

# Experienced Support from Adult Children in the Retirement Process

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**Abstract**

The retirement transition is often characterized by major changes in the lives of individuals. Support from their children may assist retirees in coping with these changes. Little is known, however, about intergenerational support upon retirement. To what extent do parents feel they are supported by their children in their retirement process? And how can differences in the degree of perceived support be explained? Two central theoretical frameworks from the literature on intergenerational relationships – one based on the principle of altruism and the other based on the principle of exchange – are combined with insights from the retirement literature to formulate hypotheses. These were tested by analyzing panel data collected among 709 fully retired individuals in the Netherlands. Information about perceived support from children upon retirement was collected during Wave 3 in 2011. The findings show that only a minority of the studied retirees experience support from their children in the retirement process. Retirees who do not have a partner, who have a poor financial situation, who regularly look after their grandchildren, or who often help their children with practical chores, are relatively likely to experience support from their children upon retirement. The number of working hours in preretirement years, involuntary retirement, and subjective health are not associated with the support experienced. This suggests that children are relatively likely to offer support to their parents upon retirement if support is exchanged, and only act on potential indicators of need for support surrounding retirement to a limited extent.

Key words: Retired persons, intergenerational solidarity, altruism, exchange, support

## Introduction

For many people retirement is a life event that involves major changes. When fully exiting the work role, retirees face the challenge to adjust to the loss of the work role and to develop a satisfactory postretirement lifestyle (Van Solinge & Henkens, 2008). Their children could potentially – as part of the non-work social network that often remains stable around retirement (Van Tilburg, 1992) – offer support in this process, for example by talking with their parents about retirement. Previous research has shown that when people experience important life events, such as the death of a partner or health deterioration, support received from one's children has a positive influence on the parent's well-being (Silverstein & Bengtson, 1994). To date, however, empirical insights about intergenerational support upon retirement are scarce. This study is designed to improve our understanding of the support that parents experience from their children in the transition to retirement. The central research question is: *To what extent do parents feel they are supported by their children in the transition from work to retirement and how can differences in the degree of perceived support be explained?*

The scientific literature about retirement assumes that the family plays an important role in people's choices and experiences regarding retirement. In a recent review article, Wang and Shultz (2010) distinguish four groups of factors that shape retirement processes: macro-level socioeconomic factors, individual factors, job/organizational factors and family-related factors. Within this latter group, the role of the children is studied in addition to the role of the partner. The literature looks primarily at the relationship between characteristics of the family situation and retirement-related decisions and experiences. For example, it addresses the question how the age at which older workers (intend to) retire is related to the number of children they have (Finch, 2014; Hank & Korbmacher, 2013; Litwin & Tur-Sinai, 2015), to whether or not they have children living at home (Pienta, 2003; Raymo & Sweeney, 2006; Szinovacz & DeViney, 2000), to having financially dependent children (Szinovacz, DeViney, & Davey, 2001), or to the age at which they had their first child (Damman, Henkens, & Kalmijn, 2011; Hank, 2004). Research has also been carried out into changes in people's contact with their children around the time of retirement (Szinovacz & Davey, 2001). Insights into the support parents experience from their children in the transition from work to retirement are limited though.

The broader literature about intergenerational relationships does provide ample insight into the exchange of support between parents and their adult children. Most studies show that intergenerational relationships are strong (Kalmijn, 2014). While there is a great deal of contact and exchange of support between parents and their adult children, the degree to which support is given depends strongly on such factors as the country in which they live and the life stage they are in (Ogg & Renaut, 2006). Some relationships between parents and children can be characterized as "ambivalent", meaning that they are characterized by both high levels of support and conflict (Van Gaalen & Dykstra, 2006). Studies into

support giving – also referred to as functional intergenerational solidarity (Silverstein, Bengtson, & Lawton, 1997) – often make a distinction between instrumental support (e.g., personal care and housework), emotional support (e.g., discussing life decisions), and financial support (e.g., transfers of money) (Kalmijn, 2014). Even though this literature about intergenerational relationships provides important insights into support received by parents from their adult children, the support studied in this literature does not relate specifically to the retirement transition.

