

# Domain: Domestic and Household Factors

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## Introduction<sup>1</sup>

Labour market behaviour and retirement trajectories are often conceptualised as individual decisions for the purposes of research. Policy pronouncements also typically present their target as the de-gendered and individualised 'adult worker' (Lewis, 2007). As Moen (2011:87) argues:

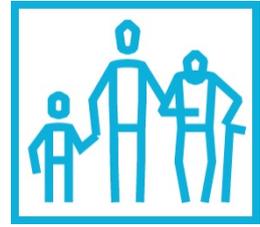
This reifies the tendency of societies, states, employers, and scholars to think about, develop policies around, and study workers as individuals, not as family members. And yet most workers are married (or partnered), and most in the USA and Europe are part of dual-earner households.

There is increasing agreement, however, that peoples' aspirations for extending working life or entering retirement and the trajectories they try to follow are rooted in households and immediate social networks. Quantitative research on retirement trajectories based on longitudinal data sets has increasingly modelled for spousal effects such as marital status, household income, caring responsibilities and relationship breakdowns indicating that retirement timing is an effect of joint rather than individual planning and responses to circumstances. Whilst these data sets can control for factors such as whether a respondent is married it is more difficult for them to get at the detailed nature of gender roles and regimes within the household. The domestic context can be defined more broadly as the various factors associated with partnerships, marriage, family and gender roles, the latter referring to the manner in which members of a household divide up responsibility for market and family work across the life course and to some extent distribute power and influence within the household (Harkness, 2008; Loretto and Vickerstaff, 2013). This introduces a dynamic element into the analysis as we would expect gender roles or ideologies to vary across generations and national contexts (Denaeghel et al., 2011). Whilst researchers have been accustomed to hypothesize the impacts of labour market and welfare state structure and change on older workers' employment trajectories there has been less concentration on family or household structure and change. Data on EU countries indicate that there is a long-run trend for the number of marriages to reduce and the number of divorces to increase, although there are significant differences between EU countries (European Commission, 2014). There is also increasing variation in household and family formation, with more same sex couples and greater numbers of people living alone.

The results of modelling for spousal effects in the context of changing family formations have led a number of commentators to make a plea for looking at households or couples rather than individuals when considering extending working life issues (Arthur, 2003; Pienta, 2003; Denaeghel et al., 2011;

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Riedel and Hofer, 2013; Loretto and Vickerstaff, 2013; De Preter et al., 2014). As a recent Norwegian research paper concludes:

As the joint effect of spouses' work exit is likely to be ignored in studies where work disengagement is considered as an individual and not a household behavior, further research ought to include household data whenever possible. Further, the suggested presence of a household effect on work exits provides policy makers and planners with a better understanding of how they may encourage postponement of retirement (Syse et al., 2014)

## Methodology

This review is based on 65 studies including literature from the United States and Australia. It also included some relevant literature concerned more generally with the impact of gender on labour market participation, which was not focused specifically on older workers. There is not an even spread of research on this theme across different countries in the JPI; Norway, the UK and the Netherlands accounted for the bulk of studies but the review also considered the considerably more developed US literature.

Research on household effects thus far has concentrated on four main dimensions of which the first two are the most developed:

- Spousal effects on propensity to work and retirement timing
- The impact of caring responsibilities on labour market participation at older ages
- Family formation and breakdown
- Community, friends and social climate.

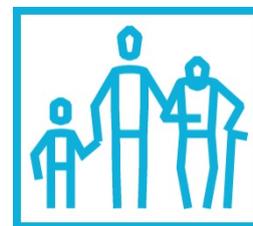
## The findings and analysis of research

Research on household effects has concentrated on four main issues, outlined below; necessarily, these dimensions overlap:

### 1) Spousal effects on propensity to work and retirement timing

For those in couples, having a partner in work strongly increases the likelihood of being in employment in older age. Analysis of The English Longitudinal Study of Ageing (hereafter ELSA) by Banks and Tetlow (2008: 37) shows that a significant reason for returning to work after an absence was the presence of a partner in work. Having a working partner has also increased the likelihood of working past state pension age (Smeaton and Mckay, 2003). Work-family conflict has been cited as a factor associated with intentions to retire early (Forma, 2009). Research on the US Health and Retirement Survey (hereafter HRS) indicates that married women are less likely to work in retirement than married men or unmarried women but that there appears to be no straightforward explanation in terms of financial incentives, the impact of wealth in the household is complicated:

the variable higher earnings is associated with greater odds of postretirement employment for women, but lower odds for men. Wealth has the opposite effect; higher household wealth is associated with lower odds of postretirement employment for women, but higher odds for men. (Pleau, 2010: 291).

