AOW-leeftijd: verschillen tussen opleidingsgroepen](#)'