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LATER RETIREMENT? PATTERNS, PREFERENCES, POLICIES

Pension systems are a major part of the political economy of current societies – much beyond providing old-age income security. The well-known demographics of population aging as well as globalization today challenge their financial viability. Later retirement seems to be a good way to meet these challenges. However, it is not only unpopular but also inequitable in terms of differential longevity. The paper first discusses these problems, with a particular focus on the social stratification of mortality. It then analyzes the preferences towards retirement age at several levels: in terms of attitudes towards public spending on pensions or towards the state's responsibility in this matter, of support for pension policy alternatives, and of preferred individual age of retirement. Results show that large majorities across all age groups are in favour of more government spending on pensions. There is a substantial amount of 'involuntary retirement', meaning that people would have preferred to work longer than they actually did, as well as a somewhat lower amount of 'involuntary work', but the preferred ages are everywhere below 65, and in some countries still below 60. Finally, the paper examines the policies of raising the retirement age adopted during the last two decades. What has especially been lacking in these policies is a consideration of socially differentiated longevity.

Keywords: retirement, life expectancy, inequality, pension preferences, pension policies

PATTERNS

Retirement is today a central part of the social policy agenda of most countries across the developed (and increasingly the developing) world[1]. The high levels of pension expenditures experienced in the past few years, and the even higher ones projected for the coming decades, have now become a key issue of concern. At stake are the basic options not only for the welfare state but also for fiscal and labor market policy, and more generally, for economic growth and social cohesion.

Pension systems thus need to be viewed within a broader framework. Their major purpose is to provide income security to retirees. In addition to such redistribution (or individual income smoothing) over the life course, they may also aim at redistribution across population

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[1] Here I closely follow a chapter on pension reform in Europe written jointly with Camila Arza (Kohli and Arza 2011; see also Arza and Kohli 2008).

groups, lifting low-income elderly out of poverty. But beyond these income goals, they are linked up with a range of other issues:

- they are typically the largest public transfer programs, and thus a source of major fiscal pressures (and sometimes opportunities),
- they influence financial markets by favoring or impeding the accumulation of funds and of personal savings,
- they regulate labor markets by facilitating an ordered transition out of employment,
- they enable employers to manage their work force by offering instruments for the shedding or replacement of workers,
- they contribute to the institutionalization of the life course by creating a predictable sequence and timing between work and retirement,
- they provide workers with a legitimate claim to compensation for their ‘life-long' work, and thus have a stake in the moral economy of work societies,
- they attach citizens to a public community of solidarity, and thus play a part in nation-building,
- they produce new social and political cleavages by creating large groups of actual and potential beneficiaries,
- they structure the agenda of corporatist conflict and negotiation,
- they offer opportunities for administrative offices and jobs,
- they have an influence on election outcomes.

Through all these issues, pension systems form a major part of the political economy of current societies. It is no wonder then that they are the focus of intense contention. In political discourse, claims about the unsustainability of pension systems abound. These claims are often ideological; the sheer size of pension systems make them an inviting target for those whose aim is to cut back the welfare state as such. The above list of what public pension systems do makes it clear that dismantling them in favor of market-based and individualized solutions would have major impacts much beyond old-age income security.

Still, the challenges to current public pension systems are real. The well-known demographics of population aging – rising longevity coupled with low fertility – threaten their financial viability because the relationship between the working-age and the retired population is becoming less favorable. Globalization means that economies have become more open not only to trade but also to capital flows; open economies compete for their productive investments and tax base (Scharpf and Schmidt 2000). Some scholars speak of an inevitable transition from welfare states to investment states and even competition states (Vukov 2014) where all social and economic policies are focused on creating a more investor-friendly environment. Benefits for the elderly obviously do not fit such an agenda.

Later retirement seems to be a good way to meet these challenges. Raising the age of exit from the work force and entry into the pension system has an impact on both sides: it increases the number of workers and decreases the number of pensioners. Figure 1 (from a 2010 Green

Paper of the European Commission) provides a graphic illustration of this impact. Assuming a mean age of 60 for the transition from work to retirement, the old-age dependency ratio (the number of persons in retirement age per person of working age) of 0.4 in 2010 in the EU-27 is projected to double by 2060 to 0.8. If over these 50 years the mean age for the transition is raised by ten years, to 70, the old-age dependency rate remains stable at 0.4[2].

