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NIDI

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Photo: Jan Truter/Flickr

Taken by surprise

How older workers struggle with a higher retirement age

KÈNE HENKENS, HANNA VAN SOLINGE,
MARLEEN DAMMAN & ELLEN DINGEMANS

Until 2006 the Netherlands, like many other European countries, had a very strong “early retirement culture”. But that is history now. Early exit routes have been closed, and moreover, State Pension Age will increase to 67. Employees and employers need to change their perspectives on retirement in response to pension reforms that have taken place in quick succession. New NIDI research shows how older workers are reacting to the changing pension landscape: many feel they have been taken by surprise and there is a great deal of anger. For a large group of older workers, retiring later is not as easy as it may seem.

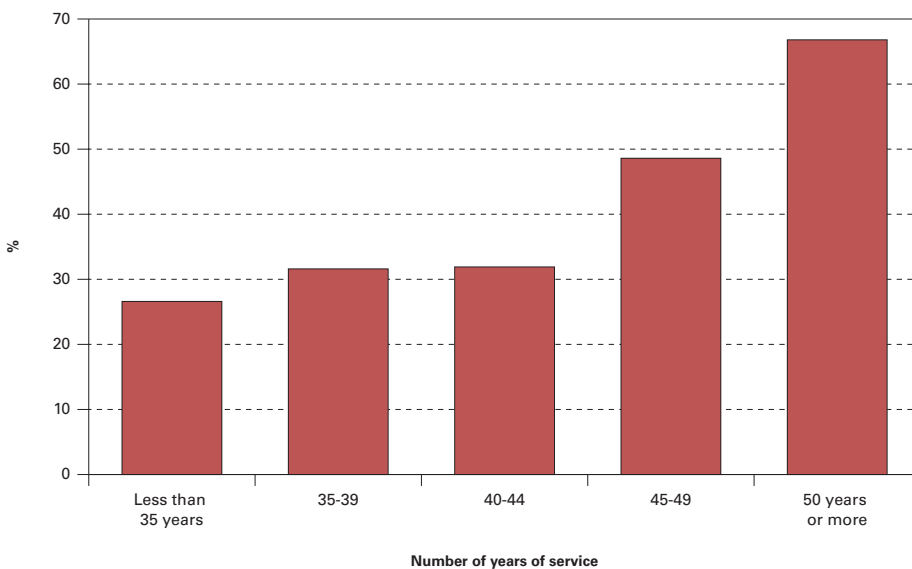
The Dutch pension landscape is in a state of flux. Employees born in or after 1950 have seen a rapid increase in the retirement age within a relatively short timespan. The need for these reforms was broadly accepted in society and the introduction of the pension reforms did not meet with strong opposition. Nevertheless, for a large group of employees, the date of retirement they had been banking on for years disappeared fairly abruptly. This is clearly visible in the answers of the participants in the NIDI Pension Panel Study (for information on the Panel see Box, p. 2).

The average state pension age of the participants in the study, all of whom were born between 1950 and 1955 was 66.4 – already considerably higher than the previously fixed state pension age of 65. The respondents were asked at what age they expected to retire from their current jobs and the age at which they would prefer to retire. On average, people aged 60 and over said they expected to retire at 65.7. The preferred retirement age, however, was much lower: on average 63.4. This is three years earlier than state pension age. Under the new pension system, retiring earlier would be a very costly affair (each year of earlier retirement would mean a pension cut of about 8 percent). Most employees, therefore, expect to retire shortly before or at the new retirement age. One in ten think they will continue working beyond age 67.

Fit as a fiddle?

As the retirement age shifts, we need to address issues about health and well-being.

Figure 1. Percentage of employees aged 60 and over who are (very) angry about the rising retirement age by number of years of service, the Netherlands, 2015



Source: NIDI (Dutch) Pension Panel Study.

Taken by surprise

Although policymakers in the Netherlands have been discussing pension reforms since the 1990s, the changes still took many employees by surprise. Four in ten participants said they were caught off guard to a greater or lesser extent by the upward adjustment of the retirement age. Many feel they have been treated unfairly: 44 percent of all participants are angry or very angry about the later retirement age. Another cause for irritation is the fact that they are expected to continue working, but that there is little support for this within the organisations they work for. People with a long working life behind them (45 or more years of service at retirement) were particularly angry (Figure 1). Anger also appears to be stronger among people who are more hampered in their work due to health problems.