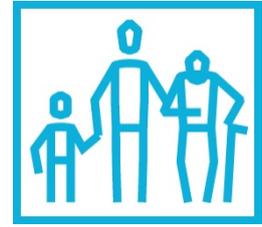


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Research in the US and UK finds evidence for joint long-term planning within couples to take early retirement and/or to retire at the same time. Research using the European Labour Force Survey confirms these findings (Riedel and Hofer, 2013). Analysis of ELSA found ‘evidence of complementarities in leisure amongst couples’ (Banks and Tetlow, 2008: 11, 33; see also Lissenburgh and Smeaton, 2003: 30). Humphrey et al. (2003: 55–56) in a representative survey of the population aged 50–69, found evidence of joint decision making about when to retire, and that around 50 per cent of the sample gave spending more time with family or partner as the reason for expected early retirement. This research also confirmed the finding from US research that women are more likely than men to give family reasons for early retirement (Humphrey et al., 2003: 55–56; Phillipson and Smith, 2005: 23). Marital satisfaction may also make retirement more attractive (Kubicek, Korunka, Hoonakker and Raymo 2010). There is then considerable evidence of what we may call partner effects in encouraging or discouraging continued work at later ages (De Wind et al., 2014). A number of studies have indicated that women are more affected by domestic circumstances than men, or put another way that “husbands play a more significant role in women’s retirement decisions than vice versa” (Pienta and Hayward, 2002: S204, see also Henretta et al., 1993; Vickerstaff et al, 2008). Research using a Swedish panel survey also found that women were more likely than men to cite their partner’s retirement as factor in their own reason for retirement (Nordenmark and Stattin, 2009). Given that husbands are typically older than their wives this age gap may also promote younger retirement for women who are following their husbands into retirement, although differential state pension ages in some countries (such as the UK) have meant that women’s average retirement ages are lower than men’s whilst still being above women’s state pension age.

Much of this research suggests a gender asymmetry: men retire for a particular reason (such as financial ability to do so, health issue etc) and their female partners follow. However, examining retirement *intentions* in the US Ho and Raymo found no such asymmetry (2009). There is also a gap between expectations and actual retirement timing. Whilst preferred timing of retirement and planning for joint retirement are predictive of actual retirement age Ho and Raymo (2009) found that the proportion of couples who actually retired at the same time was low (this is confirmed by other US research that joint retirement accounts for a minority of retirement patterns (Coile, 2003)). In joint retirement decisions typical age differences between married women and men are seen to effect earlier age retirement for women. On the other hand, evidence from the EU shows that when a large age gap exists, this reduces the likelihood of the older partner retiring as they will often wait for their partner to do so (Denaeghel et al., 2011). A Norwegian survey study found that spousal exit was an important factor in predicting partner exit from work but that they observed no gender differences in the effect (Syse et al., 2014). One thing that is missing from most of these studies is any differentiation of family types by gender regime or preferred decision making styles amongst couples, for example whether we are considering a male breadwinner family model or dual earner family, which might be expected to have an impact on gender symmetry or asymmetry. In part this can be explained by the data sets that are used, which may not have the level of detail about the household economy to enable analysis by household type. A Norwegian study started to fill this gap by formulating a mixed model which hypothesised that household labour supply decisions are the outcome of a bargaining process leading to two types of household: a co-operative and a non-co-operative type, in the latter type men have the bargaining power, which could account for asymmetry in gender effects (Jia, 2005). Qualitative research has also looked at gender regimes (male breadwinner, modified male breadwinner and dual earner) and the ways in which these may structure how couples think about and plan and respond to retirement trajectories (Loretto and



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Vickerstaff, 2013). In male breadwinner or modified male breadwinner households the man's employment income and pension entitlements typically exceed the woman's by some margin and is therefore more significant with respect to financial decision taking in such household women may be more likely to follow their partner's trajectory (Vickerstaff et al, 2008).

Quantitative and qualitative work have problematised the notion of complementarities of, or shared, leisure which is assumed to lie behind joint retirement timing. In the US where dual earner households dominate and women are more likely to have worked and continue working full-time, analysis of the HRS suggests that it may be instructive to model retirement incentives for women in the same way as has traditionally been done for men. In addition we should not assume that spill over effects only go from male to female partners. Coile (2003:3) finds that:

One explanation for the finding that the wife exerts a stronger influence on the husband's retirement decision is asymmetric complementarities of leisure: husbands' enjoyment of retirement may depend much more on the wife's also being retired than vice versa.