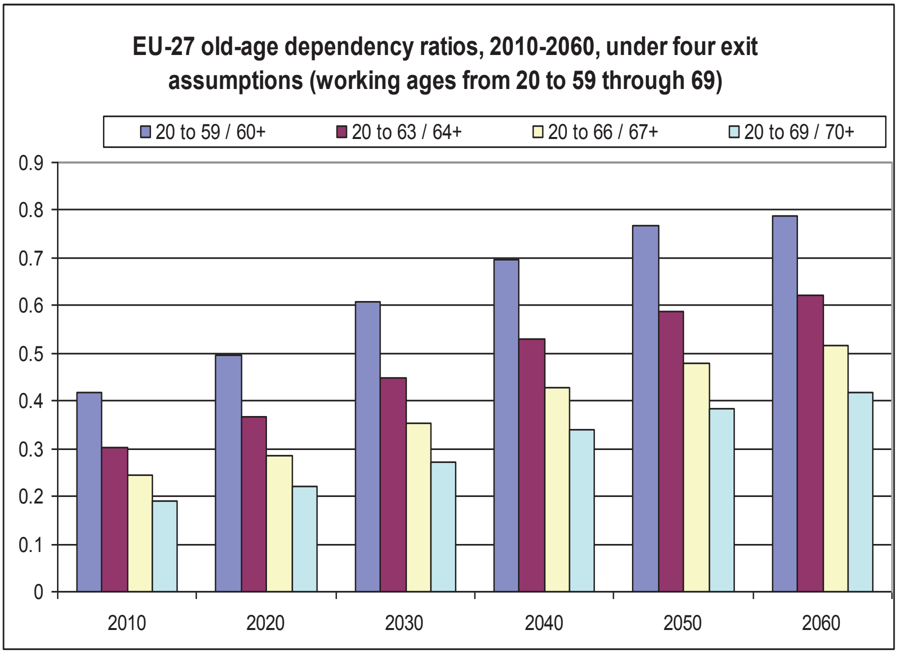

Figure 1. EU-27 dependency ratios

Source: European Commission 2010: 25

Later retirement would thus be highly effective. But it is also highly problematic. To begin with, it is thoroughly unpopular (see below). It also creates additional poverty risks for those who are unable to remain in the labor force until the statutory pension age, be it for reasons of health, unemployment, or lack of skills. Moreover it creates a double burden for those

[2] It should be noted that this is a simplified picture that takes into account only pure demography. The question then arises what proportion of the population of "working age" in fact participates in paid work. In this respect there is still a considerable "underuse" in terms of unemployment, women remaining outside the labor force, and elderly workers exiting before the statutory retirement age. Tapping this potential would mitigate the effect of population aging to some extent.

(mostly women) who do unpaid care work for disabled family members or for grandchildren. And finally, it is inequitable in terms of differential longevity.

The last point merits some elaboration. Evidence on the social stratification of mortality has been slow to come but is now available for an increasing number of countries. For the U.S., a study for the year 2010 shows that among white men with less than 12 years of education (Olshansky et al. 2012) remaining life expectancy at age 65 is 14.8 years, while among those with more than 16 years of education it is 19.7 years – fully one-third higher. For white women the respective numbers are 17.7 and 21.7 years. A study of German men based on the records of the pension system for the year 2003 provides similar results (Shkolnikov et al. 2008). What is more, this longevity gap seems to be growing. For the top half of U.S. earners, life expectancy at current normal age of retirement (67) is projected to increase by 11 years from the 1912 to the 1973 birth cohort (if the current trend persists), but for the bottom half it will remain unchanged (Baker and Rosnick 2010).