Anger and performance

Anger affects performance at work. We examined the extent to which employees aged 60 and over are taking a step back or disengaging from their work in terms of attitude and behaviour ahead of actual retirement. We addressed three dimensions: cutting back working hours, no longer investing in social relationships at work and no longer putting effort in training and development. Seventeen percent of the employees said they agreed, or agreed fully with the statement “I seize every opportunity to work fewer hours”. Almost 20 percent agreed, or agreed fully with the statement “I’m investing less and less energy in getting to know new colleagues”. More than 35 percent agreed with the statement “I’m no longer interested in new training courses”. As shown in Figure 2, older workers who are angry that the retirement age has been raised are more likely to start disengaging from work. For example, 28 percent of those who are angry are keen to work as few hours as possible. This is the case among only 6 percent of those who are not angry. Half of all employees were detaching from work on one of the three dimensions mentioned.

The future

In the Netherlands, the longtime culture of early retirement has ended. Older workers have no choice but to adjust to later retirement. The first results of the NIDI Pension Panel Study among employees aged 60 and over show that this is no easy task. While many older workers have difficulty coping with the physical and mental demands of their jobs, others are dissatisfied with the succession of policy measures to which they have had to adapt in a relatively short timespan. Large numbers of older workers are taking a step back out of frustration. Half of the employees in our study had started detaching from their work in one way or another ahead of actual retirement. The future will tell whether this is a temporary phenomenon or whether frustration will gather force as the retirement age is raised further.

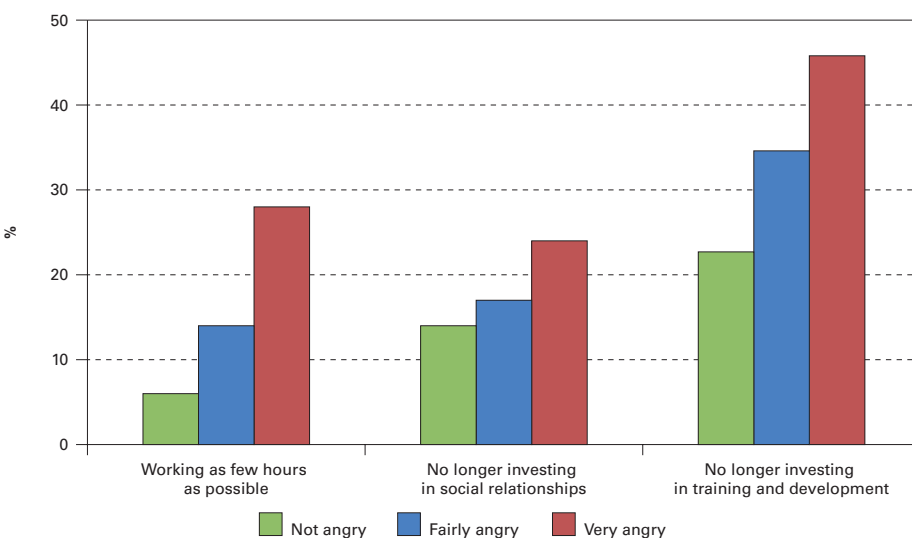
Kène Henkens, Hanna van Solinge, Marleen Damman & Ellen Dingemans, NIDI,
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NIDI PENSION PANEL STUDY

In 2015, NIDI started a panel study of 6,800 employees (55% men and 45% women) aged 60 and over who were participants in one of the three largest pension funds in the Netherlands. The pension funds represent the government sector, education, health, welfare and the construction industry. The study seeks to gain better insight into the retirement process and the forces influencing this process. Special attention is given to the question whether older workers succeed in adjusting to pension reforms. This article reports on the first results of the panel study.

Seven out of ten older workers in the panel report at least one chronic illness, ailment or disability diagnosed by a doctor. One quarter even have three or more ailments. Over 40 percent are slightly (35%) or seriously (9%) hampered in their work due to health problems. We see big differences in health according to level of education. Although the average number of health issues is the same, the less educated indicated much more frequently that they were impaired by their health problems (55%) than the more highly educated (38%). We also see differences between levels of education in terms of job demands. While a majority of the lower educated (62%) find their work physically demanding, a majority of the respondents with a higher level of education experienced stress at work instead (66%). One third of the lower educated have a job that is both physically demanding and stressful; this percentage is much lower among the better educated (13%). These findings suggest that extending one’s working life does not come easily to many employees aged 60 and over.

Figure 2. Percentage of employees aged 60-plus by the degree to which they are angry about the rising retirement age and by the dimension of disengagement, the Netherlands, 2015



Source: NIDI (Dutch) Pension Panel Study.

NIDI scenario

Strong population decline in China

JOOP DE BEER

United Nations projections assume that by the end of this century one third of the world population will live in India, China or Nigeria. While population growth in India will slow down and the population size of China will decline, population growth in Nigeria will accelerate. A new NIDI scenario projects less population growth in Nigeria and sharp population decline in China.

Today China is the most populated country in the world with 1.4 billion people. India ranks second with almost 1.3 billion people. Since the population of India grows faster than that of China, the United Nations (UN) medium-variant population projections expect that within ten years, India will have the largest population in the world. By the end of the century the population size of India would be 1.7 billion people compared to 1.0 billion people for China (Figure 1). Today Nigeria ranks 7th in population size with 182 million people, but in 2100 it will be in 3rd place with 752 million inhabitants.

