

ความไม่มีอยู่ในโลกแห่งความจริง และการเข้าสู่โลกแห่งจินตนาการของสิ่งรองรับความปรารถนาทำให้ความปรารถนาเพิ่มพูนขึ้นได้ เพราะผู้ปรารถนาสามารถควบคุมและกำหนดคุณลักษณะของสิ่งรองรับความปรารถนาได้อย่างเต็มที่ สามารถทำให้สิ่งรองรับความปรารถนาเป็นตามที่ตนต้องการได้ตามใจชอบอย่างไม่มีจีดจำกัด

ABSTRACT

Increasing the Retirement Age: Can the Dutch Experience be Applied to Thai Socio-Economic and Cultural Context?

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This qualitative research aims at investigating the possibility of increasing the retirement age in Thailand by using the Netherlands' experience with retirement age reforms, focusing on cultural and socio-economic factors. The results from 17 Thai and one Dutch interviewees, together with those from the literature review, show that the issue is perceived differently in Thailand and that Thai contextual factors directly have effects on people's thinking about increasing the retirement age in many aspects; 1) Education that supports planning and savings is quite limited, therefore, people focus on accumulating wealth for their future retirement, 2) Supports from the government are not yet adequate and 3) Family is a major influence having direct effects on continuing working after 60. In fact, for the majority of workers in the agricultural and non-public sector, family is considered the last source of welfare. Nevertheless, the lessons learned from the Dutch experience, most notably the importance of close cooperation with the private sector, provide valuable insights.

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บทคัดย่อ

งานวิจัยเชิงคุณภาพฉบับนี้เล็งผลถึงการศึกษาเรื่องการเพิ่มการเกษียณอายุในประเทศไทยและใช้ประสบการณ์ประเทศเนเธอร์แลนด์จากการปฏิรูปการเกษียณอายุมาปรับใช้ในบริบทของไทยโดยมุ่งเน้นในปัจจัยด้านเศรษฐกิจสังคม และวัฒนธรรมผลการศึกษาจากการสำรวจภาษาณ์คนไทย 17 คน และคนเนเธอร์แลนด์ 1 คน พร้อมกับการทบทวนวรรณกรรมพบว่าความแตกต่างของประเทศไทยและบริบทปัจจัยของไทยอาจมีผลต่อความคิดของคนในการเพิ่มการเกษียณอายุในหลายๆ แห่งมุ่งดังนี้

- 1) การศึกษามีผลต่อการวางแผนและการออมค่อนข้างน้อย คนที่ว่าไปมุ่งเน้นการหาทรัพย์สินเป็นหลักไว้สำหรับการเกษียณอายุในอนาคต
- 2) ความช่วยเหลือจากภาครัฐไม่เพียงพอจึงทำให้คนเราพึงพาตัวเอง และ “ทำงานหารายได้ให้มากเท่าที่คนเราสามารถทำได้”
- 3) ครอบครัวเป็นตัวกำหนดหลักโดยตรงที่ส่งผลต่อการทำงานต่อหลังอายุ 60 ปี สำหรับแรงงานส่วนใหญ่ในภาคการเกษตรที่ไม่ใช่ภาครัฐ ครอบครัวถูกมองว่าเป็นที่พึ่งหลังจากการเกษียณอายุการทำงาน ประเด็นสำคัญจากประสบการณ์ของประเทศเนเธอร์แลนด์จะท่อนให้เห็นว่าการทำงานร่วมกันของรัฐและภาคเอกชนในการแก้ไขปัญหาทางด้านแรงงานเป็นส่วนสำคัญที่ทำให้การปรับเปลี่ยนอายุเกษียณประสบความสำเร็จ

Introduction

Objective

The objective of this study is to explore the Dutch experience of increasing the official retirement age and the possibility that it can be applied to the Thai contexts. This study focused on the issue of increasing the official retirement age, which applies to government employees, but it is also used as a reference for the private sector in Thailand (M. Kanchanachitra, S. &Kanchanachitra, C., 2012). Perceptions, suggestions and comments on the issue from Thai scholars, government officials and business executives are analyzed to determine and clarify how factors in the Thai contexts (i.e. socio-economic and cultural factors) have effects on the changes in retirement age.