Qualitative research in the UK looking at the idea of shared leisure has made the point that 'freedom' in retirement may mean different things to women and to men (Loretto and Vickerstaff, 2013). Research from Norway also points to the fact that the leisure activities and preferences of women and men differ, with different implications for retirement timing (Nicolaisen et al., 2012)

It is clear from this research on couple decision making that we need to understand gender roles and the impacts of different and changing household regimes, in particular the move from male breadwinner to modified male breadwinner to dual provider households and the implications of these changes for propensities to extend working lives.

## 2) The impact of caring responsibilities on labour market participation at older ages

It is well researched that caring responsibilities impact upon labour market participation and that women typically bear the major responsibilities for child and elder care. However, with increasing female participation in paid employment traditional male breadwinner models of gender roles continue to change and there is considerable variation comparatively with respect to the availability of affordable child care and the impacts of different health care regimes. Caring responsibilities continue and develop for the older population moving from a main focus on children to issues about responsibilities for older relatives and/ or partners, with those in 50-65 age range sometimes finding themselves as the sandwich generation with responsibilities for younger and older family members; this can have a range of impacts on people's ability and willingness to continue working.

The health of a partner influences employment. Logistic regression analysis of ELSA showed that if a partner has a limiting long-standing illness it reduced the likelihood of working past state pension age (Crawford and Tetlow, 2010: 23). Australian data also indicates that women are more likely than men to change their predicted retirement to an earlier date if their own or partner's health status changes (Cobb-Clark and Stillman, 2009). In some settings women may be more likely than men to work part-time in order to accommodate caring responsibilities (Slagsvold et. al. 2012). The relationship between health and ability to work is complex as is the impact on other family members and a nuanced understanding is vital. Research using data from the US Health and Retirement Survey (HRS) indicates that the effect of husband's ill health on the wife's labour supply is complex and also



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affected by the particular health condition, the age of the couple (because of its impact on access to pensions) and income levels (Siegel, 2006).

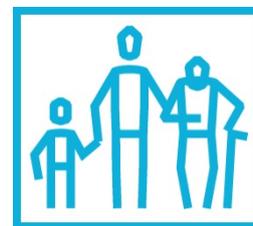
More generally caring responsibilities for different generations of the family have an important impact upon people's ability to continue working in older age (DWP, 2014: 13). Research demonstrates that the provision of both formal and informal care have an impact on labour market attachment (Bolin, Lindgren and Lundborg, 2008). There is as yet relatively little research on the impact of life course caring events on later propensity to work. Research on the association between reproductive history and retirement using life-history data in Sweden found only weak evidence that men with larger numbers of children retire later (Hank and Korbmacher, 2013). A recent Dutch study using three-wave panel data found that women who had their children later and still had dependents at home in the pre-retirement years intend to retire later (Damman et al., 2014). The link between larger household size and later retirement was confirmed in a study based on SHARE data (De Preter et al., 2014).

An emerging area of research interest is the influence of grand parenting which may affect people's availability for work but also their orientation towards and desire to continue working (Hochman and Lewin-Epstein, 2013; Vickerstaff et. al. 2008). Interestingly, Hochman and Lewis-Epstein using SHARE data found that there was no difference in preference for retiring early between grandparents who looked after grandchildren and those who did not suggesting that the link between grand parenting and early retirement is about motivation to continue working rather than time constraints, which they hypothesised reflected the linking of the social role of grandparent with that of the retired identity (2013). Dutch research using data from a longitudinal study found that Dutch grandparents in the age band 58-68 were more likely to care for grandchildren in 2006 than in 1992 despite higher rates of employment amongst the older population and easier access to formal child care (Geurts et al., 2014). A comparative analysis of grandparents care provision in 10 European countries using SHARE data found that grandparents everywhere were involved with their grandchildren: whilst the probability of providing any care was highest in Denmark, The Netherlands, France and Sweden, intensity of caring was highest in Greece, Italy and Spain (Hank and Buber, 2009). Both the Dutch study and the SHARE study found that grandparents were more likely to be involved in childcare if the parent were single. These results suggest a complex interaction between variations in availability of childcare, maternal employment rates, changes in household formation and demand for grand parenting.

The literature search did not uncover any widespread consideration of the impact of caring for elderly parents on older worker labour market participation; although there is increasing awareness that older workers may be part of a sandwich generation with caring responsibilities for younger and older family members (DWP, 2014).