At equal retirement ages, people in the lower part of the stratification hierarchy thus enjoy their pension benefits for a considerably shorter period than those in the upper part. In other words, a pension system with undifferentiated age of access is regressive: it redistributes benefits from the bottom to the top. This also means that raising the retirement age would indiscriminately punish those at the bottom more than those at the top because it makes them lose a relatively larger part of their expected benefits or "pension wealth" (Rosnick and Baker 2012).

PREFERENCES

Preferences towards the pension system – and more specifically, towards retirement age – may be examined at several levels: in terms of attitudes towards public spending on pensions or towards the state's responsibility in this matter, of support for pension policy alternatives, and finally, of preferred individual age of retirement. As for attitudes, it has long been shown that there is broad support for public spending on old-age pensions, not only among retirees or those close to retirement but also among younger age groups. A good comparative assessment of age-specific attitudes is offered by the International Social Survey Program (ISSP) with its special module on Role of Government of 1996 (analyzed by Busemeyer et al. 2009, with 13 West European and North American countries) and 2006 (own calculations, with 16 countries). A standard question is whether one would like to see (much) more or (much) less or unchanged government spending on welfare domains such as pensions or education. Respondents are reminded that if they opt for "much more" spending this might require a tax increase to pay for it. Results are fourfold (see Fig. 2):

1) large majorities are in favor of more or much more government spending – as opposed to less or much less – on pensions (as well as on education, not shown here). The net support – those opting for more or much more minus those opting for less or much less spending – is largely positive for both groups across both policy domains in all countries.

2) contrasting retired people over 60 with all non-retired people, there is some difference between the two domains. For pensions, the retired show somewhat more net support than the non-retired, while for education there is a modest gradient in the opposite direction. There is thus a modest age (or cohort) effect in attitudes, but both pensions and education remain popular among both groups.
3) as for country differences, in no country do those opting for (much) less spending make up more than 10% for pensions and more than 11% for education. The largest support for spending (much) more on pensions – with more than 70% in both age groups – is found in the UK and Ireland where the public pension level is especially low.
4) between 1996 (not shown here) and 2006, attitudes on spending on education remained essentially the same in the aggregate (with some changes in the rank-order of countries), while on pensions there was even a rise in support for (much) more spending. Lest we should think that popular opinion is always in favor of spending more on welfare programs (even with the additional qualification introduced by the reminder that it may require higher taxes), there is a counterexample: support for spending on unemployment is much lower, and many countries show a net negative attitude (see Fig. 3).

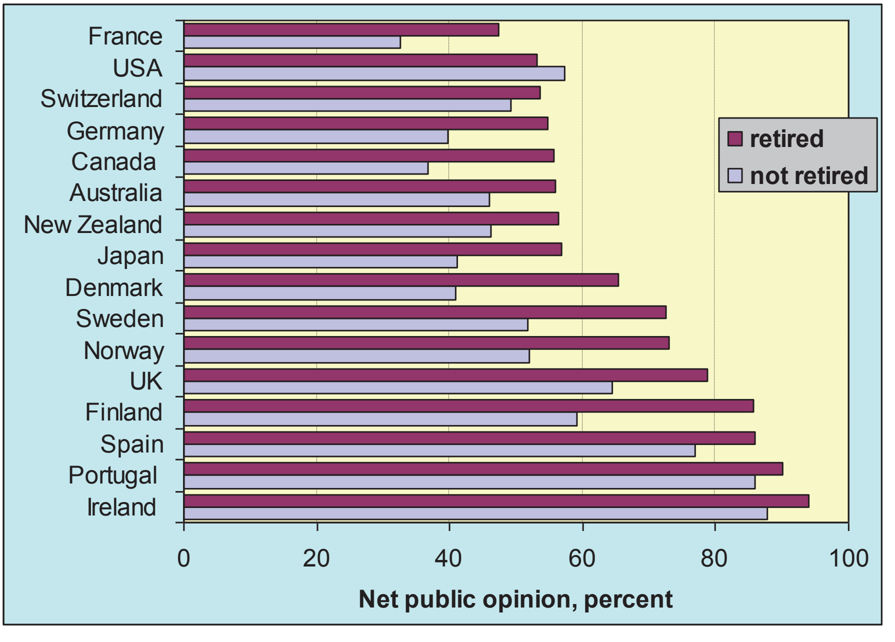

Figure 2. Attitudes to spending on pensions (ISSP 2006)