This study aims to contribute to the retirement literature in two main ways. Firstly, this study intends to improve our understanding of the role of children in their parents' retirement processes, by providing descriptive information about the degree to which parents say they are supported by their children upon retirement. It uses a new measuring instrument in which retired parents are explicitly asked to what extent they experience support from their children in the transition from work to retirement. This measurement includes two statements that specifically focus on talking with their children about retirement (a type of social-emotional support), and two broader formulated statements in which the type of support remains unspecified. Secondly, the study will contribute to the literature by providing insight into possible explanations for differences between retired people in the degree of support they experience from their children upon retirement. The literature about intergenerational relationships uses various theories to explain why children support their parents. This study will apply two central theoretical perspectives in this field – i.e., one based on the principle of *altruism* and the other based on the principle of *exchange* – to the retirement transition in order to deduce expectations about factors that might predict intergenerational support experienced upon retirement.

In the current study, the support experienced by parents from their children upon retirement is examined using panel data collected between 2001 and 2011 among more than 700 older adults in the Netherlands. As the respondents were still working in 2001 and retired fully in subsequent years, we can predict the perceived support received from the children upon retirement (measured in 2011) based on the employment situation prior to retirement, characteristics of the transition to retirement and characteristics of life during retirement. In the beginning of the study period, retirement in the Netherlands was still characterized by a strong “early exit culture” (De Vroom, 2004, p.120). The large majority of older workers retired much earlier than the public pension age, which was age 65 during the years of study. The average retirement age of employees in the Netherlands has been around age 61 between 2001 and 2007. In the years after that it increased to age 63 in 2011 (Statistics Netherlands, 2012).

### **Theoretical background**

In the literature about intergenerational relationships, two central theoretical perspectives are frequently used that focus on why parents and children provide support to each other (Kalmijn, 2014): one based on

altruism and one based on exchange principles. By applying these theoretical perspectives to the transition from work to retirement, and by combining them with findings from the retirement literature, various expectations about predictors of experienced support from children upon retirement can be formulated.

In the theoretical perspective based on the principle of altruism it is assumed that family members are generally prepared to help each other if there is a need to do so, because they cherish the well-being of their family. People in need of assistance will be given support and are not expected to do anything in return (Krebs, 1970). In line with this perspective, research has shown that children respond to their parents' need for support, where factors like partnership status, health, educational level and financial position are frequently used as indicators of need for support (Eggebeen & Davey, 1998; Grundy, 2005; Kalmijn & Saraceno, 2008). When applying this principle to the retirement transition, it can be expected that the more support parents need upon retirement, the more support they will receive from their children (Hypothesis 1: the need hypothesis). Not all retirees might have the same need for support though. While transitioning into retirement is difficult for some, others adjust to the new situation quickly and easily. Earlier research has shown, for example, that people who worked long hours prior to retirement find it relatively difficult to adjust, as do people who had to retire involuntarily (Van Solinge & Henkens, 2008). Also older individuals who are not married, who have a poor health situation, or a low socioeconomic status have been found to experience more difficulties adjusting to retirement, given that they have relatively few resources to compensate for the loss of the work role (e.g., see review by Wang, Henkens, & Van Solinge, 2011). Based on the need hypothesis, one might therefore expect that retirees that worked long hours, retired involuntarily, do not have a partner, are in poor health, have a low educational level or have a poor financial situation will experience a relatively large amount of support from their children when transitioning from work to retirement.

A second theoretical perspective often used in the literature about intergenerational relationships is based on the principle of exchange. This perspective assumes that the 'costs' of giving others support in terms of time and energy will be compensated by the 'benefits' of support received from others (Homans, 1958). The norm of reciprocity reduces uncertainty and ensures that if people give something, they will always receive something in return (Gouldner, 1960). Among parents and their children this is not, however, necessarily the same kind of support nor does it have to be exchanged at the same moment in time (Silverstein, Conroy, Wang, Giarrusso, & Bengtson, 2002). Research has shown that parents who give support to their children are more likely to receive help from them in return (e.g., Grundy, 2005; Klein Ikkink, Van Tilburg, & Knipscheer, 1999). Based on this line of reasoning, it can be expected that the more support parents provide to their children, the more support they will receive from their children upon retirement (Hypothesis 2: the exchange hypothesis). Two central ways in which retirees might

support their children are by looking after the grandchildren, and by helping their children with practical chores around the house. Based on the exchange hypothesis it could be expected that parents who regularly look after their grandchildren, or who often help their children with practical tasks around the house, will experience a relatively large amount of support from their children upon retirement.

