

“INCREASING THE RETIREMENT AGE:
CAN THE DUTCH EXPERIENCE BE APPLIED TO THAI SOCIO-ECONOMIC AND CULTURAL
CONTEXT?”

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การปรับเพิ่มอายุการเกษียณ: ประสพการณ์ประเทศเนเธอร์แลนด์สามารถนำมาประยุกต์ใช้ในบริบท
ทางเศรษฐกิจสังคมและวัฒนธรรมไทยได้หรือไม่



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งานวิจัยเชิงคุณภาพฉบับนี้เล็งผลถึงการศึกษารื่องการเพิ่มการเกษียณอายุในประเทศไทย
และใช้ประสบการณ์ประเทศเนเธอร์แลนด์จากการปฏิรูปการเกษียณอายุมาใช้ในบริบทของไทย
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ลึก

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This qualitative research aims at investigating the issue of increasing retirement age in Thailand by using the Netherlands’ experience with retirement age reforms to apply it to the Thai context, 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 Thai contextual factors directly have effects on people’s thinking on increasing 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 adequate which leads to self-reliance and “make-money as much as you can when you can” and 3) Family is a major influence having direct effects on continuing working after 60. For the majority of workers in 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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CHAPTER I

INTRODUCTION

Thailand, like many European countries, has become an ageing society as a result of demographic change in the form of falling fertility rates and rising life expectancy. Thus, there are not enough working people to support especially the elderly. One way to deal with this challenge is to raise the labor participation in the labor market through an increase of the official retirement age and encouraging elderly to work longer, an option the Netherlands have taken.

The objective of this study therefore is to investigate whether the Dutch experience of increasing the official retirement age can be applied to Thai socio-economic and cultural context. This study thus focuses on government officials in the formal sector because in Thailand the official retirement age only applies to the government sector. The private sector in the formal sector, the retirement age relies upon the company policy (M. Kanchanachitra, Jarassit, S. & Kanchanachitra, C., 2012). Despite the fact that the government sector represents a small part of the labor market, it can have a signaling function for other sectors (C. B. Chamchan, S, 2011). This study uses primary data collected to elicit the attitudes of stakeholders from government, state enterprises and private companies.

In order to understand the issues surrounding an increase in the official retirement age, this introductory chapter has four sections. First, the situation of population ageing in Europe and Asia is briefly reviewed. The second section shows the reasons for choosing the Dutch experience with increasing the retirement age as a reference for this thesis. The third section deals with the possibility of increasing the retirement age in Thailand. The fourth section represents socio-economic and cultural factors that matter for the retirement decision of people. This is important as any increase in the retirement age needs societal acceptance. The chapter ends with research objectives, scope and benefits of this study.

1.1 Background and Statement of Problem

1.1.1 Population in Europe and Asia

Dropping of fertility rate and living longer of the elderly were the main determinants to contribute a silver century which occurs in all areas of the world. Regarding to the summary by United Nations 2014, the number of ageing people 60 and over showed a rise in 1980 at 8.6 % and in 2014 at 12%. It was reported also that in 2050, ageing population in Europe will be at the rank number 1 at 34%. The second position will be Northern America (27 %) followed by Latin America and the Caribbean (25 %), Asia (24 %) and Oceania (23 %) (UN, 2014).

Therefore, European countries' experiences are helpful to encounter on the demographic change. In the sense of Asia, ageing population is not quite far from the European situation (UN, 2014), even though these topics have been introduced for a longer time in the West. However, Asia has gradually presented the problems of an ageing population. This may influence the number of working force as well. Primorac showed supporting information that demography is shifting regularly was a cause that there were not enough working people to pay payroll taxes (Primorac, 2011). A way to raise working people in labor market, it should maintained people to work longer and increase the official retirement age (Smid, 2011).

1.1.2 Dutch Experience

The Netherlands are the country in Europe which is facing the demographic change. The ageing population is increasing. Since 1980 to 2014, the number of people age 60 and over has been increased from 8.6% to 12% and this number keeps moving to 21 % in 2050. This increasing number of the elderly in the Netherlands is also the same direction in European countries which will grow to 34% in 2050 (UN, 2014). There is a rising life expectancy whereas the fertility rate is falling. The Dutch government realized that the elderly will increasingly require pensions and health expenditures (CIA, 2014).

In case of the Netherlands, to sustain public finances, the government decided to increase the retirement age and to encourage people to work longer. When the basic state pension (AOW) was introduced with the General Old Age Act in

1957, the official retirement age was 65 years (International Monetary Fund Washington, 2011). Yet, the effective retirement age was lower due to for example early retirements (Dalen, 2005). Since 2005, early retirements have been discouraged and the effective retirement age has increased. Then, in 2013, it was decided to increase the official retirement age to 67 years by 2023. After 2023, the official retirement age will increase in line with increases in life expectancy. In 2014, the occupational retirement age was also increased from 65 to 67 years. In 2012, the effective retirement age stood at 62.95 years on average, which is higher than the European average of 62.5 years (OECD, 2014a). This is one of the two reasons that the Dutch experience was chosen.

Second, the Dutch experience highlighted that careful implementation and problem solving is important. At the beginning, before AOW pension reform, the government encouraged social dialogue. There were tripartite talks by the government, unions and employers on the pension reform policy. Thus, there was no conflicts with people and the policy implementation was not delayed (Rodrik, 1999). Besides, the Dutch government worked with social partners to give them the training, education for older age and support the companies allowance to keep old people working (OECD, 2014a).

Although, the private sector is working with the Dutch government to promote increasing the retirement age, they are facing some challenges with the aging workforce. The private sector had to encourage career development, training and deal with productivity-wage gaps of old workers (K. H. Hendrik P. van Dalen, Mo Wang, 2014). Furthermore, the older workers themselves also were facing questions of employability in light of declining ability (OECD, 2014b). The unions' involvement also had a part in managing these changes (K. H. Hendrik P. van Dalen, Joop Schippers, 2010).

1.1.3 Increasing the Official Retirement Age in Thailand

Since 1951, the current mandatory retirement age in Thailand has been enforced by the Government Pension Act at 60 years old for government and state-enterprise sectors. The Thai life expectancy stood at 44 years in 1951, but

increased to almost 75 years in 2010 (M. Kanchanachitra, Jarassit, S. & Kanchanachitra, C., 2012). Thus, Thailand is facing the same situation of ageing population in the sense of a much longer life after retirement. While the Netherlands have already adopted retirement age policies as a solution to demographic change, policy-makers in Thailand are still discussing these as the cultural, economic and social environment is very different from that prevailing in the high-income countries of Europe, such as the Netherlands. In Thailand, increasing the retirement age issue is discussed mainly for the government officials who have pensionable age between 50 to 60. The official retirement age in Thai context is also mandatory retirement age based on Government Pension Act since 1951, whereas there is not official or mandatory retirement age in the private sector. However, majority of the businesses refers to the government officials' retirement scopes and systems as guidelines for their own (C. Chamchan, 2012). The private sector employees retire depending on company agreements and the employees receive the pensionable age at 55 by Social Security Fund (M. Kanchanachitra, Jarassit, S. & Kanchanachitra, C., 2012). In case of private sector, the term "Increasing the retirement age" should be mentioned to as "Increasing the working time" (C. Chamchan, 2012). Thailand may draw lessons from a successful country such as the Netherlands.

1.1.4 Factors for Increasing the Retirement Age

Important factors for increasing the retirement age are socio-economic and cultural factors. Socio-economic factors were drawn from the works of Smid and Van der Werff (2011) and Chamchan and Boonyamanond (2011), which indicated that age, education, income, provision for old age and work attitude matter.

With respect to income, elderly preparing well for their retirement would retire earlier than the elderly who did not or received lower income (Dittrich, 2011). The same result was indicated also from Thai working people by Kaewsumalee (2009). People who received the higher income preparing their retirement age better than people who gained the lower income (Kaewsumalee, 2009).

Provision for old age includes pension, housing and savings (International Monetary Fund Washington, 2011). Vink also agreed with the government that the availability of state pension may push the increase in the official retirement age. Hongladarom has also given indirect support towards this point stating that an increased official retirement age may be an option to raise the labor participation (Hongladarom, 2008). Chamchan and Boonyamanond said that people who is the owner of land and housing tending to stop working earlier than people who still have the responsibility of house mortgage (C. B. Chamchan, S, 2011).

Work attitude (job status, work motivation, job rewards and social relation at work) played crucial roles in extending retirement age. Work motivation including self-reported work ability, individual's character and job rewards influenced voluntariness to study further and work longer after their official retirement age. Job rewards were described as the organizational factors that the smaller firm showed to be the higher opportunities that made people work longer (Dittrich, 2011). The civil servants indicated low motivation to work longer after the official retirement age which was compared to the white and blue collar workers. Even in Thailand, the articles or journals of work attitudes towards the retirement age are rare and difficult to *discover*. However, there is an article from Malaysian perspective based on Puteh, Radzuan and Ghafar (2011) which can be an example to make that point clearer. Job satisfaction is positively related with the decision of the retirement age and it also suggested that the government should support the civil servants by providing a happy environment at the office (Puteh, 2011). Interestingly, it showed that the civil servants who were not satisfied with their jobs performed poorly and produced little. This Malaysian journal stated that the point of job satisfaction was related to decision of the retirement age as discussed in the journal by Smid and Van der Werff (2011).

Next, the cultural aspect should not be ignored and was also presented in this study in two main issues of family structure (extended family and nucleus family), intergenerational relations which referred to many reviewed papers.

Family patterns and elderly welfare have revealed that the elderly received two main important incomes from their children and from their own

working by Knodel, Chayovan and Siriboon (1992) and NSO (2009). Working of the elderly will decrease dramatically when the elderly lived with up to three generations because they received more incomes from their children (Soonthorndhada, 2009). It showed that the elderly parents who have few children gained also less advantages of expected support (Knodel, 1992). Furthermore Thai families are still preserving the Thai cultural character of giving full respect to the elderly which is related to caring for elderly. Children in Thai families should look after their retired parents (Gray, 2008)

Spouses are also supporters of both the pre-retirement and post-retirement. Poor health status of their spouses and family responsibility pushed an increase of intention of involuntary retirement for older female workers and the older workers may also be tempted to retire involuntarily if the supervisors are concerned the older workers' employment (Solinge, 2007). These findings strongly encouraged the opinion that family structure and spouses are significant factors which are directly related to increasing the retirement age.