Own calculations based on International Social Survey Program 2006

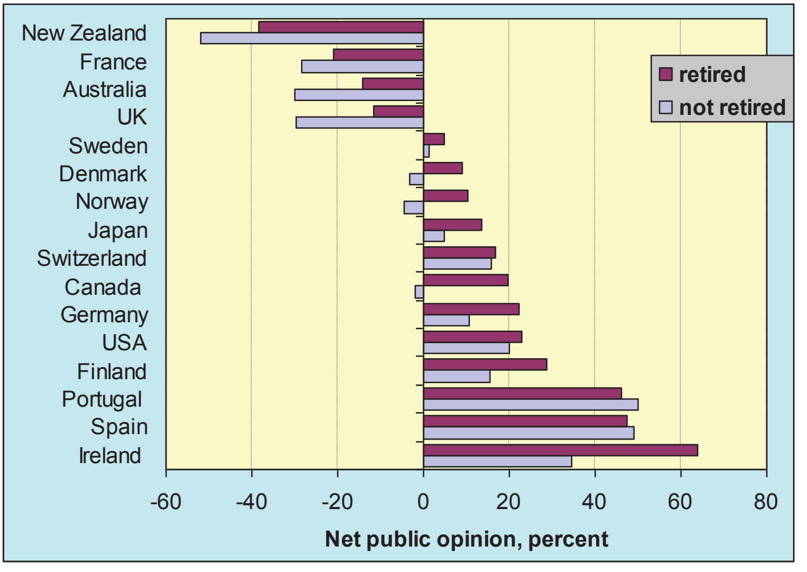

Figure 3. Attitudes to spending on unemployment (ISSP 2006)

Source: own calculations based on International Social Survey Program 2006

These results are corroborated by evidence on attitudes towards the state's responsibility for various policy domains (Kohl 2013, based on the "European Social Survey" 4/2008). On a scale between 0 ("not at all responsible") and 10 ("fully responsible"), the state's responsibility for an adequate standard of living in old age is seen at 8.3, second only to adequate health provision (8.5), while for an adequate standard of living for the unemployed it is again considerably lower (6.7). The unbroken popularity of pensions – even in the face of a broad public discourse about the inevitability of "reforms" in the sense of cutbacks – may reflect a perception that contrary to unemployment insurance they do not present a moral hazard. Moreover, pensions and the life in retirement that they make possible are generally considered a well-deserved right. The elderly are thus seen as "worthy" benefit recipients, while for the unemployed this is less the case.

The second level concerns specific policy options for changing or maintaining the public pension system. A good point of departure is provided by a Eurobarometer study of 2001 (Kohl 2003) – still the only broad comparative data on popular support for alternative pathways to fiscal consolidation (Fig. 4). Of the three main alternatives examined here, the first one ("Current pension levels should be maintained even if this means raising taxes or contributions") gained majority support in all EU member countries. 30% of EU citizens strongly agreed and 38% slightly agreed with this statement; only 5% disagreed strongly and an additional 15% disagreed slightly. This is again clear evidence for the popularity of spending on pensions. In contrast, the second alternative ("contribution rates should not be raised even if this means lower pension levels") was supported by only 31% (strongly and slightly together) and disapproved of by a majority of the respondents (53% altogether). The third alternative ("the age of retirement should be raised so that people work longer and therefore spend less time in retirement") was by far the least popular: it was favoured by only 23%, while 69% disagreed with it[3]. This rank-order of the three main alternatives was the same in almost all countries. The differences between young and elderly or between retired and non-retired people were small, "much less pronounced than one would expect from the viewpoint of 'rational', self-interested actors" (Kohl 2003: 7).