UN: population decline in China and population growth in Nigeria

The UN projections depend heavily on the assumptions about the future development of fertility. In the 1960s the total fertility rate (TFR) in China and India was about 6 children per woman. In both countries fertility has declined strongly since then, but more strongly in China than in India (see Figure 2). The role of the one-child policy in the decline of Chinese fertility is unclear and being debated. As the Chinese fertility decline started well before the introduction of the one-child policy, factors such as economic and cultural change may have had a great impact as well. Though fertility did not decline to one child per woman due to many exceptions to the rule that were granted to families, the policy may have contributed to the sharp decline in the total fertility rate from 3 children per woman around 1975 to 1.5 children around 2000. As for the future, the UN projection assumes that the end of the one-child policy in China will lead to an increase of the total fertility rate.

In India the total fertility rate has declined as well, but at a slower pace than in China: from 5 children per woman in the 1970s to 2.5 children today. The UN projection expects that the decline will continue to 1.8 children around the middle of the century. In contrast with the decline of fertility in China and India, in Nigeria the fertility level is still very high: almost 6 children per woman. The UN projects a decline, but at a slow pace. Not before 2060 will fertility have declined to 3 children per woman, and by the end of the century fertility will still be higher than 2.

The UN projection is based on the assumption that in the long run the total fertility rate in all countries will move to around two children per woman. Other experts are convinced that a lower fertility rate is plausible, mainly due to an increase in the level of education of women. The



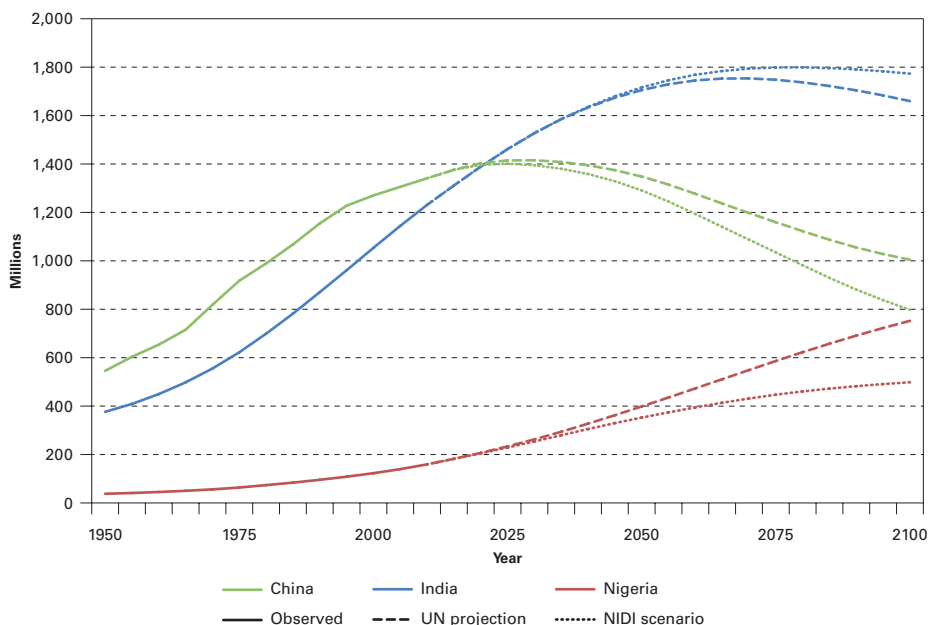
Photo: Bernd Thaller/Flickr

Wittgenstein Centre in Vienna expects that family size in China will remain at the current level of 1.5 children per woman, while in India it will decline from the current 2.5 to 1.6 in the long run, and in Nigeria from 6 to 1.9. These expectations are based on expert judgment (Lutz et al., 2014).

