

ICS PhD project 11: Retirement preparation among migrants in Europe

Aim

To get a better understanding of how migrants in Europe prepare for their retirement and how they differ from the native population in this regard.

Theoretical background

In light of population aging and the increasing ethnic diversity of the older population within Europe, improving our understanding of retirement preparation of migrants has been indicated as one of the main “pressing issues for the coming decade”. Given that in many pension systems there is a close connection between residence, earnings over the life course and retirement entitlements, migration history can be expected to affect migrants’ retirement preparation. Also, cultural socialization in the origin country may play a role: migrants might vary from the native population in their knowledge and attitudes about the role that the government, family, and individual play for ensuring a decent standard of living for the old. Yet, very little is known about retirement preparation among migrants. In this project we therefore aim to answer the following research question: *How do individuals from various migrant groups differ from the native population across European countries in their preparation for retirement, and how can these differences be explained?*

Research design

To achieve a comprehensive understanding of retirement preparation, this project will take an interdisciplinary approach, combining insights from sociology, psychology, and economics. Analysing the Migrant Welfare State Attitudes (MIFARE) data the PhD candidate will assess knowledge about pension rights and attitudes towards pension institutions across three different host countries (Denmark, the Netherlands, and Germany). The Survey of Health, Ageing and Retirement in Europe (SHARE) data will be used for examining the role of pension entitlements in retirement preparations across 29 European countries. Finally, a mixed method approach (SHARE data and qualitative interviews) will be applied to assess ethnic differences in plans for retirement (e.g., in terms of retirement timing and financial support by family members). By both examining different destination countries, and paying attention to the country of origin, insights will be achieved regarding the role that pension institutions and cultural background play for retirement preparation.

Project

This project is funded by Utrecht University’s Faculty of Social and Behavioural Sciences Workload Fund.

Literature:

- Henkens et al. (2018). What we need to know about retirement: Pressing issues for the coming decade. *The Gerontologist*, 58(5), 805-812.
- Heisig, J. P., Lancee, B., & Radl, J. (2018). Ethnic inequality in retirement income: a comparative analysis of immigrant–native gaps in Western Europe. *Ageing & Society*, 38(10), 1963-1994.

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