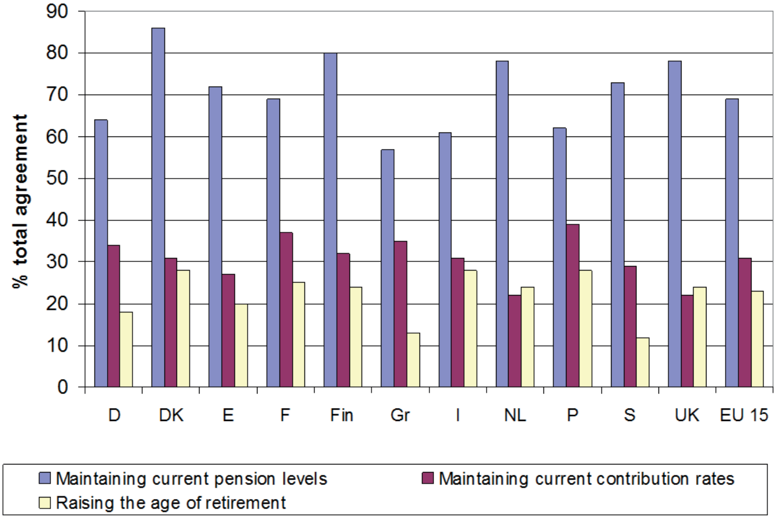

Figure 4. Support for pension policy alternatives (Eurobarometer 2001)

Source: adapted from Kohl (2003)

The third level is preferences in terms of one's own retirement age. In a recent study, based on data from the "European Social Survey" 11/2010, we have analyzed the match or gap between actual and preferred retirement ages for those who retired between 1995 and 2001 (Steiber and Kohli 2014). We examined both "involuntary retirement" (having retired earlier than one would have preferred) and "involuntary work" (having worked longer than one would have preferred). Involuntary retirement results from constraints to employment that may derive from a lack of demand for the workers' labor (for example, unemployment or other employment

[3] As Kohl (2003: 6) notes: "These patterns of opinion and policy preferences are in stark contrast to the image created by media coverage which suggests that there is strong tax resistance on the part of the citizens, and that they are rather willing to accept benefit cuts than higher tax (or contribution) rates. While this may be true perhaps with regard to the general tax burden, it is obviously not true with regard to the specific issue of public pensions. This finding can be taken as evidence that citizens are, in fact, willing to accept a higher tax burden – provided they get a specific social benefit in return. It also demonstrates the high degree of acceptance attributed to the public provision of pensions".

constraints for older workers, legal provisions of mandatory retirement), from alternative commitments that do not allow for continued work (for example, care responsibilities), or from health limitations (for example, chronic illness or disability). Involuntary work pertains to continued work until a higher age than preferred due to, for example, financial necessity, higher age thresholds for eligibility to pension benefits, or the closure of early exit options. Table 1 gives a descriptive overview of the actual and preferred ages of retirement and of their degree of overlap across the 12 countries in the sample. It shows that:

– there are sizeable differences in the mean actual retirement ages among countries,
– that in the mean, retirees would have preferred to work somewhat longer (except Greek men and women and Czech women),
– that there is therefore a substantial amount of involuntary retirement but also
– a (somewhat lower) amount of involuntary work, with Greece and the Czech Republic again having the highest share.

It might therefore seem that the massive disapproval of a later retirement age observed in 2001 has somewhat subsided since then. It should be noted, however, that the preferred ages are everywhere below 65, and in some countries still below 60. As long as these preferences remain stable, an increase in the statutory retirement age beyond 65 will eliminate involuntary retirement but at the price of greatly increasing involuntary work. Such an increase is thus likely to meet with opposition. There is, moreover, evidence that both types of unfulfilled preferences have negative consequences in terms of individual well-being.

POLICIES

The most important consequences to be drawn from this discussion of patterns and preferences are threefold:

1) raising the age of eligibility for public pensions is a good way to contain their costs in response to demographic aging and economic globalization,
2) such raises (still) go against population attitudes and individual preferences, and are thus likely to impact negatively on well-being,
3) given the social stratification of mortality, such raises are inequitable.

How have policies taken account of these points, and what should be done?