Background

UN (2014) stated that the percentage of people aged 60 and over will be 34% in 2050.Two factors contribute to this problem, lower fertility rate and increasing life expectancy caused by the medical advancement. In the Netherlands, the ageing population led to a problem policy-makers anticipated, an inefficient workforce in the market which caused decreasing in payroll taxes and consequently, welfare budget balance problem (Primorac 2011). Smid (2011) presented that to increase working people in the labor market was to keep people working longer and increase the official retirement age (Smid, 2011). The Netherlands has been using increasing retirement age to solve the problem since 2013 (the official retirement age will be increased from 65 to 67 by 2023). They have been through changes, obstacles and problems. However,

if Thailand needs to resolve the same problems the same way, the more understanding of the environment and other factors are needed.

The Netherlands

As the Netherlands have the experiences in solving the problems of demographic change and welfare budget imbalance, there are two important lessons learned which are useful for other countries. First, clear policies were carefully planned and gradually implemented. The Dutch government foresaw problems and planned to balance welfare budget by encouraging people to work longer. Pension reforms were used as a solution to keep people working. The Dutch government moved the official retirement age from 65 (state pension AOW) in 1957 to 67 in 2023 (IMF, 2011 and OECD, 2014a). In between, early retirement was discouraged in 2005 (OECD, 2014a) and the Dutch government increased the occupational retirement from 65 to 67 in 2014 (OECD, 2014a). In 2012 after the pension reform was implemented, the average effective retirement age was at 62.95 years, higher than the European average at 62.5 years (OECD, 2014a).

Second, social dialogue was significantly conducted by the Dutch government for smooth policy implementation in order to avoid conflicts and policy delay. The agreements between the government, unions and the employers were reached (Rodrik, 1999). Even though the employers had difficulties in managing changes as they have to encourage training and career development for the elderly (OECD, 2014a) and the elderly also faced the declining ability of themselves (OECD, 2014b), the government and unions fully

shared their parts in managing these changes (OECD, 2014a and K. H. Hendrik P. van Dalen, JoopSchippers, 2010).

Thailand

Thailand is facing the ageing population like other European countries. Thai life expectancy was at 44 years in 1951 and in 2010, life expectancy has increased to 75 years under the same mandatory retirement age of 60 in 1951 by the Government Pension Act (M. Kanchanachitra, S. & Kanchanachitra, C., 2012). With this big change in life expectancy, the Netherlands' experiences of pension reform and increasing retirement age could be a solution to encounter this ageing population. Economically and systematically, the mechanism of increasing retirement age should have the same effects on Thai systems. However, socio-economic factors and cultural environment also have to be taken into considerations in the implementation of such a policy

The official retirement age in Thailand is only a mandatory retirement age for government officials based on Government Pension Act since 1951 which focused on the government officials who have pensionable age between of 50 to 60. However, the government official retirement age is used as a guideline for business (C. Chamchan, 2012). The fact is, there is no official retirement age in the private sector. Retirement age solely depends on the company policy while, minimally, the employees are required to have the pensionable age at 55 by Social Security Fund (M. Kanchanachitra, S. &Kanchanachitra, C., 2012).

Factors

This study was based on main factors of socio-economic and cultural factors; age, education, income, provision for old age, work attitude, intergenerational relations and family structure. From the literature review, these factors were concluded to have direct effects on retirement decisions.

At different ages, people tend to plan for retirement differently. A Dutch survey showed that younger people planned to retire early while older workers were more aware of pension plan and savings and tend to extend their work period (CBS, 2009). Smid (2011) also indicated that the more education people have, people tend to work longer (Smid, 2011). On average, people with more education from university extended their retirement age for half a year.

Income matters. Dittrich (2011) and Kaewsumalee (2009) stated that the elderly who prepared income well they tended to retire earlier than the elderly who earned the lower income (Dittrich, 2011 and Kaewsumalee, 2009).