A diversity of family members in the sense of more than three generations living together at the same time, is found to result in increased support for elderly (P. A. Dykstra, and Nations United, 2010). Elderly are typically care givers and receivers though, as older members support financial decision-making, provide care of grandchildren and offer practical help. Younger members were able to return the assistance by providing care for their parents and grandparents in the family. As the research in the Netherlands, reciprocity of adult parents and children should be more realized when parents gave more care to children; they also gained more care and practical help from children. In addition, women spent time to give more care to the family which did not support working longer and the labor force participation of women and men (P. A. Dykstra, 2010).

1.2 Research Question:

Could the Dutch experience of increasing the official retirement age be applied to Thai socio-economic and cultural context?

1.2.1 Research Objectives:

The main research objective of this study is to investigate whether the Dutch experience of increasing the official retirement age can be applied to Thai socio-economic and cultural context to potentially reduce public provision of age-related transfers in the future.

1.2.2 The Specific Research Objectives are:

To investigate the importance of the main socio-economic and cultural factors that matters for increasing the official retirement age in the Netherlands and Thailand

To compare the nature of selected socio-economic and cultural conditions, identified as being important for increasing the official retirement age, in the Netherlands and in Thailand

1.3 Scope

The scope of this study is to summarize and analyze perceptions and suggestions of 17 Thai stakeholders and 1 Dutch expert in main sectors involved in the issue of increasing retirement age. The interviews were conducted to gather information from government employees, state enterprise employees, private employees and employers in non-agricultural sectors. The interviewees, all of whom are working in the Bangkok Metropolitan Area, were selected based on their responsibilities, positions, research and expertise. Also a Dutch representative, the international relation manager, was interviewed in order to provide updates, perceptions and progress of this particular issue. The interviews were conducted on the phone in November 2015. In the analysis, the results from the interviews were analyzed and compared with the Netherlands reports on the implementation of the retirement age policy.

1.4 Benefits of Study

Thailand was facing the problems of demographic change caused by ageing population similar to many other countries all around the world (C. B. Chamchan, S, 2011). The decreasing birth rate led to a shortage of future workforce

and less revenue for welfare. Increasing retirement age has been considered one of the solutions that can ease this problem. It could keep elderly in the labor market and maintain a balance of the welfare budget.

The study focuses on understanding the Netherlands' experiences, comparing all relevant factors and investigating the characteristics of Thailand that might be applicable and supportive to the increasing retirement age approach to solve the problem. The results of this study will clarify and explain if and how lessons learned from the Dutch can be adopted and implemented. The information and analysis will mainly be useful for policy development and decision makers in order to clarify the benefits, burdens, obstacles and problems of using the increasing retirement age as a tool to confront the problem.



CHAPTER II

LITERATURE REVIEWS

This chapter includes two topics. The first topic is working definitions and Life Cycle Hypothesis. The second topic is the comparative studies on increasing the retirement age between the Netherlands and Thailand in terms of socio-economic and cultural factors. Socio-economic and cultural factors acted as some several supportive encouragements to increase the official retirement age in Thailand with the context of Dutch experience.

2.1 Working Definitions

The nature of the issue requires clear definitions of the terms in order to clarify the scopes and establish mutual understanding, especially when the various studies are from different cultures and theoretical basis. For the purpose of this study, the following definitions will be used throughout the paper.

2.1.1 Effective Retirement is the retirement of effective labor force at certain age determined by the law in each country. The term is used to determine the age that all economic activities stop and the person is considered withdrawn from the labor market (Latulippe, 1996). After that, the person will receive pensions or provisions in different forms, different from other people who are still in the labor force. The effective retirement age is quite important as it is one of the variables determining the economy; labor force, welfare and pension. The age of 60 to 65 is generally perceived to be the age that people's working ability is decreased. Therefore, in many countries, the retirement age (effective retirement age) is set to 60-65 years old.

2.1.2 Mandatory or Enforced Retirement is the set age at which persons who hold certain jobs or offices are required by industry custom or by law to leave their employment, or retire based on the nature of certain occupations (M. Kanchanachitra, Jarassit, S. & Kanchanachitra, C., 2012). As the age 60-65 are considered appropriate for some occupations such as military duty, airline pilot or air

traffic controllers, retirement ages for these careers are set differently, not at the age of 60 (M. Kanchanachitra, Jarassit, S. & Kanchanachitra, C., 2012). In Thailand, effective retirement age and mandatory retirement age for civil servants is set at the age of 60 which was based on Government Pension Act since 1951. The private sector's mandatory retirement age depends on the company policy which can be the same age at 55 that the employees starting to receive the pension by Social Security Fund (M. Kanchanachitra, Jarassit, S. & Kanchanachitra, C., 2012).

2.1.3 Early Retirement is the action of a person in the labor force decides to leave before the retirement age. This action has direct effects on both the changes in planned labor market and pension fund management. In most systems, people who decide to early retire will receive fewer benefits (Sonsbeek, 2010). Therefore, in some cases, in order to balance welfare budget and workforce, early retirement is encouraged and used to alter the labor force.

2.1.4 Pensionable Age is the age in which people can receive pension and full benefits from the welfare system. Pensionable age can be a range of ages in which the pension may first be received (OECD, 2011b) depending on the systems and how each country manages its welfare system.

2.2 Life Cycle Hypothesis (LCH)

This economic theory is a principle concept which is used in welfare policy presented by Modigliani and Brumberg in 1954. The main equation is:

$$C = \frac{1}{T}W + \frac{R}{T}Y.$$

Or

$$C = aW + bY,$$

where Y is income, W wealth, a the marginal propensity to consume for wealth and b the marginal propensity to consume for income.

With the following assumptions: 1) a person (or a consumer) who expects to live for another T years and has wealth of W . 2) a consumer also expects to earn income Y annually until he retires R years from now. Therefore, the

consumer's resources over his/her lifetime depend on initial endowment (W) and lifetime earnings (RY). A person can distribute his/her lifetime resources over the remaining T years of his/her life.

The essence of LCH is that it explains the importance of retirement age (the factor that defines R and T) in the equation of welfare. The changes in retirement age alter the amount of both taxes obtained from labor force and pensions of benefits that an individual will receive. The LCH implies further that the retirement decision relies on an individual's savings accumulation which reaches sufficiently the levels of consumption and leisure. Therefore, if the retirement age is set appropriately while other variables (saving behavior, wages, taxes and etc) are directed and managed by proper policies, the welfare budget and work force can be controlled.

Furthermore, more complex applications of LCH can be used to estimate the effects in different real situations; population growth, productivity growth and changes in saving and wealth which are important in welfare policy and planning.

2.3 Aging Population in the Netherlands and Thailand

Aging population has increased continuously from 1980-2014. Number of the elderly aged 60 and over has increased 8.6 % in 1980 and 12% in 2014. In 2050, the number of ageing people will be 21 % of the population. Decreasing birth rate and increasing life expectancy are two main reasons causing and increase in ageing population. Population in Europe aged 60 or over will be the first group of highest number in 2050 at 34 % following by Northern America (27 %), Latin America and the Caribbean (25 %), Asia (24 %) and Oceania (23 %) (UN, 2014).

The Netherlands' population in July 2014 reached the 16.8 million. The ratio of each age group is 0-14 years: 16.9%, 15-64 years: 65.5% and 65 years and over: 17.6%. The numbers indicate that in the near future the ageing population will cause problems of the workforce and the budget for welfare. In case of the Netherlands, the significant demographic are; low birth rate, increasing life

expectancy, changing family formation patterns and the growing impact of international migration (Nimwegen, 2005).

Thailand has a population of 67.7 million in 2014 when the percentages of each age group are; 0-14 years: 17.6%, 15-64 years: 72.8% and 65 years and over: 9.5%. Comparing with the Netherlands, Thailand still has some times, more than the Netherlands, to plan and manage ageing population.

2.4 Pension Scheme in the Netherlands and Thailand

Pension scheme in the Netherlands is based on three main pillars. State pension (AOW) is the first pillar and occupational pension is the second pillar. The second pillar is an accrual rate pension which means the income stream in retirement as a share of current wages (Gradus, 2014). Individual pension saving is the third pillar. AOW is paid by the Dutch government with a flat-rate pension to all retirees. This comprises of the public pension scheme financed on a pay-as-you-go basis. It is the only statutory pension that is provided to all citizens who are the elderly ages of 65 years old and over. Since the introduction of the General Old Age Act in 1957, the old-aged populations in the Netherlands are paid by the government body called Sociale Verzekeringsbank (International Monetary Fund Washington, 2011).

Objectives	Redistributive plus coinsurance	Savings plus coinsurance	Savings plus coinsurance
Form	Means-tested, minimum pension guarantee, or flat	Personal saving plan or occupational plan	Personal saving plan or occupational plan
Financing	Tax-Financed	Regulated fully funded	Fully funded
	Pillar One State pension provided by the Old Age Pension (OAP) or (AOW)	Pillar Two The mandatory provident fund system or occupational mandatory	Pillar Three Personal voluntary

Adapted from world bank document

<http://www.worldbank.org/html/prddr/outreach/or17.htm>

Figure 1: Pillar Model Adapted by World Bank Data

The state pension AOW has been reformed because the decline of birth rate and increasing life expectancy. These two factors pushed AOW the pressure to balance the budget. By increasing the retirement age, the government can manage the budget by delaying the pensions, at the same time, more taxes could be collected. The Netherlands government reformed AOW in 2012 planned to set pension age to 67 years in the year 2023. The Dutch government's coalition agreement in 2012 proposed the phase-in after 2015. The phase-in of AOW pension age was launched to raise the retirement age to 66 in 2018 and 67 in 2023 (Table 1). It estimated that the retirement age can be revised regarding to a shift in life expectancy which is changed every 5 years and it was approved the Dutch Parliament in 2014 (OECD, 2014a).