The successful expansion of welfare states since the 1950s has created conditions that militate for its own continuity (Kohli and Arza 2011: 259). Existing institutions are resistant to change, both in terms of general inertia and of the specific welfare regimes that they are embedded in (path dependency). In the literature of the 1990s, European pension systems were widely thought of as “immovable objects” (Pierson 1998), as part of the “frozen landscapes” of welfare regimes (Esping-Andersen 1996). This way of thinking had good reasons going for it. Welfare states had produced their own constituencies; they had turned the citizenry or large parts of it into their stakeholders who would oppose dismantling or changing them. These interest-group networks produced lock-in effects that reinforced the status quo.

Table 1. Actual and preferred ages of retirement (ESS 2010/11)

	AAR (mean)	PAR (mean)	Gap (mean)	Degree of overlap				N
				Involuntary work [%]	Voluntary retirement [%]	Involuntary retirement [%]	Total [%]	
Male retirees								
Sweden	63.5	64.1	0.7	13.9	59	27.1	100	122
Spain	61.9	63.7	1.8	13.1	48.7	38.3	100	130
Denmark	61.8	63.6	1.8	3.1	67.2	29.8	100	131
Netherlands	61.4	62.1	0.7	15.9	51.9	32.2	100	155
Germany	60.8	62.8	2	11.1	42	46.9	100	266
Great Britain	60.7	62	1.3	18.9	46.9	34.2	100	184
Greece	60.6	59.9	−0.7	36.4	43.3	20.4	100	230
Finland	60.4	62.2	1.8	10.9	57	32	100	128
Czech	59.6	60.1	0.5	24.9	44.4	30.7	100	160
France	59.2	59.9	0.7	15.7	51.8	32.5	100	159
Slovakia	58.8	60	1.2	20.6	51.9	27.5	100	125
Hungary	58.3	60	1.6	13.5	47.4	39.1	100	102
Female retirees								
Sweden	63	64.1	1.0	11.3	59.7	29	100	124
Denmark	61	62.9	1.9	4.5	59.7	35.8	100	134
Germany	60.8	61.8	1.0	13.5	52.9	33.6	100	201
Greece	60.5	59.4	−1.1	44.1	34	21.9	100	133
Finland	59.9	61.1	1.2	9.5	61	29.5	100	105
Great Britain	59.8	60.9	1.1	14.4	54.9	30.7	100	191
France	59.2	59.8	0.6	20.4	47.4	32.2	100	157
Czech	57.9	57.5	–0.3	34.3	46.4	19.3	100	195
Hungary	55.9	57.2	1.3	18.7	39.9	41.5	100	106
Slovakia	55.8	56.4	0.6	19.6	46.8	33.7	100	211

Source: European Social Survey (ESS) Round 5

The reality of the past two decades has largely falsified this thinking, however. Pension reforms involving cutbacks have broadly occurred (see Kohli and Arza 2011: 255; Hinrichs 2015). Among the various policy measures, raising the statutory retirement age has been especially widespread, taken in almost all countries. But governments have developed strategies that minimize the political costs of passing such unpopular reforms. For raising the retirement age, the most prominent such strategy has been to use long phasing-in periods for reforms to be implemented. This can have a divisive effect on potential opponents as not everyone is affected in the same way. In Western Europe the phasing-in periods set by recent reforms have been particularly long. The full implementation of the French reform of 2003, for instance, will only take place in 2020; the 1999 reform in Germany will be fully implemented around 2025, and the 2006 reform, in 2029; the Italian structural reform legislated in 1995 will be fully effective in 2035; and the rise in retirement ages in the UK legislated in 2007 will be implemented between 2024 and 2046. Long phasing-in periods are also necessary to give individuals and families the time to adapt their life plans and choices to the new institutional context. They are, however, not without costs. They obviously delay the onset of the budgetary easing that they are aimed at. Moreover, they may raise doubts among the population regarding the likelihood that reforms will be effectively implemented in the future, so that adaptation is stifled. They also pass the political costs of really applying controversial legislation on to the following governments, who may be tempted to renege on them. And finally, they may lag behind the evolution of the structural challenges they are supposed to respond to, for example, if life expectancy increases more quickly than the phased-in increase in retirement age.