### 3) Family formation and breakdown

It is undisputed that family formations are changing, although rates and degrees of change vary across countries. Divorce rates are increasing as are patterns of single parenthood. More people are choosing to live alone whether in a long-term relationships or not. Research on extending working lives has only recently begun to consider the implications of these changes in family structure. Divorce and widowhood is less studied than other spousal interaction affects (discussed above). We can hypothesise that the impacts of family dissolution would vary from country to country because of variations in social policies (Radl and Himmelreicher, 2014). The impact of divorce has been shown



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to increase the likelihood of women working past state pension age, but not men in the UK (Smeaton and McKay, 2003). This, it has been suggested, relates to the negative financial consequences for women, and may also reflect employment for other more intrinsic reasons. Dutch research on men indicates that late transitions to parenthood and late divorce are associated with weaker intentions to retire early (Damman, Henkens and Kalmijn, 2011). Comparative research on Germany and Spain found that divorce had no significant impact on retirement ages in Spain, whilst widowhood had an impact on the early retirement of both women and men in Germany suggesting that the social policy context exerts an important influence (Radl and Himmelreicher, 2014). Research on the US has indicated that marital status has a clear association with post-retirement employment (Pleau and Shauman, 2013; Pleau, 2010). Swedish research has found that women living alone are more likely to expect to work until the normal age of retirement and Norwegian research that single males had increased probability of early retirement whilst single women had increased probability of postponed retirement (National Reports, see also Vickerstaff et. al. 2008).

Overall, consideration of the impact of different household and family formations on extending working lives issues is in its infancy. Comparative differences suggest a need to better understand how the impacts of family dissolution and family formation vary from country to country because of variations in social policies.

## 4) Community, friends and social climate

Less studied is the wider influence of extended family and friends on work or retirement decisions, this despite the fact that in many studies spending time with family and friends and engaging in leisure pursuits and hobbies are given by respondents as pull factors for early retirement (Reeuwijk et al., 2013).

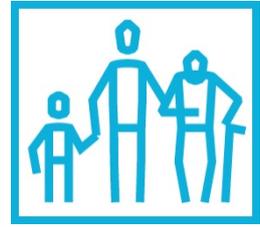
It is also important to consider social norms regarding appropriate retirement timing:

It is important to note that norms about “the right time” to retire might be very local in nature (Feldman and Beehr, 2011:196).

These may vary from family to family, from one community to the next and be occupationally or sector specific as well as conditioned by national criteria for pension or other social benefits. Qualitative research in the UK found that partners but also wider family and friends were very important in providing the frame of reference about the desirability or otherwise of extending working life. The experience of parents and whether they were felt to have retired at the right time to enjoy retirement figured importantly in how people framed their own aspirations for retirement timing (Vickerstaff et. al., 2008). Nilsson, Hydbom and Rylander in the Swedish context found that whilst a majority of their respondents believed that they could work to the age of 65 or beyond only just over a third wanted to but that life partner or close friends played an important role in extending working life (2011).

## Analysis of research

The dominant disciplines assessing the domestic or household context and its effects on later life working are sociology and economics. The main sources for research on the household domain have been longitudinal data sets (e.g. SHARE, ELSA, HRS, HILDA) and cross sectional surveys. There is tradition in labour and health economics of modelling retirement behaviour which includes models



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of dual earner families and tracks spousal effects (e.g. Gustman and Steinmeier, 2009). The possibility of using register data (as in the Norwegian case) allows for a range of family formations to be tracked but this research possibility is not available in many of the JPI countries.

The bulk of research has been quantitative. In quantitative research we can see the factors associated with the household and employment in older age. However, where regression analysis is used it can leave a lot of behaviour unaccounted for. People in comparable situations don't always behave in the same way. For example, ill-health of a male partner is a predictor of labour market reduction or withdrawal for the female partner but still some women with major caring responsibilities continue to work. To explain this we need to know the range of situational factors – workplace, family, nature of caring responsibilities etc. – that qualitative research can address more effectively.

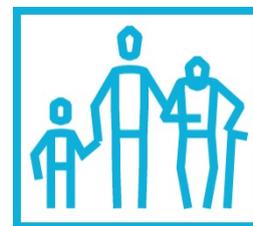
Life course research in sociology and more recently the concept of linked lives have put an emphasis on the family context for extending working lives or retirement and the importance of the work-family patterns or the domestic economy. There is a need for analysis that combines an understanding of life course influences and patterns in specific domestic and gendered contexts. A number of researchers using quantitative data sets have posed the need to explore the extent to which gender ideology in the household and the impact of partners work history impacts upon later life work trajectories (Pleau, 2010; Finch 2014). The relationship between long run trends (i.e. gendered divisions of labour within households) and proximal factors (i.e. health shocks, redundancy, divorce) are currently poorly understood despite the fact that the US HRS, indicates that up to a third of later life withdrawals from the labour market are precipitated by unexpected events.