NIDI scenario: more decline in China and less growth in Nigeria

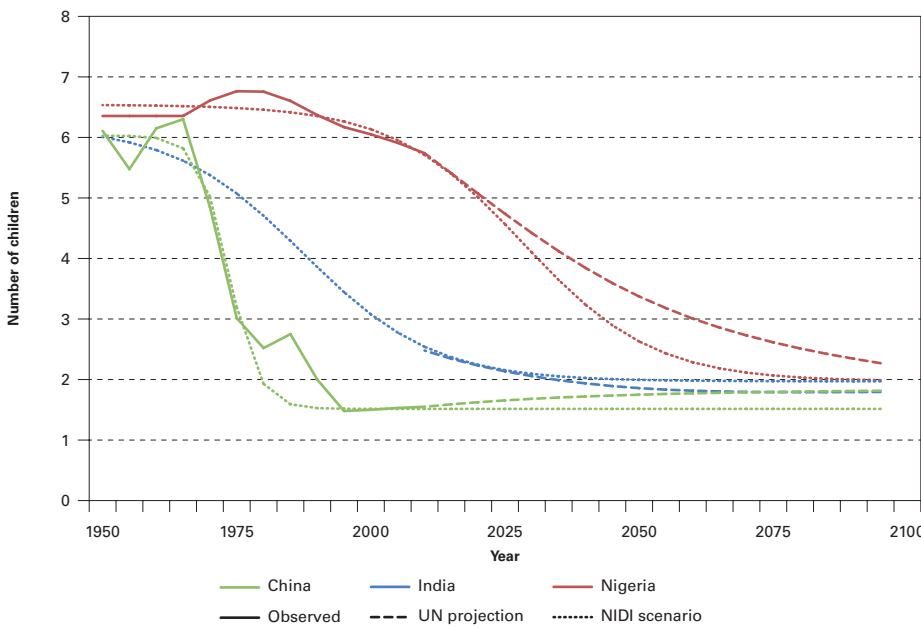
Instead of assuming that fertility will move to

Figure 1. Population size in China, India and Nigeria, 1950-2100, UN medium-variant projection and NIDI scenario



Source: UN (2015) and author's calculations.

Figure 2. Total fertility rate in China, India and Nigeria, 1950-2100, UN medium-variant projection and NIDI scenario



Source: UN (2015) and author's calculations.

two children per woman (the UN approach) and instead of asking experts which level of fertility they regard as plausible (the Vienna approach), NIDI proposes an alternative approach. The NIDI scenario is based on the assumption that the development of fertility shows a similar pattern of decline in all countries as their economies develop and the educational level of young generations improves. This development can be described by a logistic curve. Starting at a high level, fertility first declines slowly, then declines at a fast rate and finally the rate of decline slows down until a stable low level

is reached. The logistic model includes four parameters representing (1) the starting level, (2) the rate of decline, (3) the period during which the decline occurs and (4) the low level at the end of this trajectory. By estimating these four parameters for each country in such a way that the model describes the observed development as closely as possible, the model can be used to project the future development (Figure 2).

The logistic model projects that the total fertility rate of China will be 1.5 children per woman in 2100 while the UN assumes that the fertility level will increase to 1.8. Figure 1 shows that the NIDI scenario, which is based on the logistic model, will result in a sharper decline of population size in China than according to the UN prospects (200 million people less in 2100). For India the UN assumes that fertility will continue to decline to 1.8. Since the rate of decrease has slowed down in recent years, the logistic model projects a smaller decrease of the total fertility rate in India than the UN: to 2 children in the long run (see Figure 2). As a result, the NIDI scenario projects that the Indian population size will be stable in the long run, whereas the UN projects, a slight decline.

Since in Nigeria fertility has only started to decline in recent years, the logistic model cannot be used to project the eventual low level of fertility unless additional assumptions are made. If we assume that in Nigeria fertility will show a similar development as in India (i.e. the same pace of decline and the same ultimate level), we can estimate by how many years the transition from high to low fertility in Nigeria lags behind that in India. This turns out to be 40 years. Figure 2 shows that this projection implies that in the short run, fertility will decline at the same pace as the UN projection, but in the long run, fertility will decline faster. By the end of the century the level of fertility will not differ much between both projections, but the trajectories do differ and this has a strong impact on population growth, as Figure 1 shows.

Summing up

The UN projections assume that the population size of China will decline by one quarter by the end of the century. This projection is based on the assumption that the end of the one-child policy in China will lead to an increase in fertility. The NIDI scenario assumes no increase in fertility and this results in an even stronger decline of population size by 40 percent. For Nigeria, the UN projects that population will grow by almost 600 million people due to a very slow decrease in fertility. NIDI assumes that fertility will decline at a faster pace and this will result in a population growth of 'only' 300 million people.

Joop de Beer, NIDI, e-mail: beer@nidi.nl


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column

DEMOGRAPHIC FEARS

Why are demographic developments often surrounded by anxiety? In the sixties the end of the world seemed to be near as a result of the "population bomb". That fear has not faded, especially when looking at the developments in Africa. Today many western societies fear the consequences of aging for pensions, health care and the economy in general. Many people are also fearful of migration, not to mention the perceived devastating effects of persistent low fertility levels on the vitality of our societies. Related to this is the fear for population decline, which brings us full circle: from fear of explosion to fear of implosion. This anxiety takes on many forms, from well-written reports, articles and essays of scientists and policy analysts in journals and newspapers to massive support for anti-immigration movements and populist parties. Why is this the case? We love the past and fear the future. Demographic forecasts depict a future



society different from today, but we do not like change. We like the world to be in equilibrium and to be stable, and we associate that with the past, whereas we think of the future as chaotic and unstable, and a threat to our wealth and comfort. Of course the world has never been in equilibrium, or stable – we just think it should be. Blame the economists with their equilibrium models, or blame the demographers with their stable population theories, or blame the inert and conservative human nature in general. Maybe we demographers should rethink the way we present our predictions of the future. The future is an extrapolation of the past, and after all, we survived the past and have come out wealthy and happy so far, haven't we? So maybe in our future work we should mix some optimism into the presentation of our projections. Aging is not the end of the world, nor immigration, nor population growth nor low fertility, nor population decline. Or is that too scary a thought?