Reforms are also more likely to be accepted if they are seen as “inevitable”. For this to happen, governments need to create a convincing discourse, selling cutbacks as necessary “reforms”. Accounting for the power of discourse and ideas, and of the “epistemic communities” of experts which coin and carry them, has recently made a comeback in policy analysis. As Vivian A. Schmidt has observed, “no major and initially unpopular welfare-state reform could succeed in the medium term if it did not also succeed in changing the underlying definition of moral appropriateness” (Schmidt 2000: 231), and changing this definition requires the implementation of convincing ideas.

This applies not least to the rhetoric of “reform” itself. Existing institutions can lose their legitimacy if they are successfully framed as obsolete and in need of reform or “modernization”. A number of governments have been persuaded over the last decade to abolish Pay-as-you-go (PAYG) pension schemes because they allegedly would be more vulnerable to demographic changes than funded schemes. This idea has been sponsored by many powerful actors and has gained wide currency even though, as Barr (2002), among others, has shown, it is economically mistaken. Both funding and PAYG are ways of organizing claims on future output, so they are both adversely affected by a fall in output. Among the ten “myths” that Barr aims to dispel, the myth that “funding resolves adverse demographics” is his Number One. On the other hand, funded systems do make an important difference, not only because they are a bonanza for the financial industry but also because they change the stakes – and thereby the political interest base – for the pensioners themselves: while in PAYG schemes they have an interest in work incomes (because pension benefits usually depend on contributions from workers and because benefit rates are often indexed to work incomes), in funded systems they become small capitalists who have an interest in the performance of financial markets.

The power of ideas may help to explain the growing popularity of Notional Defined Contribution (NDC) schemes. In a process of retrenchment which necessarily entails a distribution of losses, an effective political strategy is to make these losses derive from widely-shared principles of fairness, such as "to each what each has contributed" or "all should have to share the costs equally". Thus, NDC or similar schemes – which are linked both to individual contributions over the life course and to demographic relations between cohorts – may be more legitimate and easier to package in a discursive framework appealing to shared values and norms than other parametric reforms such as direct cuts on replacement rates or retirement age increases.

Ideas of fairness may also come into play in attempts to raise the retirement age. Early exit from the labor force, long encouraged by consensual strategies of employers and unions with the explicit or implicit collusion of the state (Kohli et al. 1991), has lost its allure. The idea that people should work up to the statutory retirement age (usually 65) provided that health, family and labor market conditions allow them to do so seems to become increasingly acceptable. While raising the retirement age limit beyond the threshold of 65 remains highly contentious and has sometimes provoked massive public protests, raising the labor force participation below this threshold is now a broadly consensual goal, as stated, for example, in the Lisbon (1999) and Stockholm (2000) agendas of the European Union. The goal set in 2000 for the year 2010, to be achieved by all member states, was an employment rate of at least 50% among the population aged 55–64. To some observers this seemed an overly ambitious goal at the time, given that several countries showed a rate of less than 30% (while Denmark was slightly, and Sweden already largely, above 50% – putting Sweden in line with countries such as the United States, Japan, and Switzerland). But by 2010 another six out of the 15 EU member states of 1997 had reached the goal, some among them (such as the Netherlands, Finland and Germany) with very substantial increases that amounted to a policy reversal.

On the other hand, half of the population aged 55–64 in employment seems like a modest goal, with a long way still to go towards activation. The critical issue that has generated conflict here is to what extent employment at this age is a free decision by the worker, and to what extent it is constrained by, for instance, labor market conditions or health reasons. To the extent that elderly workers have become unfit for work or unable to find employment, a rising retirement age in pension schemes backed up by actuarially fair deductions for earlier exit will entail for them a drop in pension income beyond their own choice.