Table 1: Proposed Phase-in of Raised AOW Pension Age

Birth span	Pension age
Born before 1 January 1948 with pension beginning in 2012 or earlier	65
Born between 31 December 1947 and 1 December 1948 with pension beginning in 2013	65+ 1 month
Born between 30 November 1948 and 1 November 1949 with pension beginning in 2014	65+2 months
Born between 31 October 1949 and 1 October 1950 with pension beginning in 2015	65+3 months
Born between 30 September 1950 and 1 June 1951 with pension beginning in 2016	65+6 months
Born between 30 June 1951 and 1 April 1952 with pension beginning in 2017	65+9 months
Born between 31 March 1952 and 1 January 1953 with pension beginning in 2018	66
Born between 31 December 1952 and 1 September 1953 with pension beginning in 2019	66+4 months
Born between 31 August 1953 and 1 May 1954 with pension beginning in 2020	66+8 months
Born between 30 April 1954 and 1 January 1955 with pension beginning in 2021	67

Source: OECD (2014) cited in Ministry of Social Affairs and Employment, the Netherlands

Occupational pension or the supplementary collective pension is a line to support to the AOW that concerned the negotiations between employers and employees. Employers support two-thirds of contributions and employees pay one-third. In 2013, the government passed a new Pension Agreement that the accrual rates was 1.875% in average salary schemes and it was lowering to 1.657% in final salary schemes from 2015. The new accrual rate will be slightly changed to the expected retirement age. It means that the share of current wages decrease (OECD, 2014a).

In the pillar two, individual pension are prepared by insurers and banks and are based on self-employed workers and higher income earners. They are facilitated through the tax-deferred personal savings, which each individual undertake on their own initiative. This pillar is a bit small impact through the society (International Monetary Fund Washington, 2011).

The objectives of this third pillar were to encourage people volunteer to have the saving for their better work life. In 2010, there was an evaluation showing that more than 50 % of people who used this individual pension for their early retirement. Regarding to the evaluation in 2010, individual pension is on the process to revised. People who saved more than EUR 3,000 by December 2011, their accounts remain useable and it will be useable until 2021 while people who saved less than EUR 3,000, their accounts will be restricted. It may make people work

longer to earn money rather than make the decision of early retirement. Furthermore, there were no new accounts of individual scheme after 2012 (OECD, 2014a).

The International Labor Organization's study shows that the Netherlands' effective implementation of the pension reforms was based on all parties' participation. Collaborations among tripartite (government, labor unions and employers) resulted in more understanding and acceptance to the society in the issue of increasing retirement age. The following check list showed that the lack of social cooperation and the public hearing applied to dissatisfaction in France, Greece and Spain as illustrated in Table 2. Accordingly, it stated that the Dutch government discussed pension reforms between Social and Economic Council and Labor Foundation which determined the pension reform implementation without conflicts and the result was a tripartite agreement (Ghellab, 2012).

Table 2: A Summary Check List of Industrial Actions Against Pension Reform

Country	Protests	Strikes	Other action
China	-	-	-
France	x	x	-
Greece	x	x	-
Jordan	-	-	x
Mauritius	-	-	-
Netherlands	-	-	-
Slovenia	x	-	x
Spain	x	x	-
Sweden	-	-	-
Uruguay	-	-	-

Source: Sarfati and Ghellab 2012

Rodrik (1999) stated a supportive view on a very useful tripartite agreement. First, the effectiveness of policy creation for the pension reform and

labor market will be more developed depending on information exchange. Second, social consultation contributed the improvement of reliance. According to that point, the policy can be implemented effectively. Third, social dialogue supports the policy establishment to implement without arguments and the policy postponement.

Wiriyanupong (2013) uses a multi-pillar framework to classify the Thai pension system.

The non-contributory zero-pillar comprises the Old Civil Service Pensions and the Old Age Pension Fund. The Old Age Pension Fund covers Thai elderly aged 60 years old and older and these people must not be covered from any other fund. The elderly have to register with a local administration. The Old Age Allowance distributed to the elderly depends on the age of the elderly. This Old Age Pension Fund is administered by Social Security Office.

The first pillar includes the Social Security Fund, which covers formal sector private employees. The Social Security Office (SSO) under the Ministry of Labour responds to private employees covered by the Social Security Fund (SSF). SSF was organized under the Social Security Act B.E. 2533 (1990) to manage social insurance for private companies with initially employees of 20 or more workers in the firms. Beneficially, SSF covers employees who were linked for non-work-related sickness, maternity, invalidity, death, old age and unemployment advantages, and child allowance. Later, the firms with 10-19 workers were also involved to follow the Social Security Act in 1994 and in 2002 the Social Security Act was advanced to increase obligation of the law to micro-enterprises employing 1-9 workers. State-enterprise employees were also covered similarly to government employees who were protected by health care, provident fund contributions, lump sum retirement payment and pension (Chandoewwit, 2006).

Pillar II comprises two funds as the Government Pension Fund and Private School Teacher's Welfare Fund. Both funds are a defined contribution pension system and the mandatory saving with different group of receivers as the Government Pension Fund works for civil servants and Private School Teacher's Welfare Fund covered the private school teachers (Wiriyanupong, 2013).

Pillar III consisted of Provident Fund, Retirement Mutual Fund, Voluntary Segment of Social Security Fund and National Saving Fund which are voluntary saving depending on personal saving plans.

Provident Fund is a contractual saving for all people including the employees in state-enterprise sectors and government officials administered by private fund by Provident Fund Act 2530. Next, Retirement Mutual Fund is a saving for retirement through mutual funds (Wiriyanupong, 2013). In 2012, National Saving Fund is a new voluntary retirement saving fund. It is established to encourage Thai people who would save more saving benefits for their better retirement age and works in the informal sectors (Wiriyanupong, 2013). National Saving Fund is established in Pillar III by the 2011 National Savings Fund Act. Individual member is encouraged to make a deposit at least 50 baht per month to the fund and it should be not more than 13,200 baht per year. Of course the government will also contribute this fund. The members who are 60 will earn a monthly pension which related to their savings and age. This fund will create savings for the investments and provide the pension for the members. Also it will bring the economic system more sustainable (Government Public Relations Department, 2015)

2.5 The Implementation of Retirement Age Policy in the Netherlands and Thailand

In 1996, the retirement age policy has been started to reform with 5 views the enforcement will be illustrated in 2015. First, the partner allowance under basic pension should be abolished. Second, the retirement age in AOW pension should be moved from 65 to 67 years old. As the previous descriptions of pension system and early retirement policies in the Netherlands, they opened the market to the high in-flow of younger workers in the 1970s and 1980s. In these recent years it had to be changed to extend the time of the retirement age to help the economic growth and balance of the national responsibility share across all sectors. Third, the pensioners do not pay contributions to the pension scheme anymore. Fourth, a flat rate pension should be promoted among a single and a couple. According to this solution the pension for single dropped from 70% to 50% of the minimum wages.

Five, the appropriate channel was launched with financial incentives for working longer from 65 to 70 years old (Sonsbeek, 2010).

In 2014, OECD has implemented three update changes of the Netherlands government's actions on AOW state pension as follows. The Dutch state pension (AOW) settled the retirement age at 65 years and two months in 2014 while the former age settled at 65 was cancelled in 2008. In fact, 92% of labor contracts were ended when people reached the state pension. Thus, people have short time to earn the minimum wage excluding a minimum vacation allowance. The employer also has no time longer to oblige the contributions for unemployment, sickness or disability benefits.

Based on these facts, the Dutch government created a "lighter labor law regime" for people who claim the pension and fixed the restrictions on the employer's obligations when employees have sickness. The government additionally widened the possibilities of the temporary contracts and implemented the Minimum Wage Act and Minimum Holiday Allowance Act to AOW claimants (OECD, 2014a).

Second issue to be emphasized by the government is employers' perspective. It has to be concerned to change the negative attitude from the employers toward older employees. Thus, the government began "the Temporary Subsidy Regulation to Stimulate Age-awareness Policies" in 2004. These policies were applied to encourage the older employees' working. Besides, these policies were managed by firms and their branches with a diversity of parts which were covered 444 age-awareness policy projects. These projects were conducted from 2004 to 2010. About half of the firms showed the evaluation in the positive direction that the projects raise more a better view of older workers and declined a bias among managers (OECD, 2014a).

The last related action was age discrimination. This Act aimed to secure equal treatment and end age discrimination in employment started in 2004 and in 2009; the evaluation stated that age discrimination should be take time to be relieved and the evaluation did not show the changes to the law (OECD, 2014a).

In 2015, there presented that three government actions brought the positive changes to the retirement age in the Netherlands. The retirement age in the

Netherlands has been shifted at 64.1 years in 2014. The mean of retirement age grew one month yearly (CBS, 2015). It was implemented from the new legislation (OECD, 2005b). The scale of people moved to retire after 65 have been firstly also occurred in 2014. Elderly retired between 60-65 dropping in 70 % in 2008 and 42 % in 2014. Furthermore, it was recorded that more than a half of employees were 65 or older when they retired in 2014(CBS, 2015).

The employment of elderly workers in the Netherlands was presented in an international level after policies reform in 2013. First, employment rates of older workers, who were 55-59 and 60-64, grew higher the OECD average and the age group of 65-69 increased double from the last decade. The employment rates of the age group 65-69 were still lower the OECD average. Second, the unemployment rates of older workers aged 55-64 reached 4.7 % lower the OECD average of 6 %. Third, in 2012 part-time work for the age group 55-64 has raised double at 37.1% higher the OECD average which was at 18.4%. Full-time work (55-59) was at 1.6 times while comparing the OECD average at 1.3%. Fourth, training participation of the age group 55-64 was at 10.9% higher than OECD average at 9.4%. Furthermore, the Netherlands raised a decline of age discrimination at the workplace from 2000 to 2010 to the second top of the EU average. Finland reached 13% in 2000 and decreased to 4% in 2010 while the Netherlands were at 10% in 2000 and failed to 4% in 2010. The EU average reached at 5% in 2000 and decreased to 4% in 2010 (OECD, 2014a).

