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Educational assortative mating and couples' linked late-life employment trajectories

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ABSTRACT

In the context of population aging and growing numbers of older workers and older couples, this study examines how educational assortative mating earlier in life is associated with the division of paid work later in life between partners of opposite-sex couples in the Netherlands. We observe 20 years of linked partners' employment trajectories, when the male partners were aged 45–65. This longitudinal and dyadic perspective enables us to examine long-term patterns in couples' division of paid work, including the timing of retirement, beyond snapshots of the division of paid work between partners at specific ages. We consider labor supply and labor demand factors for older workers in connection to cumulative (dis)advantage over the life course and argue that educational assortative mating earlier in life reinforces social inequality between couples later in life. We innovatively apply multichannel sequence and cluster analysis using retrospective data from four waves of the Family Survey Dutch Population (FSDP) for the 1916–1957 birth cohorts. Findings support a typology of five groups of older couples: 1) high-status dual-earners, 2) low-status dual-earners, 3) high-status male breadwinners, 4) low-status male breadwinners and 5) dual-jobless/disabled couples. The male breadwinner clusters are more prevalent overall (53%), but even among these relatively old birth cohorts, a substantial share of couples is in a long-term, stable dual-earner arrangement later in life (41%). The majority of dual-earner couples consists of two high-status earners (24%). Multinomial logistic regression analysis supports that educational assortative mating earlier in life is associated with a polarization into resource-rich high-status dual-earners and resource-poor low-status male breadwinner couples later in life. We conclude that educational assortative mating sets in processes of cumulative (dis)advantage over the life course that leave an enduring imprint on couples' late-life employment trajectories.

1. Introduction

The Dutch government, along with other Western countries, has primarily responded to population aging by discouraging early retirement and raising the state pension age. As a result, labor force participation of older people has increased since the 1990s, with a particularly rapid rise in the employment of older women (Statistics Netherlands, 2017). As the majority of the growing group of older workers is married, individual late-life employment trajectories are often embedded in couples and spouses' financial and subjective well-being depend on one another (Madero-Cabib & Fasang, 2016).

This study takes a dynamic and dyadic perspective on couples' late-life employment trajectories. To the best of our knowledge, it is the first study to examine couples' linked employment trajectories over a long time span (20 years between age 45 and 65 of the male partner) for both partners of opposite-sex couples. This long-term perspective is

important because the employment status of both partners may vary considerably in old age, leading to different constellations of employment and non-employment at different ages. Comparing older couples only at specific ages provides snapshots that potentially obscure dominant long-term patterns in the division of market work between partners in later life. Moreover, the stability or volatility of older couples' division of market work is of interest in itself. The analyses focus on couples' division of paid work, that is, who is employed and who is not, including retirement transitions. For those who are employed, occupational class based on the Erikson-Goldthorpe-Portocarero (EGP) class scheme is considered as an indicator of socio-economic status. Higher-status jobs are generally characterized by higher wages, more work autonomy, better working conditions and less supervisory responsibilities, at least compared to lower-status jobs (Erikson & Goldthorpe, 1992). In addition, occupational class is less affected by short-term career fluctuations than income and, therefore, better suited

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as an indicator of long-term labor market position and prospects (Grunow & Aisenbrey, 2016). Occupational class is thus an important indicator of socio-economic inequality between older couples.

We address two research questions. First, we aim to fill a deficit in descriptive evidence on how couples' linked late-life employment trajectories unfold over time and ask: *Which types of linked late-life employment trajectories exist for older couples in the Netherlands?* The analyses build on rich retrospective data from the Family Survey Dutch Population (FSDP) (Kraaykamp, Wolbers, & Ruiter, 2009) and an innovative application of multichannel sequence and cluster analysis (Gauthier, Widmer, Bucher, & Notredame, 2010) to create a typology of partners' linked employment trajectories. Second, we ask: *How are partners' education and educational assortative mating associated with their linked late-life employment trajectories?* According to the notion of cumulative (dis)advantage (Dannefer, 2003; DiPrete & Eirich, 2006), resources of couples (e.g., income or wealth) tend to accumulate over the life course partly due to educational homogamy, which may lead to greater social inequality between couples than within couples (Verbakel, Luijckx, & De Graaf, 2008). Couple characteristics, such as educational assortative mating early in life, may leave enduring imprints on subsequent life courses and reinforce a concentration of high-versus low-status employment, or even non-employment, in older couples (Bernasco, De Graaf, & Ultee, 1998). This would exacerbate inequality between older couples, but remain unnoticed in purely individual-level analyses. We thus employ a life course perspective to study how long-term employment trajectories are shaped by earlier life events in the context of 'linked lives' of spouses (Elder, Johnson, & Crosnoe, 2003), with special attention to educational homogamy.