Leo van Wissen is the director of NIDI

Everything you always wanted to know about migrant families

HELGA DE VALK

Migration is one of the major factors causing population change in Europe today. Understanding these changes requires insight in the life courses and family dynamics of migrants. A NIDI team of researchers working on the ERC funded project *Families of migrant origin: a life course perspective (FaMiLife)* project has investigated the role of international migration on the lives of migrants and their families, both in origin and destination countries. Here are some of the key findings.

Migrants are often exclusively studied in their countries of destination, but to better capture life courses and study changes in demographic behaviour we also need to pay attention to the country of origin. An important comparison gets overlooked when assessing levels of adaptation or integration if one only uses the majority group in the country of destination as measure of comparison. Countries of origin are not static and demographic behaviour is changing there as well. By focusing on the country of destination we may overlook the importance of these processes and thus wrongly ascribe changes in migrant behaviour to adaptation processes in the destination country. In the FaMiLife project we therefore study countries of destination *and* origin.

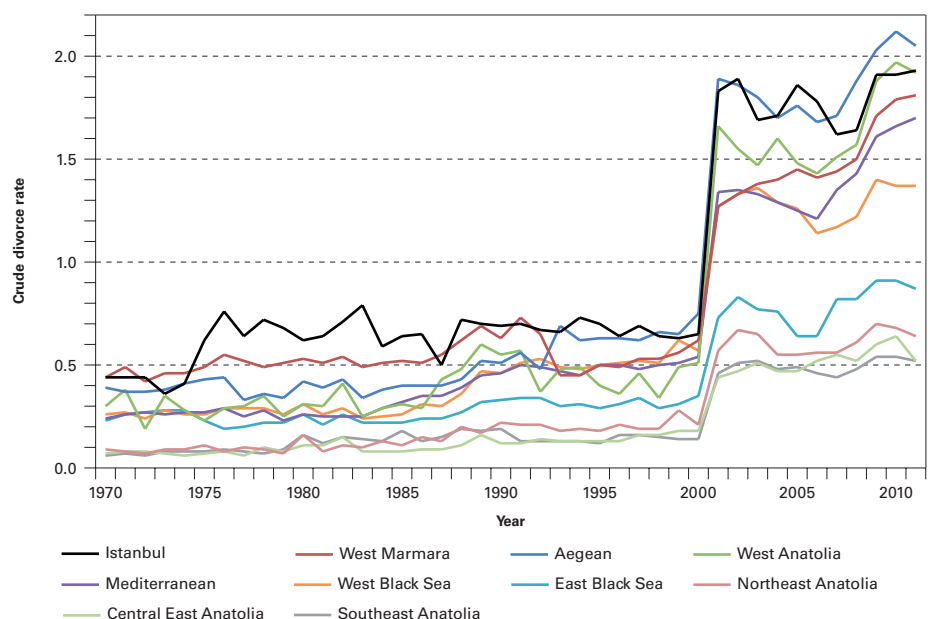


Photo: Roel Wijnants/Flickr

An example is the diffusion of divorce patterns in Turkey. We used Demographic and Health Surveys for Turkey complemented with data on economic development to study patterns and determinants of divorce. Our study showed that divorce in Turkey has become much more common in the past decade, especially after the changes in the divorce law in the early 2000s. Nevertheless, the levels of divorce still vary substantially by region (see Figure 1 for 10 selected regions). Important factors in this changing demographic behaviour are the exposure to changed norms and values about relationships. In our study we looked at the regional context and the likelihood of divorce. We found that women who live in a region where divorce is more common are more likely to divorce themselves. But women's (international) migration experience also has an impact: those who have been away are more likely to separate from their partner later in life. Although economic development and opportunities were important, the diffusion of norms was clearly more important for the observed increase in divorce rates in the Turkish context.

residing in these countries. Thus, a Turkish born person in Germany resembles a German born person more than a Turkish person living in the Netherlands. A similar pattern is found for the labour market participation of second generation migrant women before and after childbearing. The substantial differences in