In 2014, the statutory pension age AOW in the Netherlands was 65 years and two months. In 2021, the statutory pension age AOW will be moved slightly to 67. It also indicated that the effective retirement age is lower than the official pension age. The effective retirement age in 2012 was 63.6 years and 62.3 for men and women respectively. This percentage was above the European average (OECD, 2014a).

Even though the business sector in the Netherlands cooperated with the government in supporting increasing the retirement age, by providing older workers options to continue to work such as training and reduced workload, they faced the problems of productivity-wage gap among old workers. Different approaches were used by business sectors to accommodate older workers based on

'age conscious' personnel policies. These caused the businesses problems in case of some underperforming workers (K. H. Hendrik P. van Dalen, Joop Schippers, 2010). At the same time, the workers themselves were facing the issue of employability due to a decrease in ability (OECD, 2014b)

However, private sectors are adapting to cope with the changes and focus on promoting active ageing. The study by (K. H. Hendrik P. van Dalen, Mo Wang, 2014) reflected that the private sector was struggling with the change. The study concluded that the private sector had to use a dual approach to managing the employment of older workers. They classified older workers as either "upwards" (e.g. by encouraging career development and training) or "outwards" (by promoting early retirement) while other factors, such as proportion of older workers and union involvement, also played a great role in managing change.

In Thailand, people start working from 15-60 years old and the elderly is people who are 60 years old. 60 year-old is also the same age on retirement age in the formal sector which is government employees and state-enterprise employees and actually there is not the official retirement age for private sector. It is depended on their mandatory policy each office. Regarding to life expectancy and a good health of the elderly, the elderly age can be redefined from 60 to 65 which was the same age of retirement age in developed countries. Increasing the elderly age at 65 may a way to balance the elderly care (Ruampattanakit, 2013).

Since 1951, the Government Pension Act announced that mandatory retirement age or official retirement age in Thailand is 60 years old which mandated for the civil servants in the government sector and state-enterprise sectors. When government employees or civil servants reach the age of 60, they have to stop working legally. In part of judicial official up 2007, the retirement age for senior judges and senior prosecutors was 65 and they can extend the retirement age to 70. The retirement age at 70 is rather high comparing to other professions because senior judges and senior prosecutors need a high proficiency and experiences in professions (Ruampattanakit, 2013). In 2005, the Higher Education Commission proposed the same perspective to extend the retirement age because there is also a need to keep

the professional. The government established the conditions to increase the retirement age in higher education from 60 to 65. The difference is the retirement age renewal in higher education can be renewed when their universities consider the need of the professional, but for judicial official is a voluntary retirement age renewal (Ruampattanakit, 2013). In 2012, the Civil Service Commission specified four academic professions and general professions that they can renew their retirement age. Academic professions are lawyer of State, doctor, dentist and veterinarian. General professions are the professionals who work on art work, singing art, arts of playing music and traditional dancing. It also showed that the universities in the government sectors applied the retirement extension of the academic staff up 2007 and Chiang Mai University followed also this policy at the same period. The results were separated into two views, university view and personal view. University view, their faculties of an academic staff can increase the number of students and research. The faculty remained to keep the subjects which needed specialization and the academic staff in the field of health science was demanded in Chiang Mai University more than other fields. Personal view was concluded that there was rarely changed in terms of economy, society and quality of life because the academic staff has planned their retirement age before their retirement extension (Ruampattanakit, 2013).

Hongladarom (2008) supported that the average of the official retirement age with all kinds of civil servants should be at 65 years because Thai ageing and a good health performance have generally been increasing which was reflected in the success of public health. However, he indicated that there should be a fixed period of administration of 4 years which protected that civil servant or personnel working in a high position of administration too long. Furthermore, this report also showed that the civil servants in academic areas such as lecturers, doctors, judges, prosecutors or the related positions should retire at the age of 70 depending on the evaluation of job performance, mental and physical health in every year starting up at the year of 65. In addition, this research also analyzed the policy to abolish the mandatory retirement as performed in the developed countries. This report suggested further the analysis of advantages and

disadvantages of the policy to abolish the mandatory retirement age which may possibly happen in the future in Thailand (Hongladarom, 2008)

2.6 Socio-Economic and Cultural Factors in the Netherlands and Thailand

The analysis by the United Nations in 2014 illustrated that the elderly depends on financial supports from labor income, assets, families and social welfare. The magnitudes of each type of supports vary in different countries and regions. In developed countries, public programs provide major support to the elderly (~70%) while in less developed countries, the elderly relies more on assets and their savings from labor income. In addition, the elderly were also givers and receivers. The elderly aged 60-69 transferred their financial support to younger generation at 28% of their consumption while the elderly aged 70 and over received financial support back from their younger generations at 12% (UN, 2014). The related socio-economic factors in increasing the retirement age investigate in five points. These are age, education, income, provision for old age and work attitude as the follows.

2.6.1 Age

Age will be the first significant point to be studied. At the debt crisis in Europe 2009, national demand significantly fell as financial turmoil has been making producers or investors and consumers more careful and it presented the capability of pension funds (OECD, 2011a). As stated earlier, the related policies were revised to keep the workforce by reducing pension benefits and increasing retirement age in the Netherlands (OECD, 2005b). As a result, economic sustainability is expected, while Thailand is still considered to be a “developing country”, and the government’s welfare system provides minimal supports to the elderly. The issue of increasing retirement age is not taken seriously into consideration. For example, one study on the economic situation indicated that most people aged 55-59 is still indebted (Chansarn, 2011). By comparing the economic environments of the Netherlands and Thailand, more information and data are needed to understand the underlying economic factors and their relations to retirement decisions.

Increasing the official retirement age in the Netherlands has been announced for years by a proposal of Dutch government in 2009 and this paper of

the effect of announced statutory retirement age change on retirement plans of starters on the Dutch labor market showed an increase of the eligibility age from 65-67 for a state pension (AOW) in a proposal of Dutch government in 2009 (Smid, 2011). This assumption indicated the impact on retirement age preferences of young graduates from institutions of higher education using a large area of demographic and socio-economic variables. The average of respondents plan to retire a few years before the official AOW eligibility age. Men plan to retire at 62.8 years and women decide to retire at 62.3 years in 2010 which is more than two years of the official AOW eligibility age (65 years) and more than four years of governmental proposal for future retirees (67 years). It showed also a tiny number of individuals appreciate to retire at 67 or later. On the other hand, it stated the positive number of increasing the retirement age preferences in the last two years before 2010. The number of individuals retired before 67 is falling importantly in 2010 which is a part of the result by promoting of 2009 policy reform respecting the AOW eligibility age. Furthermore, there are other results has been announced by the survey in 2010 regarding promoting of 2009 policy. The respondents who are male plan to retire later than females. The increase of preferred retirement age is with age which depends on every additional year the planned retirement age increases on average by 0.05 year and the lower has been shown for people with a partner and for women with (a) child (ren). It also combines with the living region. People live in the North-Netherlands plan to retire 0.3 year later compared to people of West-Netherlands (the benchmark) plan to retire 0.3 year earlier (Smid, 2011). Additionally, age is an important sub-factor of socio-economic factors which mainly supported by the survey of people's points of view for knowledge and attitudes towards the elderly 2011(NSO, 2011b). NSO (2011b) stated that 40.2 % of people agreed to prepare themselves for the elderly at 50-59 years old and respectively it decreased at 34.5% which was 40-49 years old. Furthermore, people aged before 40 (24.5%) and up 60 (0.8%) reached the third and fourth rank in this point.

2.6.2 Education and Health

It stated also the variable plan for the retirement ages that for each additional education, the plan of retirement age raises a positive effect on retirement age as respondents at the universities study further planned to retire later at 0.5 year than HBO (The universities of applied sciences)(Smid, 2011). This implication shows the respondents who are more able on average would retire later. The educational level of the mother is also an effect on the planned retirement age. Respondents whose mother has a HBO or university graduation plan to retire later and respondents whose mother has a university degree indicate one year over the average of preferred retirement age than respondents whose mother has lower education. Additionally, the field of study of respondents can show significantly a positive plan for increasing the retirement age. Respondents who graduated in the field of Art and Culture, Behavior and Society, Earth and Environment, Exact sciences and IT and Engineering preferred to retire later than respondents who graduated in the field of Law and Governance. Compared with graduates in the field of Business and Economics would retire earlier (Smid, 2011).

These results are perhaps linked to labor market performance which is found the fall by 0.03 year for every additional hour worked per week (regarding to contract) and decreased by 0.05 year for every additional unit of hourly wage (Euros, before taxes). The last measure that it is able to influence the preferred retirement age is job satisfaction. The average retirement age rises by 0.2 year. Thus the individuals who rate his/her job at a 10 plans to retire about one year later than the individuals rate his/her job at a 5. Hongladarom (2008) stated that good health in the success of public health supported increasing the official retirement age from 60-65 (Hongladarom, 2008).

2.6.3 Income

Income was the third point in socio-economic perspective which was linked to the intention to work longer after the official retirement age performing as a negative combination because people who received the lowest income wishing to continue working (Dittrich, 2011). This finding seems similar to the elderly who

prepare better for the retirement age because they would quit the job earlier than the elderly who do less for their present living standards (Dittrich, 2011) As supported, income was important by Kaewsumalee (2009). Working people who gained the higher income had the higher opportunity for pre-retirement in economic preparation than people who gained the lower income comparing between the group of people who received 20,000 baht and 10,000 baht (Kaewsumalee, 2009).

2.6.4 Provision for Old Age

Provision for old age was the next point and Vink has stated two items which may be linked to increasing the official retirement age. Vink has said that age benefit in state pension (AOW) and decreasing the house prices can increase sustainability in increasing the official retirement age to 67 (Vink, 2012).

The first item, age benefit in state pension was implemented in 2008 which gave people the chance to postpone a part or the entire state pension between the ages of 65 to 70 (Vink, 2012). It can be said that additional year state pension is delayed, the benefits rise by a certain amount. This policy of flexible state pension showed two main advantages.

First, it changed the opinion that people should end the working career at only 65. Second, flexible state pension gave individuals to decide their retirement plan by their physic and financial situation (Vink, 2012). In addition, the extension of state pension took in action after people are 65, this will decrease state pension expenditure. However, the age benefit in state pension only increased the sustainability by less than 0.2 % (Vink, 2012).