One way to advance our understanding of the interaction of long run patterns and proximal shocks in determining the impact of households on retirement outcomes would be to bring closer together quantitative and qualitative approaches to researching extending working life and retirement timing. Longitudinal research can identify the predictors and scale of such long run trends and proximal shocks whilst qualitative methods can explore how in detail these challenges are worked through in specific domestic and household contexts. A positive outcome of using qualitative alongside quantitative approaches is that qualitative research can enhance understanding in ways that can then be fed back into the design and development of longitudinal surveys.

## Cross-national diversity

Research evidence on the impact of the domestic or household domain is not evenly spread across the JPI countries, Norway, the UK and the Netherlands account for the main studies, with Sweden and Poland providing a few, with relatively little existing research in this domain from Germany, Canada, Finland, Denmark or Belgium.

It is clear that there are differences in family formation and gender regimes from country to country and the prevailing welfare state may reinforce or inhibit certain divisions of labour of market and non-market work within the family (for example access to good quality affordable child care and elder care). The differences between dual career households, dual earner households, modified male breadwinner households and male breadwinner models will be significant for determining levels of gender asymmetry with respect to access to pensions and household wealth more generally, which are likely to impact on peoples' ability to willingness to extend their working lives.



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There are also variations in the numbers of divorced or separated people comparatively but in many countries the numbers of people living alone are increasing and the implications of this for retirement patterns have been little studied.

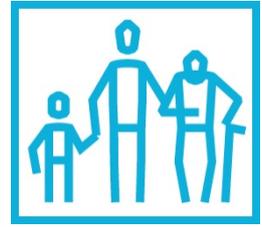
## Research conclusions

We can draw the following conclusions from existing research:

- There is increasing agreement that peoples' aspirations for extending working life or retirement and the trajectories they try to follow are rooted in households and immediate social networks.
- The impact of the household on later working life is highly gendered.
- Research has tended to assume that women's retirement paths follow their male partners but this needs more robust testing following the US case and ongoing changes in family formation and gender roles.
- The impact of ill-health, own and spousal, is mediated by a range of other factors and as yet research does not provide a sufficiently nuanced understanding of the impacts of health on the household.
- There is a lack of research on family formation and breakdown and its impacts on later working lives.
- Grand parenting is emerging as an important but as yet under-researched element in the complex determinants of remaining in or leaving the labour market at older ages.
- Comparative research indicates that there are complex interactions between welfare state policies such as variations in availability of childcare, patterns of maternal employment, changes in household formation and orientations towards extending or limiting working life. As yet there is insufficient comparative research on the interaction between macro, meso and micro level factors.
- Although research recognises the need to better understand the relationship between long run trends (i.e. gendered divisions of labour within households) and proximal factors (i.e. health shocks, redundancy, divorce), such research is only in its infancy.

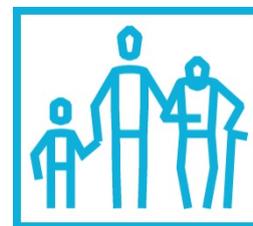
## Research needs

- Whilst there is an emerging interest in the domestic or household domain in some countries research evidence is not evenly spread across the JPI countries, there is a need for research on those countries where research in this domain is lacking.
- The uneven spread of research from country to country in this domain calls for European wide research promotion initiatives in the field of the impact of the household on work and retirement, cross fertilising national research activity in central, eastern and southern Europe.
- There is a need to establish whether existing longitudinal data sets can be used more extensively to model household behaviours around extending working life or retirement.
- Whilst survey based analysis can identify the predictors of labour market behaviour qualitative methods are needed in conjunction to explore how in detail these patterns are worked through in specific domestic and household contexts.



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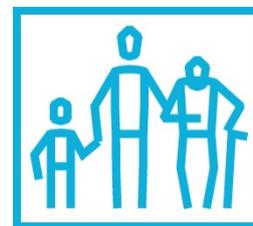


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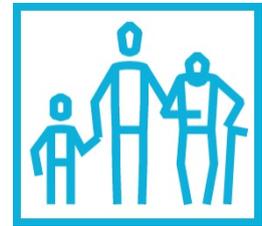
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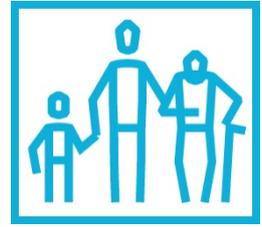
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