Figure 1. Crude divorce rates* for ten selected regions, Turkey, 1971-2011



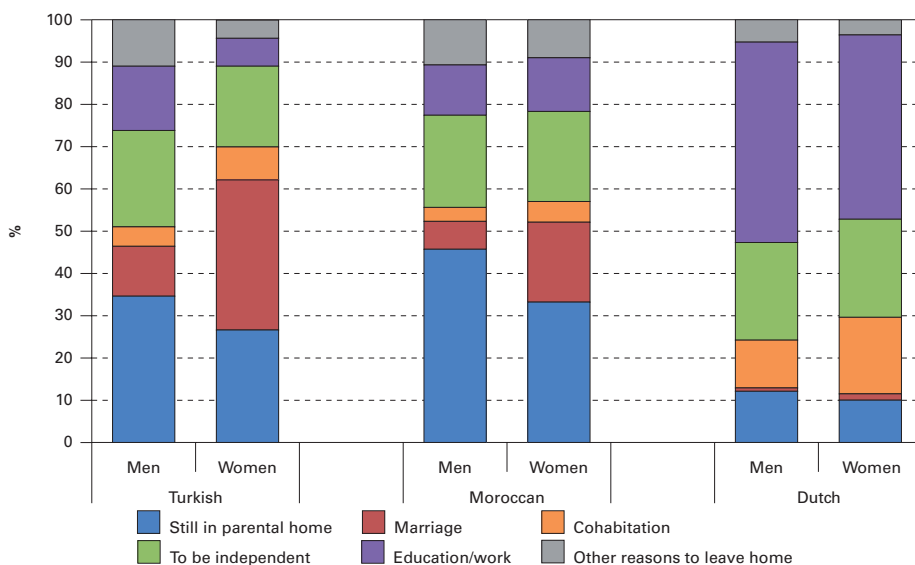
* The number of divorces per 1,000 of the average population by province in a year.

Source: Caarls & De Valk (2015).

Intergenerational ties

For intergenerational ties and work-family balance, however, the country of destination is more important than the country of origin. The exchange of support between adult children and their parents varies substantially across Europe. This gradient in support, which runs from the Nordic to the southern European countries, is not only found for the majority population but is equally reflected among the migrant populations

Figure 2. Share living in parental home and reason for leaving home for those who don't live with their parents, by origin group and gender, the Netherlands



Source: Kleinepier & De Valk (2014); TIES (2007/08), the Netherlands.

female participation across Europe are similar for the children of immigrants. Overall, women in Sweden, for example, participate more while German women participate less, with France and the Netherlands taking an intermediate position. We see that especially after childbearing, societies with strong normative ideas on mothers' labour market attachment (with a focus on full-time work in Sweden versus on motherhood in Germany) result in behavior among migrant women that is more comparable to the native majority group. This is especially the case for the children of immigrants who are born and raised in Europe and for whom we thus find a clear adaptation to the destination country.

Variation in migrant life courses

Studies have suggested that for many of the north western European countries, the standard biography no longer exists due to both individualization as well as increased freedom of choice. At the same time, it is often assumed that children of (non-western) immigrant origin would follow traditional family life courses in which family influence prevails. Our research, however, shows that in young adulthood (up to age 30) there is more diversity in the family life course of women of second generation Turkish, Moroccan, Antillean and Surinamese descent. In addition to a group of young women that do follow a more traditional path we also find a substantial share of migrant women who are for example extending education, sometimes live alone for a period of time, and postpone family commitments (Figure 2). Dutch young adults at the same time show little variety: they are mainly postponing union and family formation until their late twenties. Our data do suggest that among migrant groups there is an increased dichotomy in lives between those who follow a more traditional path with early marriage and childbearing and those who don't. This seems to be mainly related to differences in education. Our findings suggest that future research should pay much more attention to how diversity in migrant groups influences (demographic) life choices –

rather than treating migrants as homogenous groups.

The influence of parents and peers

It is often thought that parents in migrant families have a strong influence on the choices their children make. In our study on home leaving behaviour we analysed the degree of conflict among young adults of migrant and non-migrant origin in the Netherlands. Conflicts with parents are found to only partially influence home leaving behaviour and are equally important irrespective of migrant origin. It seems that the influence of peers in this phase in life is still underestimated. We found for instance that second generation Turkish and Moroccan youth with more Dutch friends on average leave home earlier and more often live alone for a period of time. The latter is rather common in the Netherlands where the average age of leaving the parental home is 22 years for women and 23 for men, and where many young adults live independently for a while before entering a cohabiting union.

We also find some striking similarities and differences between people of migrant and non-migrant origin later in life. Population register data seem to reveal that Turkish and Moroccan women divorce less than Dutch women. This difference, however, is mainly related to differences in socio-economic and demographic background. Furthermore, women who are born in the Netherlands but are of Turkish or Moroccan origin are more likely to divorce than those who migrated from these countries to the Netherlands. With respect to divorces, we see that women of migrant origin leave the joint house less often than men. This is contrary to the Dutch case where men by and large stay in the joint house and women move out. We cannot explain these patterns with socio-economic or demographic characteristics. Future studies should shed light on the different roles that social networks in the neighborhood may play in these moving choices between ex-partners of different origins.