The second item, decreasing the house prices was indicated in the area of the reduction in the deductible interest. It will effect in a wide range tax base for the government. The maximum amount of housing value and interest can be decreased from 52% to 41 % in 22 years which will be promoted in 2015. This policy will significantly impact in a decrease in house value which will be negative for house owners and positive for future buyers. Additionally, this policy will result positively that the sustainability will rise to 0.6 % of GDP (Vink, 2012). Personal factors (residence area, gender, age, education and marital status), economic factors

(economic status of households and socioeconomic groups of households) and housing factors (household status, occupied housing, living with family members) are significantly the main factors to influence the extension of retirement age in Thailand. The assumption of the impacts to increase the retirement age is considered in the formal sectors and it focused only on people aged 50-74 years old (C. B. Chamchan, S, 2011).

This journal showed also the estimated result that it was able to raise labor participation or it could stable the number of the elderly labors aged 50-64 years old in the formal sectors (government sectors and private sectors) by 2.1-2.4 million workers (C. B. Chamchan, S, 2011). In addition, the largest labor force is in the informal sector which makes for the 62.6 % or 24.6 million employed persons while the 37.4 % or 14.7 million workers in the formal sector (NSO, 2011b) and the characteristic of formal sector's employment in private sector does not announce regulatory standards or the official retirement age. This system that defined the retirement age is related only to civil servants or workers in the government sector and state-enterprise sector. However, this paper assumed that if the official retirement age is increased from 60 to 65, the impact will effect on the formal sector or civil servants, but it will also reflect the employment and the overview of labor market in Thailand (C. B. Chamchan, S, 2011).

2.6.5 Work Attitude

Dittrich, Büsch and Micheel have been discussed about work attitude which was the last point related to the retirement age in Germany. This survey was launched with 1,500 employees in May 2008, Germany. The data has been collected from blue collar workers, white collar workers and civil servants and it covered the age of respondents between 55-64 years. 48 % of the respondents were males and 52 % were females. Most respondents were under 60 years old or 71 % in total (Dittrich, 2011)

In terms of the education's level, 48 % did not achieve their apprenticeship or similar, 30 % were graduated from university or university of applied sciences, 17 % were master craftsmen/ technicians or similar and 4 % was

respondents who did not have a vocational graduation. All respondents were employed mainly in full time jobs. Working hours of respondents were also collected and are divided into 3 groups. The first group performed a working time of 35 hours/week (75 %) or more. The second group worked part time jobs at 15-34 hours/week (20 %). The last group worked less than 15 hours/week (6 %)(Dittrich, 2011). Data of household income are as follows. Income groups with 2,000-3,000 Euros and 3,000 up are the biggest shares which is 31 %, followed by income groups with 1,500-2,000 Euros (18 %), 1,000-1,500 Euros (15 %) and under 1,000 Euros (5 %) (Dittrich, 2011). The firm size of the respondents was sorted with the number of employees of whom 32 % worked in the firms with 250 or more employees, 28 % are in the firms with 50-249 employees, 26 % experienced working in a firm of 10-49 employees while in the last group, the remaining 14 % worked with less than 10 employees (Dittrich, 2011). The respondents who would work after their official retirement age are 47 %, with 6 % of the respondents wishing to reach retirement age, and the largest share of the respondents (63 %) proposed that they would retire earlier. The increase of the official retirement age in Germany was also indicated at 17 % as “good” or “very good”, while 69 % of the respondents were concerned that the increasing of the official retirement age was “bad” or “very bad” (Dittrich, 2011).

This survey showed that the mass of respondents argued against the increase of the official retirement age which was extended from 65 to 67 starting in 2012, even if 47 % of them would continue to work. This paper also stated the analysis of ANCOVA or the analysis of covariance which demonstrated that the household income was the highest anticipated element leading to work beyond the official retirement age.

The research by ((Dittrich, 2011)indicated the important result reached in four main measures, namely, Job and organizational factors, Work motivation influencing the willingness to work beyond retirement age, Job rewards and the last measure; Health status and current work ability.

Job and organizational factors describe some different voluntariness of people to extend the retirement especially the size of the firm and job rewards. The smaller the size of firm is, the higher is the possibility to encourage people to

postpone their retirement, which affected mainly the layoffs situation. They were attacked by economic structural changes (Dittrich, 2011).

Work motivation is another strong reason for working beyond retirement age, which can be effectively linked with self-reported work ability and the individual's disposition to continue further study. Furthermore, job rewards impact more directly on voluntariness of working beyond the official retirement age. Dittrich and others also suggested that human resource managers were concerned with increasing work and age in the firms, which may be an effective path to realize the work efforts of their employees.

Next, job rewards play the most important role in affecting work ability, which results in an actual balance between job rewards and demands. Albeit, high job demands make negatively action through self-reported work ability and indirectly state chronic stress. Job demands are also linked with the character of further study. With this result, firms need to open more a work environment in which the employees are able to gain more opportunities to study further, and it should be also not too demanding.

Current work ability relied importantly on work motivation and job status which connect to the disposition for further study. Also, work motivation is a key for change and improvement since the enterprise has an influence over it (Dittrich, 2011).

Moreover, around 50 % of the respondents with a middle or even high motivation to work at the firms state that they have a low or medium level of work ability. Regarding the employers' view, further study is a main important factor to improve the older workers' productivity while the civil servants displayed less motivation to work beyond the official retirement age comparing to the white and blue collar workers. Dittrich and others left this point to further investigation.

Van Solinge and Henkens (2007) showed the perspectives on 778 older workers in the Netherlands those supervisors were a relevant impact to the concepts of voluntary retirement. The older workers would tend to choose involuntary retirement if the supervisors preferred to keep them. The important result also indicated that supervisors can effectively cooperate to continue the labor

force participation of their older workers which provided more comfort through the timing of retirement (Solinge, 2007).

Chamchan and Boonyamanond (2011) showed the estimated impacts of increasing the official retirement age from 60 to 65 by 2014 (from 2010-2014). They indicated personal, economic and housing factors which did not reveal about the Thai work attitude factors towards increasing the retirement age (C. B. Chamchan, S, 2011). Thus, a study of “New retirement policy and impact towards public sector employee retirement preparations: Malaysian perspective” may be a link in the Thai context. Malaysian Government was called by the Congress of Unions of Employees in the Public and Civil Services (CUEPACS) to extend the official retirement age from 56-60 which is a good provision for the civil servants to reach the financial security for their retirement preparation. Malaysian Government showed the approval of increasing the official retirement age from 56 to 58 by 1st July 2008 (Puteh, 2011). This approval stated also a combination between the civil servants who prefer to retire early and who would not.

In addition, the related paper of Malaysian perspective based on the effects of new retirement age policy which is the extension of the official retirement age from 56-60 and with the variables (Puteh, 2011). 200 respondents in the public sector employees from Majlis Amanah Rakyat (MARA) which is the headquarter in Kuala Lumpur were asked by questionnaire. The results revealed that there are positive relationships between the new retirement age (from 56 to 58) with job performance, career advancement, financial security and job satisfaction. Job performance and job satisfaction were deemed to be moderate with the value of 0.424 and 0.576. Career advancement and financial security indicated a low concerning with 0.256 and 0.388 scores. Job performance, career advancement, financial security and job satisfaction are four positive variables to be linked with the new official retirement age. Especially job satisfaction and the new retirement age performed a significant relationship for the civil servants for making the decision to their retirement age. In addition, this research suggested that the government should distribute the encouragement to the civil servants to have the happy feeling for their

jobs because it will affect the low performances and productivity when the civil servants are not satisfied with their jobs (Puteh, 2011).

2.7 Cultural Factors in the Netherlands and Thailand

This research showed the aspects of increasing the retirement age in the related cultural factors as the view of family structure and intergenerational relations which are indicated more as the follows.

2.7.1 Family Structure

The related article is presented with longitudinal multi-actor data about 778 older workers in the Netherlands (Solinge, 2007). The expectations of the social group influenced the retirees' trend to accept retirement as involuntary, especially in the case of spouses and supervisors. Spouses give encouragement for early retirement at the pre-retirement as a pull factor for retirement. Spouses also support retirement at the post-retirement.

A view of female participation in the labor market was that female older workers were forced to retire when they had a spouse in poor health condition at home. It may also be said that female older workers' retirement depended on the family which was linked to the robust intention of involuntary retirement (Solinge, 2007). Van Solinge and Henkens (2007) stated also that the retirement transition is combined to social relationship between the family and work affect older workers' experience of retirement.

In Thailand, the respect to the elderly is quite important. As a result, most elderly are well-accepted to stay with the family after their retirements, meaning that it is the children's responsibility to take care of them. This is a significant difference that affects the life after retirement between the western and eastern world (Gray, 2008). The evidence presents one important factor of "family" welfare which might have an effect on decision for retirement. In another study of resilience among women and men aged 60 years and over in Sweden and in Thailand considering different attitudes of retirees, the authors suggested the effects of "family ties" as a factor for their decisions for Thai elderly. Even though this study

does not explain how culture affects life after retirement, it presents the effects of cultural factors in the issue of retirement (Choowattanapakorn, 2010).(CBS, 2015)

As the study of the elderly in Thailand are supported by their children, this evidence is clearly a major factor that contributes to retirement decisions while this issue is not considered a case in the Netherlands (Knodel, 1992).

Another data encouraged the family structure may a factor to increase the retirement age was looked at the family patterns by the housing of the elderly in 2002-2007 affected the income of the elderly and the sufficient income including also the supporting income from the family and the government. This data was from the survey of the elderly by National Statistical Office Thailand (NSO) in 2002 and 2007 (Soonthorndhada, 2009). This study revealed the housing of the elderly in three types. The family with one generation is the elderly who lived with himself/herself, with spouse and with the others. Next the family with two generations is the elderly live with their children, with the elderly parents and with the grandchildren. The last family pattern is the family with three generations or over. This type showed that the elderly live with their children and grandchildren, with the elderly parents and their grandchildren and with over three generations (Soonthorndhada, 2009). The result of this data indicated that the elderly received the two main incomes from the children which stated the same information by Knodel, Chayovan & Siriboon (Knodel, 1992) and the second main income is from the elderly working which revealed also the data by A national survey of people's preparation for retirement age and the awareness of the elderly capacity in 2009, but it changed a little of the position. By NSO 2009 showed the first main income of the elderly is the elderly working instead (NSO, 2009)

They survey by NSO showed that Thai people are concerning the ageing population and how the elderly should be prepared for their retirement age as the most number as 87.1%. Furthermore, the elderly survey reflected that the elderly support should be from two tasks as an individual and a public support. First, the most individual support should be from children, the elderly themselves and their spouses respectively which are 67.1%, 18.2% and 8.4 %. Second, while the elderly agreed that the public support by the government is also needed as the

elderly view proposed that the elderly allowance should be provided from the government at 98.5% (NSO, 2011b).