We aim to contribute to two strands of literature. First, we add to the understanding of couples' late-life employment and their retirement timing. Few studies adopted a life course perspective on joint retirement (e.g., Blau, 1998; Denaeghel, Mortelmans, & Borghgraef, 2011; Henretta, O'Rand, & Chan, 1993; Ho & Raymo, 2009; Szinovacz & DeViney, 2000) and most life course studies on retirement timing assessed how midlife experiences affect the timing of either men's or women's retirement (Damman, Henkens, & Kalmijn, 2015; Damman, Henkens, & Kalmijn, 2011; Finch, 2014; Hank, 2004; Madero-Cabib, Gauthier, & Le Goff, 2015; Raymo, Warren, Sweeney, Hauser, & Ho, 2010). These studies did not examine both partners simultaneously and disregarded long-term employment trajectories by isolating retirement transitions, which is at odds with the central theoretical importance of long-term trajectories in the life course paradigm (Elder et al., 2003). Moreover, multiple shifts between employment and non-employment before retirement are prevalent (Calvo, Madero-Cabib, & Staudinger, 2017; Fasang, 2012). This study fills a gap in the literature by taking a dynamic and dyadic perspective on couples' linked late-life employment trajectories. Our study shows that only a small minority of couples in our sample retires jointly (about 3% of partners retire within one year of each other). Yet, joint retirement is most common among two highly educated, high-status dual-earning spouses in later life.

Second, we add new evidence on the role of educational assortative mating in the gendered division of paid (and unpaid) work between partners. Most theoretical arguments and empirical studies on the division of labor in couples are restricted to earlier life stages, women or both, that is, women in earlier life stages, usually in the presence of young children (e.g., Bernasco et al., 1998; Han & Moen, 1999; Kühhirt, 2012; Langner, 2015; Pienta, Burr, & Mutchler, 1994; Stier, Lewin-Epstein, & Braun, 2001). Some research looked into changes in the division of household labor after retirement (Leopold & Skopek, 2015; Leopold & Skopek, 2016; Szinovacz, 2000), whereas to our knowledge no studies examined the division of market work among older couples over relatively long windows of time. Despite increasing attention to such dynamics, to date, we have a limited understanding of older couples' employment trajectories up to and including retirement. Instead of unpaid work, this study focuses on the division of market work among older couples to assess the potential accumulation of advantage

and disadvantage resulting from educational assortative mating earlier in life.

2. The Dutch context

Before proceeding to the data and results, we first describe relevant labor market institutions and retirement policies for our study cohorts in the Netherlands and lay out our theoretical rationale. Our study includes men born between 1916 and 1944 (mean = 1935) and women born between 1921 and 1957 (mean = 1939), reflecting the usual age difference between men and women in heterosexual couples. They experienced their active family formation phase and established careers (or not) roughly between 1945 and 1985 and retired between 1980 and 2000. Overall, both absolute and relative educational homogamy is quite strong in the Netherlands as a result of partner preferences and marriage market constraints (Kalmijn & Uunk, 2015).

The Netherlands is usually classified as a hybrid of the corporatist and social democratic welfare state with strong conservative roots (Arts & Gelissen, 2002). Until about 1970, strong Christian religious institutions and norms suppressed female employment in the Netherlands by advocating traditional family values, which also kept fertility rates high. Particularly in the 1950s, prevailing norms disapproved of working mothers and to a lesser extent of working women in general. National policies reinforced the traditional male breadwinner model from the 1950s to the late-1980s. For example, the tax system favored single- over dual-earner couples until 1988 (Hendrickx, Bernasco, & De Graaf, 2001). The institutional and normative environment – especially before 1970 – discouraged women to re-enter the labor market after marriage and childbirth and fostered economic dependence on their husbands. Especially the employment careers of women born before 1940 were affected by these circumstances. This environment favored a traditional career path for the majority of men in our study, that is, completing education, working full-time and retiring well before the age of 65.

Secularization, women's emancipation and the expansion of the service sector increased education and labor market participation of women in the 1960s and 1970s, which affected women born after 1940 in our sample. Part-time work became increasingly available, enabling mothers to combine work and family to a greater extent. Accordingly, the prevalence of dual-earner couples increased since the 1970s (Van Gils & Kraaykamp, 2008), although Dutch couples are often characterized as one-and-a-half earners because part-time employment is widespread among women (Blossfeld & Hakim, 1997). Female labor force participation and family formation continue to be strongly intertwined. Mothers still tend to reduce working hours after the birth of their first child, especially if they obtained a higher secondary or lower vocational degree (Begall & Grunow, 2015), whereas fathers do not (Fouarge, Manzoni, Muffels, & Luijckx, 2010). Since the 1990s, public child care facilities and parental leave policies facilitate combining work and parenthood (Uunk, Kalmijn, & Muffels, 2005). However, our study cohorts are largely unaffected by these policies because they were implemented after their active family formation phase. Men's employment careers have also changed in the past decades. Particularly since the 1970s, globalization, deindustrialization and labor market flexibilization have led to more uncertainty, volatility and non-standard employment, including part-time, temporary and self-employment (Luijckx, Kalmijn, & Muffels, 2006). Male blue-collar occupations suffered more in response to globalization and economic restructuring, whereas typically female jobs in the service sector expanded during the later years of our cohorts' working lives.

Concerning pension policies, for older couples in our sample, generous early retirement schemes, as negotiated in collective labor agreements, were available in their late career. These early retirement schemes dominated the retirement context in the Netherlands. Especially men born before 1950 and across all educational levels heavily used early retirement options (Visser, Gesthuizen, Kraaykamp,

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