The key findings of the FaMiLife project presented here obviously only give a snapshot of the many dimensions studied in the project. More information as well as short animations about migrants, their families and life courses can be found on www.familifeproject.com.

These research findings are all part of the European Research Council funded Starting Grant project (no. 263829) 'Families of migrant origin: A life course perspective'. PI: Helga A.G. de Valk.

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The Generations and Gender Programme

Past, present and future

ANNE GAUTHIER & TOM EMERY

The Generations and Gender Programme (GGP) is a research infrastructure devoted to the study of the causes and consequences of demographic change, including changes in family dynamics, gender relations and relationships between generations. The GGP was founded in 2000 by a consortium of European institutes, statistical offices and universities under the umbrella of the United Nations Economic Commission for Europe (UNECE).

The GGP has been hosted by the Netherlands Interdisciplinary Demographic Institute (NIDI) since 2009 and this central hub is supported in its operations by three other GGP partners (UNECE, INED, and MPIDR). Its database provides cross-nationally comparative and longitudinal data on more than 280,000 individuals aged 18 to 79 years old in 24 European and non-European countries. These data are used by more than 3,000 users from across the world and from a large variety of disciplines. GGP provides its data via a virtual open access data portal (see: www.ggp-i.org).

Key social topics that can be addressed with the help of the database include: the changing nature and dynamics of family relationships, the links between fertility intentions and subsequent decisions, the impact of caregiving on caregivers, the obstacles to the combination of work and family responsibilities (see Figure for example), and the long-term impact of early life events. The individual-level data are moreover complemented by a Contextual Database which provides comparable aggregated data on social, economic and institutional indicators to better understand demographic changes.

Unique Milestone

As a research infrastructure, the GGP reached a major milestone in 2016 when it was granted the status of Emerging Project by the European Strategic Forum for Research Infrastructures (ESFRI): the only demographic project to ever have reached this stage. As it moves ahead, the GGP plans on expanding its databases through the addition of new and existing surveys including a new round of data collection in 2019. This new round of data collection will be comparable with previous ones so that researchers can get a sense of how Europe's demography is changing. The GGP will also, however, seek to broaden its horizons and incorporate a more comprehensive and diverse range of countries, including those from South Europe, East Asia and beyond. Additionally, it will seek to work closely with similar data infrastructures such as the German Family Panel (Pairfam) and ensure that the content of the GGP be designed to answer the most pressing questions in social demography. It will also embrace the changing data landscape in which social surveys now operate and explore ways to integrate (big) data from social media, like Facebook, in its data collection process. The new round of data collection will also look to improve



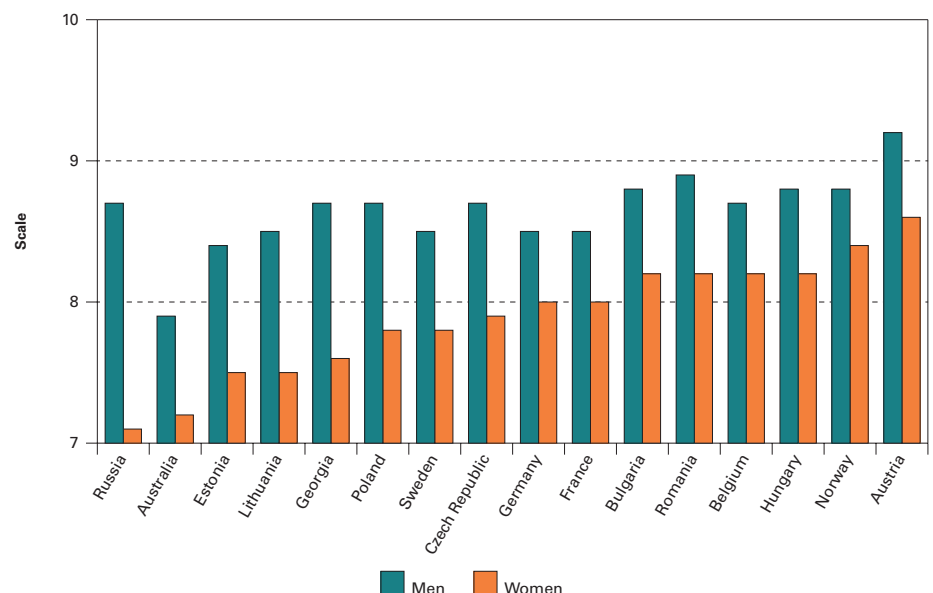
Photo: Paolo Terraneo/Flickr

integration with statistical offices, link survey records with administrative data records and provide regular updates on its respondents. These improvements are designed to provide a sound empirical base to socio-demographic research and enable cutting edge studies for years to come.