Furthermore, the survey by NSO showed people concerned also which expense is the most important when they are the elderly. Health care is the most important expenses following the other expenses for living as 55% and 33.5% respectively. In addition, people are relied on savings and wealth accumulation for old age as 53.8% and 45.2%.

2.7.2 Intergenerational Relations

Intergenerational relations were the last cultural linkages to this study. Two related topics were family generations and gender. Four or five generations lived together at the same period was not a baseline. A rise of family generations was connected with the extension of life and a fall of childbirth. Adults in the family are spending life longer supporting a diversity of members that there were four or five generations of members lived at the same time. Childbirth rate is decreasing occurred as a big space between generations and it was another result of many generations which were alive at the same timeframe (P. A. Dykstra, and Nations United, 2010). The Generations and Gender Program (GGP)-data has verified that the ratios of one-, two-, three- and four-generation families are significantly in France and Russia. The fourth generation in France reached at 20% and 19% was the number in Russia. In the Netherlands, the fourth generation was the least at 12% which tended to be ascended regularly. This data was the results of Adults aged 20-80.

Adults were demonstrated in the middle ages as 30-60. Older members helped young families in many aspects through financial support, care for grandchildren and provided useful assistance. Regarding to that general recognition, younger members were not only the receiver, but they also helped and took care of their parents and grandparents. Research in the Netherlands has demonstrated and agreed with this point that reciprocity of parents and children should be concerned. Parents supported more to children; they received more care and practical help of children (P. A. Dykstra, and Nations United, 2010).

Intergenerational relations related to gender as the last point. GGP has shown that women were typically the key person. GGP stated that adult women gave apparently domestic assistance to parents more than adult men at the last 12 months. Women helped parents to eat, get up, dress up and bath or use the toilets. The ratio also pointed out giving personal care was more in East European than West European countries. GGP mentioned one more question that parents gave a talk about their lives and emotional experiences. The result shown that adult children were assisted their parents and women kept higher proportion more than men. Daughters gave and provided personal care and emotional support to parents more than sons. These responsibilities were as feminine duties of care givers(P. A. Dykstra, and Nations United, 2010).

Regarding to promoting of demographic change, women had to participate to the labor market. It had an effect on the fall of fertility and childlessness. Furthermore, an intensity of family care was the opposite side to expand of women's labor force participation and work longer by men and women. The fall of fertility rate, emotional share and family conflict should be avoided by Men's integration in caring. Men should aware more of care giving as a typical basis of life (P. A. Dykstra, and Nations United, 2010).

Soonthorndhada (2009) indicated the relationship among members in the family that the elderly who live with many generations will gain clearly more the incomes. In other word the elderly working was decreased when the elderly live in the family with up three generations. It can be claimed that Thai children gave the main financial support to the elderly (Soonthorndhada, 2009).

Two major variables explaining the differences are socio-economic factors and cultural factors. As they are underlying components that determine public's acceptance and change, These two are considered important and will be main variables in this study.

As the changes of family structure and intergenerational relations have direct effects on social norm, Thai norms also have changed recently. Thai families are changing to be more single families. While the increasing marrying age is also increasing, more of them move to urban areas (NSO, 2011b). It was concluded that

decreasing birth rate will have direct effects on the labor market and demographic change. As a result, the less children, the less financial support will be given less to older parents. Then, the government is expected to be responsible for more elderly care (M. Kanchanachitra, 2014).

2.8 Conceptual Framework

From various comparative studies, the study was based on two main factors. They were the socio-economic and the cultural factors which mirrored the effects of increasing the retirement age and societal acceptance in between. This study will reflect the socio-economic factors which covered age, education, income, provision for old age and work attitude and cultural factors; family structure and intergenerational relations.

Based on this study, it can be seen that to investigate factors in socio-economic and cultural factors for more understanding how people have a retirement decision differently and depending on individual retirement plan and their background socio-economic and cultural factors. These factors determine differently their retirement preparations and retirement age decision and which factors are the most important for increasing the retirement age (C. B. Chamchan, S, 2011).

When people finalize their retirement decision, it will reflect also societal acceptance direction at that moment. As societal acceptance focuses on increasing retirement age to be increased or the retirement age at that moment is appropriate to everyone (NSO, 2011b).

These factors in socio-economic; age, education, income, provision for old age and work attitude are connected to retirement decision and including cultural factors; family structure and international relations which related to relationship and their responsibilities to the family in increasing retirement age and their retirement decision (Solinge, 2007). These cultural factors may show more individual factors with the embedded different norms between westerners and easterners (Soonthorndhada, 2009).

The estimated indicators of socio-economic and cultural factors will reflect the societal acceptance and forward the increasing the retirement age

including some scholars' opinions and stakeholders' interviews which may show a path to increase the official retirement age in the future. The results of this study will be summarized and analyzed to determine the feasibility of increasing the official retirement age policy implementation. This view of conceptual framework illustrated in Figure 2.

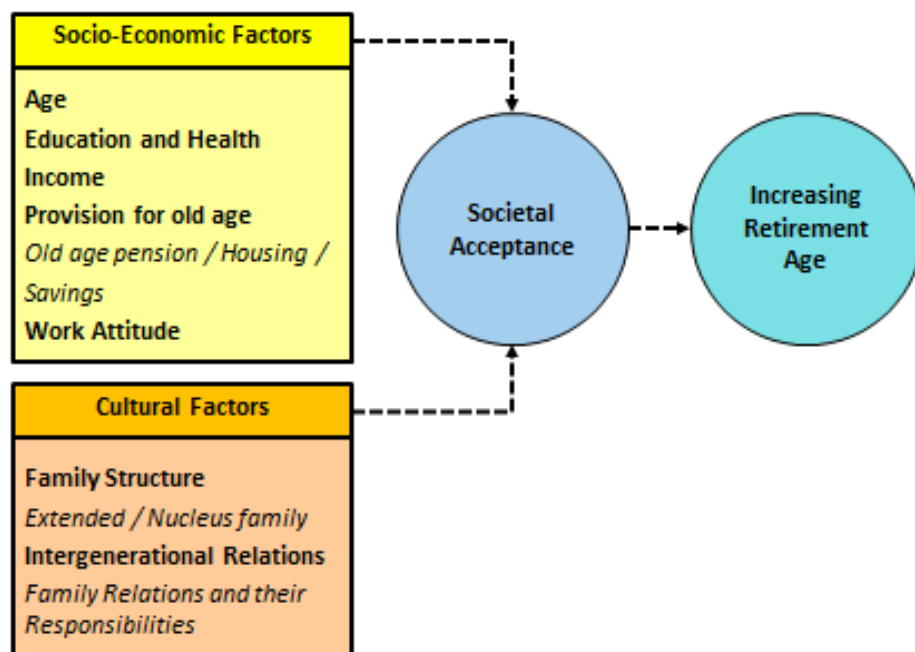


Figure 2: Conceptual Framework

CHAPTER III

RESEARCH METHODOLOGY

The methodology consists of four steps; 1) to review the literature, 2) to conduct semi-structure interviews with the selected stakeholders in the government sector, the state-enterprise and the private sector, 3) to conduct a thematic analysis using categorizing strategy, and 4) to summarize and analyze the findings. The summary of the interviews is illustrated in Chapter IV and conclusions and discussions are in Chapter V. The research process is described in three main scopes; the interviews, stakeholders and development of the interview questions.

3.1 The Interviews

The interviews were the primary data sources of this research which consisted of two versions of the interview questions, one in Thai and one in English. The interview questions are presented in Appendix A. The summaries of stakeholder in categorizing perception stated in Chapter IV. The secondary data was the data from journals, books and related academic written materials.

3.1.1 Instrument and Data Analysis

A semi-structured interview was used in this research. First, the framework of theme were developed and organized before the interviews by secondary data based on journal, books and academic written materials. Second, the new questions were brought up during the interview as a result of what the stakeholders said. Third, using thematic analysis as a categorization strategy (Maxwell J.A., 2008), each interview were summarized and categorized into two parts of questions structure such as personal information and overview questions related to retirement age policy, socio-economic factors and cultural factors. Fourth, these summaries were grouped and categorized based on theme and perception.

For example, the or example, the answers of questions “Do you think that the family will allow the elderly to keep on working?” and “What factors you think that they will have effects on decisions to work after 60?” will lead to respondent’s view of the increasing retirement age with underlying reasons. Using

categorizing strategy (Maxwell J.A., 2008), the contents from each interviewee will be examined and looked for similarities. At first, the perceptions of increasing retirement age will be detected to determine if they agree or disagree on the issue (agree or disagree categories). Then, by connecting the answers to the factors (in this case family structure and possibly income) to the answers, it can be concluded that the factors can be explained as determinants in working after 60.

Furthermore, the schedule interview is presented in Appendix A.

3.1.2 Conduct of Interviews

The interviews were conducted as semi-structured interviews. English and Thai language was used to conduct the interview. Face-to-face interviews or phone conversations are provided depending on the stakeholders' convenience. In addition, all stakeholders allowed presenting their positions and offices on this study.

3.1.3 Length of the Interviews

Each stakeholder was interviewed for approximately 30 minutes to 1 hour according to their willingness and clearness of answering.

