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Pensions, Retirement, and the Financial Position of the Elderly

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Long-term trends, such as the aging of the population, the increased life-expectancy, and the consequences of the recent financial crisis, have raised concerns about the sustainability of pension systems. Consequently, many OECD countries have proposed and implemented reforms to alleviate the pension system from the pressure of demographic aging and to create sustainable pension systems for the future. Many of the reforms implemented are related to increasing both the statutory and effective retirement age, making pension benefits less generous and increasing contributions. As a consequence, the proposed and implemented reforms have raised a lot of discussion about the financial position of current and future retirees. This thesis collects five studies regarding Pensions, Retirement, and the Financial Position of the Elderly and aims to understand the effects of aging on people's retirement behavior and the adequacy of their (future) pensions. The thesis focuses on the role of self-employment and part-time employment in retirement behavior and the financial resources available at retirement.

This is a volume in the series of the Meijers Research Institute and Graduate School of the Leiden Law School of Leiden University. This study is part of the Law School's research program on 'Reform of Social Legislation'.