## **Method**

### *Sample*

This research uses data from the NIDI Work and Retirement Panel, which are three-wave panel data collected by the Netherlands Interdisciplinary Demographic Institute. The first round of data collection was conducted in 2001 among older workers (50 to 64 years old) who at the time worked for the Dutch government or for three private sector companies. A total of 3,899 questionnaires were sent by post during the first wave; 2,403 were completed (62% response). Where possible, the respondents were approached again in 2006/7 (Wave 2) and in 2011 (Wave 3). Some participants could not be approached again because of company takeovers, because of death, or because they could not be traced. In 2006/7 a total of 2,239 questionnaires were sent out, 1,678 of which were completed (75% response). In 2011, 1,276 of the 1,638 questionnaires sent were completed and returned (78% response). A large percentage of the respondents had retired by the time of the second and third wave.

The items about experienced support from one's children upon retirement were asked in the third data collection wave and were put to respondents who were fully retired at the time. The base sample for this study therefore consists of 754 respondents who were fully retired at the time of the third wave of data collection (they made use of an (early) retirement arrangement during the research period and did not report any hours of paid work) and who had one or more children. Respondents who lacked critical information on the dependent variable ( $n = 45$ ) have been excluded from the analyses. The analytical sample therefore consists of 709 respondents. These respondents had been retired for an average of 5.5 years during Wave 3.

### *Measures*

Dependent variable – During the third wave of data collection the fully retired respondents were presented with four Likert items with five answer categories (1 = *completely agree* to 5 = *completely disagree*; *reversely coded in the analyses*) about the perceived support from their children in the transition from work to retirement. The items relate both to the parents' general experiences regarding support received from their children upon retirement, and more specifically to talking about retirement with their children (see Table 1). An exploratory factor analysis of these four items (principal factors method) gives

one factor with an eigenvalue larger than 1.00, which suggests that the items measure a single underlying concept. The scale used to measure support experienced from children upon retirement was constructed using the average value of the scores on the available items (at least 2 of the 4 items must have been answered in order to produce a score on the scale – 98.3% of the respondents answered all 4 items). The Cronbach's alpha of the scale is 0.73. Table 2 shows the correlations between the items as well as item-test correlations. The higher the score on the scale, the more support parents say they experience from their children in the transition from work to retirement.

[Table 1 about here]

[Table 2 about here]

Independent variables – The number of *working hours* was determined using data about the number of hours respondents had worked per week (not including overtime). We used the number of working hours measured at the wave prior to retirement (measure of Wave 1 if the respondent retired between T1 and T2 and of Wave 2 if the respondent retired between T2 and T3). Whether the transition to retirement was perceived as being *involuntary* was measured by asking the question: “Was your decision to retire entirely voluntary or not?”. For this, we used the measurement taken immediately after retirement (Wave 2 if retired between T1 and T2; Wave 3 if retired between T2 and T3). The answers were coded into a dummy variable, where a value of 1 indicated that the respondent had retired involuntarily. Whether the respondents had *no partner* was measured at the third wave using questions about their marital status and partner status. Respondents without a partner were given a value of 1; respondents with a partner (married/ cohabiting/ LAT) a value of 0. The respondent's *subjective health* during Wave 3 was measured by asking the question “How would you characterize your health in general?” (1 = *very poor* to 5 = *very good*). The highest completed *level of education* was measured during Wave 1 and was coded into 3 categories: low (primary school, lower secondary vocational education), intermediate (higher secondary vocational education) and high (university of applied sciences, university). *Subjective income adequacy* was measured at Wave 3 by the question “To what extent can you make ends meet with your current income?” (1 = *very poor financial situation* to 5 = *very good financial situation*). How frequently respondents *look after their grandchildren* was measured during Wave 3 by asking the question “Do you ever look after your grandchildren?”. The answer categories to this question were: no; yes, several times a week; yes, about once a week; yes, about once a month; yes, a few times a year; n.a., I do not have grandchildren. In the analyses, these categories were coded into four groups: respondents with grandchildren who never look after their grandchildren (reference group), those who sometimes look after their grandchildren (once a month or a few times a year), those who look after them often (once or several

times a week) and respondents without grandchildren. Whether the respondents give their children *practical support* was determined in Wave 3 by asking the question “Do you ever help your children with practical chores, such as tasks around the home or housework?”. Here too, the categories ‘several times a week’ and ‘once a week’ were grouped together. The categories ‘once a month’ and ‘a few times a year’ were kept separate because the latter category was relatively large.