Anne Gauthier & Tom Emery, NIDI,

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Satisfaction with the division of childcare tasks (scale of 1 to 10)



Source: Generations and Gender Survey, wave 1 (2002-2012), version 4.2.

Inequality in demographic behaviour

How important are parents?

AART C. LIEFBROER

Inequality is on the rise across Western societies. A key aspect of inequality is that the life choices and life chances of individuals depend on their social background. This certainly is true for socio-economic outcomes, like how much you earn and the status of your job. But to what extent is this true for demographic behaviour, like leaving home, marriage, parenthood and divorce?

Does the influence of parents weaken if societies become more individualized, and children are expected to rely more on their own judgment than on that of their parents? Or do parents matter more in societies where the state does not provide a strong safety net? These are some of the questions that are being addressed in the Contexts of Opportunity project (CONOPP), a large comparative study funded by the European Research Council.

Parental education and union formation

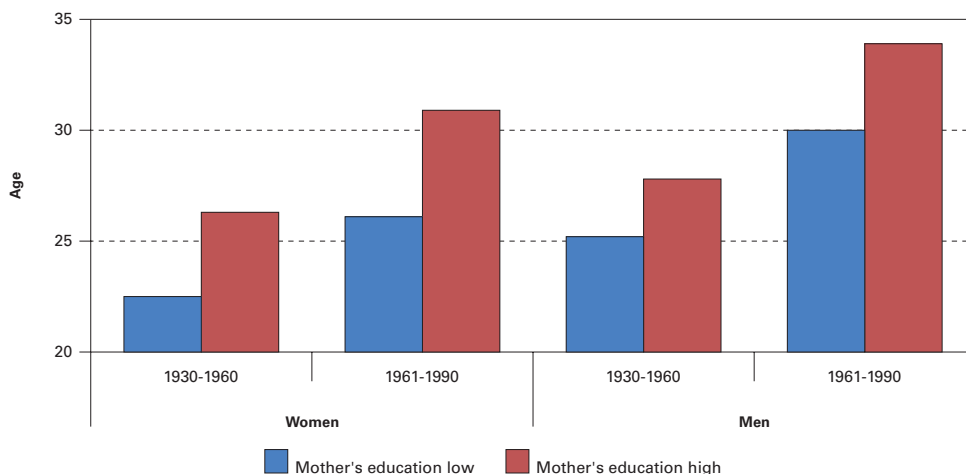
In one CONOPP study, the influence of parents' education on the union formation of Dutch children is studied. It was shown that young adults delay entry into a union or marriage if their mother and/or father is highly educated (see Figure). This is true for both men and women. In addition, when they enter a first union, children of higher educated parents are more likely than children of lower educated parents to choose for unmarried cohabitation rather than for marriage.

Why do Dutch children of higher educated parents enter later into a union? And why are they more likely to opt for unmarried cohabitation than children of lower educated parents? This is partially explained by the fact that children of higher educated parents are more likely to be higher educated themselves. However, even if we take this into account, a strong influence of parental education remains

visible. This suggests that the values and attitudes that are transmitted from parents to their children matter as well. Higher educated parents may put more emphasis on autonomy than lower educated parents, making children of higher educated parents more reluctant to commit themselves to a partner at a young age than children of lower educated parents. It may also lead children of higher educated parents to be less willing to commit themselves to marriage and prefer (a spell of) unmarried cohabitation instead.

Additional evidence for this explanation is provided by another study in which we asked adolescents and their parents about their plans for the future. It turned out that the expectations of parents about their children's future career and family pathways strongly influences the plans of children themselves. These expectations partly explain socio-economic differences in these pathways. For instance, adolescents whose parents are highly educated plan to experience events like leaving home, marriage and parenthood much later than children whose parents have a low level of education. This is partially due to differences in expectations which low and high educated parents have about their children. Thus, parental background influences the family life of children both through intergenerational transmission of educational opportunities and through the transmission of values.

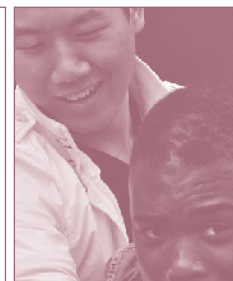
Median age at first marriage of Dutch men and women, by birth cohort and mother's level of education*



* Low education = at most lower vocational education; high education = at least some finished tertiary education.

Source: Mooyaart & Liefbroer (2016).

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Currently, many of the studies in CONOPP examine cross-national differences in the influence of parental background. In general, these studies show that differences between children of high and low educated parents are visible in almost all European countries, however the strength of this influence varies between countries, depending on cultural climate and economic circumstances.

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