What has been lacking in these policies for raising the retirement age is a reference to the third point outlined above, the social stratification of mortality. The perception that such raises are unfair in this respect may be a key factor in the public opposition to them. As Paul Krugman (2013) has noted, one argument for cutting Social Security in the U.S. is "that we should raise the retirement age [...] because people are living longer. This sounds plausible until you look at exactly *who* is living longer." He goes on to ask whether we should not let janitors retire because lawyers are living longer. The new pension rules introduced by the German "grand coalition" of Christian Democrats and Social Democrats in early 2014, allowing workers with at least 45 contribution years to retire at 63 with a full pension, could be seen as an attempt to create a social differentiation of retirement ages along these lines, but they have been shown to benefit not those most in need but rather the male worker elite – a case of good intentions with problematic outcomes.

What should the policy agenda be in order to account for the issues discussed so far? Increasing the labor force participation of all groups at all ages up to the statutory retirement is now a broadly accepted proposition, while raising the retirement age beyond that threshold remains contentious and problematic. For both measures, however, a set of conditions needs to be met to make them effective and equitable, both in terms of individual preconditions and of policies to improve them. First on the list is elderly workers' health and labor market access. In policy terms this requires health prevention, some measure of job security, and investment in life-long education and qualification. Pension rules also need to provide security for those who for reasons of poor health or labor market position are nevertheless unable to work until the statutory retirement age, as well as for those who have been unable to assemble a sufficient contribution record due to precarious and/or interrupted work careers. Next comes accounting for competing obligations and activities, especially care work, along the lines of work-family reconciliation policies in earlier phases of the life course. And finally, pension rules should account for the inequality of remaining life expectancy.

This is a tall agenda, and several of these issues are only now being perceived and tackled by appropriate policies. What is already clear at this stage is that the agenda requires measures that are finely tuned to the existing social policy framework, so that there can be no one-size-fits-all solution. It is also clear that these measures need to be closely evaluated. The social sciences will be challenged into a better and more continuous assessment of policy outcomes.

Sample: retirees who retired at ages 50–69 in the years 1995–2011. Shown are the weighted means of actual ages of retirement (AAR), preferred ages of retirement (PAR) and of the gap between the two (PAR-AAR) as well as the weighted shares of respondents who retired later than they preferred (involuntary work), who retired at the preferred age (+/− one year), and who retired earlier than they preferred (involuntary retirement), from: Steiber and Kohli 2014.

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PÓŹNIEJSZA EMERYTURA? WZORY, PREFERENCJE I POLITYKI

Systemy emerytalne stanowią główną część ekonomii politycznej współczesnych społeczeństw – wykraczają poza zapewnianie osobom starszym bezpieczeństwa finansowego. Zmiany demograficzne dotyczące starości, a także globalizacja są zagrożeniem dla żywotności finansowej systemów emerytalnych. Wydłużanie wieku emerytalnego wydaje się dobrym pomysłem na zapobieganie tym problemom. Jednakże jest ono nie tylko niepopularne, ale również niesprawiedliwe w kontekście różnej długości życia. W artykule omawiam w pierwszej kolejności wspomniane problemy, skupiając się na społecznej stratyfikacji umieralności. Następnie analizuję preferencje związane z wiekiem emerytalnym na kilku poziomach: postaw wobec wydatków publicznych na emerytury; odpowiedzialności państwa za tę sferę; alternatyw dla polityki emerytalnej; preferowanego wieku emerytalnego. Wyniki pokazują, że większość ludzi z różnych grup wieku jest za zwiększeniem wydatków na emerytury. Obecna w analizach jest zarówno „niedobrowolna emerytura", co oznacza, że niektórzy ludzie chcieliby pracować dłużej, niż faktycznie pracowali, jak i „niedobrowolna praca", jednak nadal preferowany wiek emerytalny we wszystkich kategoriach wynosi poniżej sześćdziesięciu pięciu lat, a w niektórych krajach nadal poniżej sześćdziesięciu lat. W artykule prezentuję również polityki zwiększania wieku emerytalnego w okresie ostatnich dwóch dekad. To, czego w tych politykach brakuje, to uwzględnienie społecznego zróżnicowania długości życia.

Słowa kluczowe: emerytury, oczekiwana dalsza długość trwania życia, nierówności, strategie emerytalne, systemy emerytalne