Control variables – This study controls for various characteristics of the respondent and his or her family situation, such as gender (0 = *man*, 1 = *woman*), number of children, and having financially dependent children during Wave 3 (0 = *no*, 1 = *yes, financially dependent children*), which was measured by the question “Do you have children who are still financially dependent?”. In addition, the respondent’s age and the number of years that had passed since retirement were controlled for. The descriptive statistics of the independent variables and control variables are presented in Table 3.

[Table 3 about here]

### *Analyses*

A linear regression analysis was applied to test the hypotheses. The number of missing values on the independent and control variables was low (at most 2.4% on the measurement of subjective income adequacy). The missing values were imputed using a multiple imputation procedure (Stata 12: *mi impute chained*). The variables with missing values were imputed 25 times by using the information of the dependent, independent, and control variables. The regression model was then estimated for all these 25 datasets and the results were combined (Stata 12: *mi estimate*).

## **Results**

### *Descriptive results*

The descriptive statistics of the items used to measure perceived support from children upon retirement are presented in Table 1. The results generally show that only a minority of the respondents say they receive support from their children upon retirement. About 11% say they have often talked about life after retirement with their children and 13% say that their children often ask them what it’s like to have stopped working. Of the respondents, 23% indicate that their children are a great support to them, now that they no longer work. About 20% indicate that life after retirement would have been much more difficult if they had not had children. When combining answers to the various statements (not shown in the table) it appears that no more than 6% of the respondents (completely) agree with 3 or all 4 statements

about support upon retirement. About 61% did not agree with any of the statements, which suggests that they experience little support from their children in the transition from work to retirement.

### *Multivariate results*

Table 4 shows the results of the multivariate regression analysis estimated to explain differences in the level of support experienced from children upon retirement. Six factors were examined to test the need hypothesis (Hypothesis 1). For parents who worked more hours prior to retirement, who retired involuntarily and who do not have a partner it was expected that they would experience a relatively high level of support from their children upon retirement. For parents with a good subjective health situation, a higher educational level and a better financial situation, it was expected to find a relatively low level of perceived support of their children. The results show that the expected effects were only observed for partner status and subjective income adequacy. Retired people who do not have a partner experienced more support from their children upon retirement than those who do have a partner. Parents who report that they cannot manage very well financially also receive more support from their children upon retirement than those having a better financial situation. For educational level also an effect in the expected direction was observed (higher educated parents experience relatively little support), but this effect is not statistically significant at the 5% level. The number of hours worked prior to retirement, involuntary retirement, and subjective health were found not to be associated with support experienced from the children upon retirement.

The exchange hypothesis (Hypothesis 2) was tested by examining whether parents who often help their children – for example by looking after the grandchildren or by helping out with practical tasks around the home – receive more support upon retirement than parents who do not offer their children this kind of support. The results were in line with this hypothesis. Retired people who look after their grandchildren once or several times a week were found to experience more support from their children upon retirement than respondents who never look after their grandchildren. The effect for parents who do so less frequently was in the expected direction, but it was not statistically significant at the 5% level. We also found that retired people without grandchildren received more support than those who did have grandchildren but never looked after them. Retirees who help their children with practical chores around the home experience more support from their children upon retirement than parents who never do so. The more often they do so, the larger the effect is.

Various control variables were also found to be related to perceived support from children upon retirement. Parents with children who still depend on them financially tend to receive less support in the transition to retirement than parents who do not have financially dependent children. The number of children also plays a role: parents with three children on average say they receive more support than

parents who have one child. No difference was found between men and women in the level of support experienced from their children in the transition from work to retirement.

[Table 4 about here]

## **Discussion**

Retirement is an important transition in the lives of older individuals. Despite the fact that earlier research has shown that choices and experiences surrounding retirement are related to having children and the life situation of these children, little is known about the extent to which children support their parents in the transition from work to retirement. In order to provide greater insight into this phenomenon, this study explicitly asked retirees about the support they experienced from their children in their retirement process. Based on the results, we can conclude that retirement is a life event that is not commonly shared with the children. Only a small group of retirees were found to talk about retirement with their children or to see them as an important source of support in the transition from work to retirement. About sixty per cent of the retirees did not answer positively to any of the statements about support from their children and therefore seem to experience little support from them in the retirement process.