Provision for old age consists of pension, housing and savings which were agreed by Vink (2012) and Chamchan and Boonyamanond (2011). They said that increasing of official retirement age may be a task to increase the labor participation and people who are the owner of land or housing may retire earlier than people who have the responsibility of house mortgage (Vink, 2012 and C.B. Chamchan, S, 2011).

Work attitude (job status, work motivation, job rewards and social relation at work) for the civil servants were presented by

Dittrich (2011) and Puteh (2011). They stated that the civil servants have low motivation to work longer after the official retirement age comparing to the white and blue collar workers in business sector. Also, the civil servants who were not satisfied with their jobs were determined “less productive” while positive job satisfaction was related to the decision of the retirement age (Dittrich, 2011 and Puteh, 2011).

Family structure and intergenerational relations were investigated and concluded that, in Thailand, the elderly’s incomes were from their children and their working (Knodel, et al,1992). The study showed that when the elderly lived with up to three generations, the number of working elderly decreased sharply as they received more incomes from their children (Soonthorndhada, 2009).

These factors will be investigated on how they have effects of the decision of working after the effective retirement age.

Methodology

The framework is straight forward; Thai socio-economic and cultural factors were considered main factors affecting the societal acceptance on the issue of increasing retirement age. The information obtained was used to determine how these factors, in Thai contexts, might reflect different results in such a policy. This qualitative research focused on two sources of information, literature review of the Dutch documents on the increasing retirement age implementation and interviews of mainly Thai scholars, officials and business executives. In addition, a Dutch stakeholder from Social Insurance Bank, the Netherland was interviewed.

The scopes of the interview were focused on the perceptions, suggestions and comments of the increasing retirement age in Thailand. Then, the interviewees would be asked to reflect on how Thai contexts play the part in their answers. As the interviewees were selected based on the importance of the issue, different and various perspectives would be obtained to explain what the research was looking for. Then semi-structure interviews were conducted via the telephone as most of the interviewees requested. The interviewees, stakeholders in this issue, varied from executives in social security office, government pension fund, civil service commission, fiscal policy office and well-known businesses that had direct experiences with old age workers.

Each interview was transcribed, concluded and categorized. Thematic analysis was used to extract the essential themes of the interviewees' conclusions and suggestions on the issue. Then, each factor was detected in each theme analyzed.

Results

17 stakeholders out of 21 stakeholders were available for the interview. 16 were from Thai government, state-enterprise and business offices and one Dutch. 4 stakeholders were not convenient to do the interview related to a sensitive topic and stated that increasing the retirement age is needed to be studied further. On definite strong point, the Dutch systematic process of pension reform and social dialogue were concluded important and it can be used as a lesson if Thailand wants to adopt the policy.

Contrary to the literature, age and perception of work at different ages was not considered important by all interviewees as

all of them thought this was a minor issue. Income and education were considered important and related. Two aspects emerged; 1) majority of the workforce, mainly low and medium income workers, focused on making money and had little knowledge of financial planning for their retirements and 2) higher income workers had more understandings of savings and seemed to plan to retire at the official retirement age.

In the issue of income, workers with low and medium income tended work after retirement age. They would keep working as long as they could as they perceived that government supports for elderly was insufficient. With the same belief, people with high income also focused on creating wealth and savings in different forms such as assets and homes as they strongly believed that after retirement, they had to rely on their own or family supports.

People are willing to work because of difficult economic situation and the official retirement age did not affect to the workers in informal sector. Another issue of health and health care were raised by many respondents. Thai people perceived the issue of government support for health care seriously and personal poor health was the major concern that they considered important to stop working.

While family was also the important factor determining the retirement decision. Size of the family which means more supports from family members had direct influence of elderly's decision not to work. In Thai context, family is still the main support for the elderly.

