

# Women are more heavily influenced by their husband's retirement choices

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Women whose husbands take early retirement are more likely to retire early themselves, shows a new Norwegian study. But there is no evidence to suggest that men's decisions are influenced by their wife's choices.

PhD fellow Herman Kruse in the Department of Economics at the University of Oslo has examined what female and male Norwegian 63-year-olds chose to do when their spouse retired.

"When husbands chose to take advantage of the Norwegian early retirement scheme, their wives were 21.5 percentage points more likely to also retire," said Kruse.

"This is a strong effect," the economist says.

"But when the woman in a couple chose to retire early, we found no indication that men were influenced by the woman's choice."

Kruse also took a look at what 64-year-old women and men chose to do. He found an even stronger effect of 23.2 percentage points for the women .

## More work or more leisure time

When one person in a relationship is retired, the partner faces three possible choices.

First, the partner can choose to work less. This gives them the opportunity to spend more time with their retired spouse or partner.

He or she can also choose to work as much as before or to work even more. This can compensate for the family's lower income when one partner is working less.

Kruse's study shows us what women and men each choose to do.

## When partners have similar earning power

"In addition, I found that the more similar the spouses' earning power, education and choice of workplace was, the more likely it was that women would choose to retire when their husband did," Kruse says.

He believes this supports the assumption that women's wish for more free time with their husband is an important driving force when wives retire at the same time as their husbands.

The utility of leisure time for women apparently increases when their husbands also have leisure time. But

not the other way round.

### **Both sexes are working more**

One of the most important goals of Norway's big pension reform implemented in 2011 was to give older adults an incentive to stay in the workforce for longer. In recent years, researchers have carried out more studies looking at whether the pension reform has had this effect.

Results have clearly confirmed that it has. Both women and men are working more since the pension reform.

But Kruse's research findings indicate that there may also be an important gender dimension here.

When incentives succeed at getting men to work for longer beyond the age of 62 (when most workers now have the opportunity to retire), their spouses also tend to work longer.

But when women are incentivized to work longer after they turn 62, it does not influence men to work more.

"If we only look at individuals as individuals and not as couples, then we risk underestimating the impact of the incentives being implemented to encourage people in their 60s to work more," Kruse says.

### **Born in the 1950s**

It is important to bear in mind that these research findings apply to women and men who are currently in their 60s. These are people who were born in the late 1940s and early 1950s.

The attitudes and mindset of this generation may be different than those of retirees who follow them.

Kruse didn't just investigate a selection of mature adults in his study.

The detailed population data available in Norway made it possible for him to obtain figures for all women and men who are currently 63 and 64 years old. This enabled Kruse to draw some precise conclusions.

Previous studies have reached similar conclusions. A 2016 study from Switzerland also found that men influence women, but not the other way round. And a French study of thousands of married couples has shown the same results.

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[Read more in the Norwegian version of this article at forskning.no](#)[5]

 [People do not just retire as individuals. Often joint retirement occurs among couples. Retirement researchers seek to understand how spouses and partners influence each other's choices. \(Illustration photo: Shutterstock\)](#) [6]

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[Herman Kruse: "Joint Retirement in Couples", article from the Department of Economics at UiO, June 2018.](#) [14]

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