These findings are remarkable, given that the retirement literature shows that the retirement transition is widely shared with another close family member, namely with the partner. Retirement is a topic that many older workers talk about with their partner (Ekerdt, Kosloski, & DeViney, 2000) and partners have been clearly shown to influence retirement decision making (Henkens, 1999; Henkens & Van Solinge, 2002; Szinovacz & DeViney, 2000). Retirees without a partner (e.g., because of a divorce) are a vulnerable group in the retirement process. Earlier research has shown, for instance, that they are relatively likely to miss the social contacts and social status of work after retirement (Damman, Henkens, & Kalmijn, 2015). The findings of the current study show that rather these retirees – those without a partner – experience a relatively high level of support from their children upon retirement, as well as retirees who have a poor financial situation. In light of the literature, these findings might suggest that older individuals generally rely on their partner for support in the retirement process, and only turn to their children when a partner is lacking or when the partner cannot provide the support that is needed.

These results are in line with expectations based on altruism theory, in which it was hypothesized that parents who were in greater need of support would also receive more support from their children upon retirement. Next to the partnership status and financial situation of the parent, this study also examined the role of various other factors that had been found to predict difficulty adjusting to retirement in earlier research: more working hours prior to retirement, involuntary retirement, a poor health situation, and low educational level. The expected effects of these last four factors were, however, not observed in

this study. This could mean that children do not act in general terms on their parents' need for support upon retirement, for example because they are not aware of their needs. It could also mean, however, that the indirect measurements used to determine the need for support were not good indicators of the actual need for support upon retirement, or that the parents did not seek support from their children.

Based on the theoretical principle of exchange, it was expected that parents who give their children more support will also receive more support when transitioning into retirement. The results are in line with this hypothesis. The more frequently parents look after their grandchildren, the more support they experience from their children upon retirement. Parents who frequently help their children with chores around the home were also found to experience more support from their children. Still, the theoretical question remains whether this can be explained by the exchange principle of direct reciprocity. Another explanation is that both offering support and receiving support are strongly related to the frequency of contact between parents and children, the quality of the relationship, or certain values within families. In this study these possible underlying factors were not measured, however, as the collected data focused on the themes of work and retirement. It should be mentioned though, that in earlier research on intergenerational support the effect of direct reciprocity remained intact when controlling for these types of potential underlying factors (Klein Ikkink et al., 1999). Also no information was available about the level of support parents provided to their children earlier in life (Silverstein et al., 2002) and therefore it was not possible to test the notion of long-term reciprocity.

When interpreting the current study findings, several limitations of the study should be kept in mind. Firstly, despite the fact that the availability of information about the perceived support from children upon retirement is a strength of the data, the measurement also has shortcomings. For example, the support given was measured only among the parents. It may well be that the level of support reported by the parents is not the same as the level that would have been reported by the children (Klein Ikkink et al., 1999). Moreover, in two of the items of the dependent variable, the type of support is not specified and therefore it is unknown whether they mostly refer to instrumental, emotional, or financial support. A second limitation is that the items about support from the children upon retirement as well as several predictor variables (e.g., the support parents give to their children) were only measured during the third wave of data collection. This makes it impossible to draw conclusions about the causality of the relationships studied. A third drawback is that the data were collected among former employees of four large organizations. The sample is therefore not necessarily representative of the total population of retired people in the Netherlands.

Despite these limitations, this study is an important first step towards a better understanding of the support parents experience upon retirement from their children. Retirement generally appears to be a life transition in which children are not so much actively involved. An important question for future

research is whether this is a missed opportunity for the exchange of support. Earlier research showing that the majority of older workers in the Netherlands adjust rather easily and quickly to retirement (Van Solinge & Henkens, 2008) might indicate that retirees do not need much support upon retirement, but might also indicate that retirees experience a sufficient level of support by other individuals in their social network than their children. To what extent do older individuals feel the need to talk about retirement or to receive other forms of support? Do retirees only need support of their children upon retirement if the partner, friends, or former colleagues who are in a similar life stage cannot offer the support needed? Or do retirees generally need the support of their children, but are these needs often not met? Important questions for future research are therefore to what extent older individuals would like to receive support from their children upon retirement, how much support they receive from their partner, friends, or acquaintances, and how this affects their well-being in the transition from work to retirement.