3.2 Stakeholders

Stakeholders were formed into 3 groups. Group one was the stakeholders (policy maker, expert and researcher) from the government sectors. 9 stakeholders presented the different views on multiple pensions and retirement plan in Thailand (Wiriyapunong, 2013). One policy maker was the overview of Fiscal Policy Office of Thailand which is related to the responsibility of annually national budget on government pension fund. Furthermore, there was the stakeholder from Office of the Civil Service Commission stated vision on the policy and Act of the government officials. The stakeholder of Thai Government Pension Fund showed the perspectives of Government Pension Fund. While the others were from the Social Security Office stated the perspectives of social security system (Chandoevrit, 2006) and the stakeholders were from National Saving Fund, National Pension Fund and Thai Provident Fund stated the view of contribution pension and their views on retirement age policies (GPF, 2012; Wiriyapunong, 2013). The stakeholder who was from the Social Insurance Bank of the Netherlands was able to demonstrate the

views of Dutch experience towards increasing the official retirement age, pension reform and future plan on increasing official retirement age and the last stakeholder of the government sector was from the Faculty of Economics, Chulalongkorn University illustrated main views of increasing the official retirement age in Thailand and trend of policy implementation.

Group 2 and 3 of stakeholders were investigated from the perspectives of employers and employees. Group 2 was the state-enterprise sectors. Electricity Generating Authority of Thailand (EGAT), Petroleum Authority of Thailand (PTT) and Government Savings Bank (GSB) were top 3 state enterprises which have submitted the income from October 2014 to July 2015. They transferred respectively the income to the country at 18,999.10, 16,058.74 and 13,145 million baht (SEPO, 2015) Regarding to the proportion of the maximum of income to the country, the stakeholders from these 3 state enterprises can present significantly the important view of state enterprise on increasing retirement age.

Group 3 was the stakeholders from the private sectors split in 3 sizes of the company. Large, medium and small size of the company was from the definition by the SMEs Promotion Act, B.E. 2543 (2000) which explained the size of the company to be related to large, medium and small size of the company (Ponlok, 2015).

A large company was Cho Heng Rice Vermicelli Factory Company Limited which manufactures rice flour, glutinous rice flour, thin rice noodles and rice noodles. This company employs around 1,600 workers and there is the oldest worker (87) in Thailand. The employer supported the elderly to work more than the retirement age if they are still capable of working and there was not the policy for the age of retirement. This factory was a model of the elderly working encouragement and broadcasted on the government program, Thailand moves forward: 60 years is good, 70 years has capability by Deputy Prime Minister who supervises the Human Resource Development (Channel7, 2015). and Provincial Governor of Nakorn Pathom and head of governance offices have visited this factory on the Project of employers live well and employees live happily (Human Resource Office of Nakorn Pathom Province, 2013: online).

Next, Sunshine International Company Limited was a medium company which may a good model because this company was received 5th SMEs National Awards 2013 and 6th SMEs National Awards 2014. The objectives of this National Awards by The Office of SMEs Promotion were the efficient operating with good transparency and good governance, a model for the other SMEs to improve the way of business operations and increasing effectiveness and quality. The last objective was inspiring and encouraging SMEs to be aware of the business growth and able to compete both nationally and internationally (Ponlok, 2015). Sunshine International Company Limited produces frozen fruit and freeze dried fruits such as durian, mangosteen, mango, rambutan, jackfruit banana and pineapple.

A small company was T & A Idea Plus Company Limited. This company was a representative of a to service company. T & A Idea Plus Company Limited was received three certificates by Tourism Business Standard – Excellent Level in 2013-2014 and 2015-2016 by Department of Tourism, Ministry of Tourism and Sports, Thailand (MTS, 2015) and the last The 6th SMEs National Award 2014 – SMEs to start up by Office of Small and Medium Enterprises Promotion (Ponlok, 2015). T & A Idea Plus Company Limited was doing the business consultant of Hotel and Tourism.

The total number of stakeholders is 21 which covered all perspectives of selected area. Table 3 showed the stakeholders of increasing the official retirement age.

Table 3: Stakeholders of Increasing the Retirement Age

Stakeholders		Total of person
Group 1: Government sectors	Policy maker/ Expert/ Researcher	
Government	Senior Professional Level, Fiscal System Development Group (chosen based on the experiences on policy planning on pension and annually national budget)	1
Chulalongkorn University	Lecturer of Faculty of Economics (chosen based on relevant publications)	1
Office of the Civil Service Commission	Human Resource Officer Practitioner Lever (chosen based on the secretary of Civil Service Commission's	1

	suggestion and background of pension research)		
Government Pension Fund	Senior Assistant Director of Investment Strategy (identified and recommended by GPF)		1
Social Security Office	Researcher (recommended by Secretary of Social Security Office)		1
National Saving Fund Office	Senior Legal Officer (identified and recommended by NSF)		1
National Pension Fund	Senior Officer (identified and recommended by Fiscal Policy Office)		1
Thai Provident Fund	Senior Officer (identified and recommend by Fiscal Policy Office)		1
Social Insurance Bank of the Netherlands	Advisor CROS B, Finance and Control, the department of Forecast, Research and Statistics (chosen based on the Netherlands official in the Embassy of the Netherlands of Thailand)		1
Group 2: State enterprise sectors	Employers	Employees	
Electricity Generating Authority of Thailand (EGAT)	Head of Personal Management System Section (identified and recommended by EGAT)	Administration Officer Level 4 (chosen based on the suggestion of Head of Personal Management System Section)	2
Petroleum Authority of Thailand (PTT)	Representative by Chief of Corporate Strategy & Organization Development (chosen based on the suggestion by PTT)	Administrator (identified and recommended by HR Manager)	2
Government Savings Bank (GSB)	Vice President Human Resource Management (chosen based on the suggestion by GSB)	Human Resource Office 6 (identified and recommended by Vice President Human Resource Management)	2
Group 3: Private sectors	Employers	Employees	
Cho Heng Rice Vermicelli Factory (A large size of company)	Executive Director (identified and recommended by Cho Heng Rice Vermicelli Administrator)	Manufacturing worker (recommended by HR Manager)	2
Sunshine International (A medium size of company)	Assistant Manager of Human Resource Management	Senior Officer (identified and	2

	(chosen based on HR Manager)	recommended by Assistant Manager of Human Resource Management)	
T & A Idea Plus Company Limited (A small size of company)	Managing Director (chosen based on the Director)	Administrator, Te-Tele Sale (chosen based on Managing Director)	2
			21

3.3 Development of the Interviews' Questions

The interviews' questions will be firstly drafted by the reviews of the essential literature in terms of socio-economic and cultural factors which are shown in the conceptual framework. Based on review, the socio-economic factors towards increasing the retirement are age, education, income, provision for old age and work attitude (Smid, 2011). Next, the cultural factors; family structure and international relation are added because these factors linked to increasing the retirement age in term of societal acceptance. Thus, final concepts also consist of two factors in socio-economic and cultural factors (Hongladarom, 2008) (Solinge, 2007).

After making a draft of the interview questions, these questions were commented on by the experts from the Institute for Population and Social Research, Mahidol University and the Faculty of Economics, Chulalongkorn University.

3.3.1 Questions Structure

The interview questions have been divided into two parts namely as the follows. Part I was asked for gathering the personal information on position, job nature, education, status, gender and age. The questions in Part II were more specific and provided for the stakeholders from the government sectors related to the overview about retirement age policy, socio-economic factors and cultural factors. State-enterprise and private sectors are covered as Part I and II which related to questions on employers and employees view. All details of the interview questions were provided in Appendix A.

CHAPTER IV

FINDINGS

This chapter states the perspectives, facts, directions of the policies and suggestions of selected stakeholders interviewed. Out of 21 stakeholders, there are 17 stakeholders available for the interview. 16 were from Thai businesses, state-enterprise and government offices while one Netherlander participated. 16 Thai stakeholders were conducted via the telephone as the interviewees requested. One Netherlander requested to provide the information by written. Four stakeholders are not convenient to the interview topic of increasing the retirement age because they consider the topic to be a sensitive political issue and increasing the retirement age is on the process of further study. The list of the updated stakeholders and their roles is in interview schedule in Appendix A. As all but one interview was conducted by phone, the answers were limited by time and the interviewer could not observe other gestures or tones of the opinions. However, most of the stakeholders were quite cooperative and enthusiastically answered all questions with straight forward answers and sincere suggestions.

The questionnaire was designed to gather a big picture of the increase retirement age issue, it focused on opinions, facts and directions of interviewees' perspectives. The responses were compiled and analyzed in order to determine if 'increasing retirement age' approach of the Netherlands could be used in Thailand. From analyzing the contents, the responses showed interesting dimensions of the issue. Most of responses reflected that interested factors for this research were all combined and led to different views of the problem of increasing ageing population.

As the ageing population grew, the Netherlands faced the fiscal problems as they had a very high standard of welfare and they had to reduce welfare expense in maintaining the workforce. The Netherlanders chose to extend the retirement age with the principle "Work more and you can retire later with sufficient benefits"(OECD, 2014b). Then, the mandatory increasing retirement age was used to shift and adjust workers' behavior. In Thailand, the interviewee responses

showed a different story, different perspective on the same topic of increasing the retirement age.

4.1 Responses and Comments from the Thai Stakeholders

The contents from the of 16 interviewees were summarized, translated from Thai to English (in case of the 16 Thai stakeholders) and analyzed using thematic analysis as explained in Chapter 3..

4.1.1 Main Problem of Thai Pension System

The problem is not clear at this point and interviewees questioned if the increasing of ageing population in Thailand will be a problem. Comparing to the Netherlands that had economic and labor force issues, the problems might be different in Thailand.

Senior Assistant Director of Investment Strategy, Government Pension Fund illustrated this point.

“In Thailand, there is a sufficient number of people in the work force to contribute to the economic development. Thus, increasing the retirement age is not a hot issue. We should focus more on how to manage the pension coverage to all people in the society.”

The respondent reflected that the government’s concern, at the moment, is the quality of existing welfare and how it can be improved, of course, with the sustainable budget. Therefore, increasing retirement age method is considered irrelevant at this point. It was considered to be one of the solutions for some workforce segments but not the solution for the welfare problem. Furthermore, Senior Professional Level, Fiscal Analyst, Fiscal System Development Group, Comptroller General’s Department stated that the majority agrees that the official retirement age at 60 in Thailand is appropriate at this moment. At the beginning, the retirement age can be increased for some professions with particular essential reasons.