Table 1: The Summary of Results

Factors	Effects on increasing retirement age
Socio-Economic Factors	Age None of the interviewees felt that age matters for the retirement decision, which is contrary to the literature (Ex. People at different ages expected to stop working at different time (CBS, 2009 and NSO, 2011)
	Education Two observations emerged from the interviews, namely: 1) In general, majority of Thai people in labor-intensive industries with low and medium education, do not plan for retirement. 2) In general, people with high education plan for retirement and save, which allows them to retire at the official retirement age. This shows that education has an indirect effect through income and wealth.
	Income The interviewees stated that income is important. People with low and medium income tend to ignore the retirement age as they have to continue working to acquire wealth as long as they can work. However, people with higher income can maintain sufficient assets and savings (or pensions) and, therefore, they will retire at the official retirement age (60)
	Provision for old age People expect little from the government in terms of support for retirement. They focus on earnings while they still can in order to have assets and savings for retirement.
	Work attitude People perceive work as the only way to obtain wealth. Therefore, the official retirement age does not affect the retirement decision unless they are government officials. They will stop when they have health issues, sufficient savings and assets or when the family suggests them to do so.
Cultural Factors	Intergenerational relations In their old age, people rely on their families for living expenses and accommodation.
	Family structure Family has direct effects on retiring decision. If the family is large, they will influence the retirement decision and may suggest the elderly not to work longer. In Thai culture, family is still considered the main source for elderly care

The results showed that people who planned well for their retirement age and saving they are not satisfied with increasing the retirement age because they will gain less benefits from the government support whereas the almost workers still work after the official retirement age because they have to work for a sufficient wealth for their life as the shown in the summary in Table 1.

Conclusion and Discussion

The objective of this study is to investigate the Dutch experience of increasing the official retirement age that can be applied to Thai socio-economic and cultural context in order to increase the public welfare related to aging population in the future. Primary data was collected from 17 stakeholders in November 2015 and analyzed with thematic analysis using categorizing strategy. The results can be concluded as follows.

- a) The Netherlands and Thailand are facing different problems. Therefore, using an increase in the official retirement age as a solution may not be appropriate and the policy implementation needs social sharing and public confidence.
- b) Family support and large family structure are main direct effects on the welfare and people expect a main support from family for their old age.
- c) People focus on wealth accumulation due to their relatively low economic status. It showed that people work as much as they can, work to earn sufficient earnings for their savings and better life. Therefore, the retirement age relies upon people's ability and work perception. Some people work after 60 is not a selection, it is a necessity.

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d) Thai policy implementation and politics are unique. Thus, political will is relevant.

It is apparent that the differences of socio-economic, cultural and environmental context in one country determines different the problem of aging population which showed in Figure 1. Thus, Thailand has to find out the solutions based on Thai environment, culture and economic circumstances.

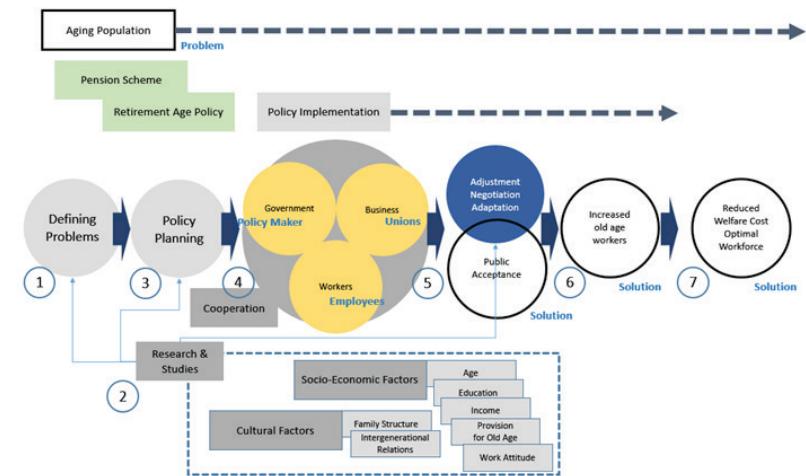


Figure 1: Framework for Thailand: Increasing Aging Population

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