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*Table 1 Descriptive statistics of items measuring experienced support from children upon retirement (in percentages).*

<i>Item (translated from Dutch)</i>	Completely disagree	Disagree	Neither agree nor disagree	Agree	Completely agree
1. I have talked a lot with my children about life after my retirement ( <i>n</i> = 704)	18.6	45.9	25.0	9.8	0.7
2. My children often ask me what it's like to have stopped working ( <i>n</i> = 707)	15.6	40.7	30.7	12.6	0.4
3. My children are a great support to me, now that I do not work anymore ( <i>n</i> = 705)	11.5	22.1	43.7	19.2	3.6
4. If I had not had children, life after my retirement would have been much more difficult ( <i>n</i> = 707)	23.5	29.7	26.5	16.8	3.5

*Table 2 Correlations between items measuring experienced support from children upon retirement.*

	Correlations between items from scale			Item-test correlation <sup>a</sup>
	1.	2.	3.	
1. I have talked a lot with my children about life after my retirement				0.75
2. My children often ask me what it's like to have stopped working	0.53			0.71
3. My children are a great support to me, now that I do not work anymore	0.41	0.33		0.76
4. If I had not had children, life after my retirement would have been much more difficult	0.38	0.31	0.49	0.76

<sup>a</sup> The item-test correlation reflects the correlation between the scale to measure “experienced support from children upon retirement” and the separate items from the scale.

*Table 3 Descriptive statistics of the dependent, independent and control variables.<sup>a</sup>*

Variable	M / %	SD
<i>Dependent variable</i>		
Support from children upon retirement (scale of 1–5)	2.50	0.73
<i>Indicators of need for support</i>		
Working hours per week prior to retirement (8–40 hours)	36.17	7.36
Involuntary retirement	29%	
No partner	9%	
Subjective health (scale of 1–5)	4.00	0.82
Level of education		
Low	38%	
Intermediate	28%	
High	35%	
Subjective income adequacy (scale of 1–5)	3.93	0.80
<i>Indicators of exchange of support</i>		
Looking after grandchildren		
Never	11%	
About once a month/a few times a year	32%	
About once a week/several times a week	35%	
n.a., no grandchildren	22%	
Practical support		
Never	23%	
A few times a year	49%	
About once a month	16%	
About once a week/several times a week	12%	
<i>Control variables</i>		
Gender: woman	23%	
Number of children		
1 child	14%	
2 children	64%	
3 children	15%	
4+ children	6%	
Financially dependent children	7%	
Age (60–75 years)	65.09	2.77
Years since retirement (0–10 years)	5.51	2.76

<sup>a</sup> The descriptive statistics are based on the values prior to imputation of missing values.

*Table 4 Results of multivariate regression analysis to explain experienced support from children upon retirement, coefficients and standard errors.*

Variable	Coef.	SE
Constant	0.93	0.78
<i>Indicators of need for support</i>		
Working hours per week prior to retirement	-0.00	0.00
Involuntary retirement	0.02	0.06
No partner	0.44 **	0.10
Subjective health	-0.02	0.03
Level of education		
Low	ref.	
Intermediate	0.03	0.07
High	-0.12 †	0.07
Subjective income adequacy	-0.09 *	0.03
<i>Indicators of exchange of support</i>		
Looking after grandchildren		
Never	ref.	
About once a month/a few times a year	0.16 †	0.09
About once a week/several times a week	0.45 **	0.09
n.a., no grandchildren	0.22 *	0.10
Practical support		
Never	ref.	
A few times a year	0.15 *	0.07
About once a month	0.29 **	0.09
About once a week/several times a week	0.34 **	0.09
<i>Control variables</i>		
Gender: woman	0.05	0.09
Number of children		
1 child	ref.	
2 children	0.13	0.08
3 children	0.24 *	0.10
4+ children	0.12	0.13
Financially dependent children	-0.21 *	0.10
Age	0.03 *	0.01
Years since retirement	-0.02 †	0.01
N	709	
F (23,682.8)	6.28 **	

Data source: NIDI Work and Retirement Panel. Missing values were imputed by a multiple imputation procedure.

Note 1: † p<0.10; \* p<0.05; \*\* p<0.01; Note 2: In the model, the organization in which the respondents worked prior to retirement was controlled for by including organizational dummy indicators.