“Based on the study, it is possible to increase the retirement age from 60 to 65. The retirement age should not be increased for all professions because it will be related to a shift in annual government

statement of expenditure. The retirement age may be increased only for the expert. This has been announced by Law Act of Civil Service Commission.”

From the state enterprise’s perspective, the Head of Personal Management System Section, Electricity Generating Authority of Thailand concluded that accordingly increasing the retirement age is not appropriate for some careers which are related to the physical body performance.

“I think that people retire at 60 is fit for this moment and I disagree with the idea to increase the retirement age for all career positions. To increase a field of professions is more suitable than increasing the retirement age for all career positions as I have given some careers at Electricity Generating Authority of Thailand such as a welder, the job nature is metal welding at a the field.”

Similar to the answers from the Vice President, Human Resource Management, Government Savings Bank, she confirmed again that the retirement age can be increased and started for some specific groups of workers with expertise.

“The retirement age at 60 is appropriate according to a physical condition and the retirement age can be increased depending of a lack of special expertise such as doctor, lecturer, attorney and judge. The retirement age of these careers should be increased because theses careers are essential for the country and we are able to find a replacement for other general careers.”

Also HR manager, Government Savings Bank concluded in the same way.

“We can see some apparent cases of judges. The retirement age of judges has been shifted from 60 to70 and similar to the case of the Dean at the university.”

Thailand has implemented policies related to the issue of retirement age in order to provide flexibility of work-force management in some particular sectors. For examples, in universities and department of justice, the offices can determine to hire people or extend their retirement ages based on their expertise.

The responses from Thai stakeholders clearly perceived that increasing retirement age should not be mandatory, it should be supported for specific workforce in particular sectors.

4.1.2 Implementation Issues of Retirement Age Policies

Implementation is complex and resistance to change is inevitable and difficult. With all other welfare problems, stakeholders in government sectors, mainly policy makers, experts and researchers, perceive the issue of increasing the retirement age in Thailand as not an immediate, pressing issue. An economic scholar raised an important point of the policy implementation in Thailand

“According to the research review, I think that to increase the retirement age should be accepted by people and people in the country should have the chance to associate the frame of this policy. The government should inform and make more understanding on increasing the retirement age between the government and people because people, they have own retirement plan for many years. At the beginning, there should be proceeded gradually and get started by voluntary retirement and then step up to be mandatory retirement. After that the government can shift slowly the retirement age”

She suggested that the increasing retirement age is a viable solution but the implementation has to be carefully conducted as the Thai society and politics seemed to be resisting change. The suggestions foresaw the problems in the implementation process as, in Thailand, societal acceptance leads the change. This issue proposes that all the factors mentioned in the framework of this study have to be considered, studied and taken into consideration seriously in order to form and plan for changing retirement age. This leads to an interesting issue of comprehensive studies, practical ones that can be used to solve any problems caused by the increasing population. The issue was similar to Rodrik’s suggestions that the collaboration between the government and people working with social sharing will improve the policy implementation on pension reform and promote more

understanding between the government, unions and employers. When people understood the necessity of pension reform, any conflicts also will be declined (Rodrik, 1999).

4.1.3 Income, Wealth and Provision for Old Age

The responses from a senior Fiscal Analyst, Fiscal System Development Group, Comptroller General's Department reflected that people perceive wealth as a significant factor in retirement plan.

"Income is very important, It determines if people will or will not work after the retirement age."

Senior Assistant Director of Investment Strategy, Government Pension Fund stated the same view on income and a private plan on retirement age.

"It depends on a sufficient financial support. If you do not have enough money, you have to work after the retirement age. It is also relying on how people organize financial supports for the retirement and how to conduct a sufficient saving plan."

One expert, Senior Legal Officer, National Savings Fund has also concluded that financial factor influenced the decision of working after the retirement age.

"I think that money is a most important factor that keep people working and extend their retirement."

From the private sector point of view, with similar conclusion, Executive Director, Cho Heng Rice Vermicelli Factory and Managing Director, T & A Idea Plus Company Limited saw the wealth, enough savings or pensions, as a main factor in making retirement decision. "If people have been saving and they consider that their savings are sufficient, they will retire happily"

"If you have a good saving plan, it means that you have a financial stability for your retirement age and actually, no one appreciate to work until 65 if they have enough money."

“Money is the significant income related to a need for individual expenditure such as someone decided to retire at 60 to receive a sum of money for their liabilities.”

Thailand is defined as an upper middle-income economy by the United Nations in 2011. The development in economic situation reflects the better lives of Thai people. Still, there is significant income inequality. While Thai government is improving the welfare system, the level of financial welfare is considered very low comparing to other countries. Comments in this issue reflect that people perceive it as their own responsibility and do not expect much help from the government. Therefore, people tend to earn as much as they could as long as they could for their own savings and future welfare. As a result, the income itself has direct effects on decision to work. If people still can work and they need more money, mandatory retirement age does not mean much to them. (Dittrich, 2011).

4.1.4 Health and Work Attitude

Individual health links to ability to work. Illness and disease forces people out of work. This is supported by the employers and employees in state-enterprise and business offices.

Vice President of Human Resource Management, Government Savings Bank gave the view that people work longer than the retirement age at 60 related to their good health and a positive attitude at the work place.

“For me, the most important factor that determines the increasing the retirement age is a good health. The happiness and a good atmosphere at the office making people work until 65. The happy atmosphere at the office such as there is a good coordinated team and having fun is also the factor for increasing the retirement age.”

Head of Personal management System Section, Electricity Generating Authority of Thailand said in the same comments but a little different added that a bad health influences people to retire at the retirement age.

“Health is a major for the retirement decision to work longer than 60 and a terrible health effects people to rest at the retirement age 60

even though that person would appreciate to work longer than that retirement age.”

Senior Officer, Sunshine International Company Limited, also supported that the good health is positive factor for decision to work longer.

“Health is the most important. The good health allows people to continue working.”

In 2001, Thailand introduced its Universal Health Coverage Scheme and has largely achieved its goal of providing access to affordable health care for all. Thailand’s poorest families have benefited from a declining trend in the incidence of ‘catastrophic health expenditures’ or out-of-pocket payments exceeding 10 percent of total household consumption expenditures (Bank, 2011). This scheme supports the old age greatly in terms of health care cost because universal social pension is quite insufficient.

4.1.5 Thai Family Structure

Thai family structure still plays a greater role in elderly care. Many respondents mentioned “family” in the interviews. The essence of the family was embedded in most of the answers as it was an important reason for people to work. Unlike western countries, Thai culture refers to family as a big family where all generations stay together and support each other while western country like the Netherlands have a large portion of single family (P. A. Dykstra, and Nations United, 2010).

Legal Policy Officer, Fiscal Policy Office, Comptroller General’s Department suggested that wealth and family are very important and interrelated.

“I think that if there is the family expenditure such as mortgage or child’s educational expenditure, people still work as much as they do.”

This view is similar to comments by Administration Officer Level 4.

“The concern of family financial status is the main reason for people to decide to work or not to work.”

and

“If fit to family needs money, people still have to work.”

The responses showed that cultural factor in the form of family structure play a great role in decision making of extending people's work life. It is clear that the main reason for people to work is to make sure that their family is well taken care of. Another factor in Thai culture which is different from the western world is, Thai children are obligated to take care of their parents when they retired. This culture is still strong in Thailand and this provides the elderly more options of welfare other than the government's supports. The statistics shows that between 2007-2011, a number of the elderly who kept working was increased from 27.2 to 33.9% while the financial support these elderly received from their children decreased from 32.6% to 29.6% in the same period of time (NSO, 2011b). Even though, the cultural factor indicated that family plays a big role in elderly support, the norms are changing (M. Kanchanachitra, 2014).

4.2 The View from the Dutch

International Relations manager, Strategy and External Relations Division, Social Insurance Bank, The Netherlands agree on the long term process policy such as increasing the effective retirement age in the Netherlands related to in the Netherlands. It is a different view in Thailand as there is the retirement age in the government sector.

“In 2013 our Government decided to increase the pensionable age. In this scheme you see what was first decided upon. This year our Government decided to speed up the process. You see that the new age in 2018 is 66 and in 2022, the pensionable age will be 67.”

The Netherlands used of increasing retirement age as a main tool for solving its problems of budget and workforce balance. By continually increasing retirement age or pensionable age, the government can manage the budget with more flexibility.

“In general people stop working as they receive their pension as we have a “pay as you go.” Now the pension age is increasing. It is expected that people will live longer,” and “With the economic crisis just behind us, pensioners who is age getting older and a higher

unemployment the only solution for our government to be able to afford this system was to increase the pensionable age.”

Furthermore, the process of pensionable age revision can and will be adjusted in the future as the ageing population might be changing again.

“In 2018 the pensionable age will be 66 and in 2021 it will be at 67. As of 2022 it can increase even further depending on the life expectancy.”

Similar to the Netherlanders, Thais perceive these three factors; income, wealth and health, to be significant factors in determining if they should keep working.

“In general it will be a principle of income/assets and health to force the Dutch people working.”

Future study will be continued about life expectancy which still challenges the Dutch government to keep the system sustainable.

“As of 2022 the life expectancy will influence a possible further increase of the pensionable age. So it would be interesting to study this life expectancy. It would also be interesting to study what happens in other countries and what this means for the coordination of social security systems in relation to cross country situations.”

With the literature review and interview with the Netherlander, three important approaches the Dutch government is using are:

- 1) Dutch government understood the issues and the problems of increasing ageing population clearly which led to systematic problem solving process using retirement age as a tool
- 2) The implementation of the policy was carried out systematically with a master plan and cooperation from various sectors and offices involved.
- 3) The adjustments and problems solving were carried out along the way to assure that the increasing retirement age leads to optimized goal

These lessons are quite important for Thailand as they reflected the most important thing in the success of The Netherland's policy, the detailed implementation process. Along with various studies carried out to solve the problems along the way of the policy implementation, The Netherlands' government work closely with other sectors to assure that the elderly workforce was capable in the labor market and the fiscal burden of the welfare budget was reduced.

4.3 Summary of Main Findings

The interviews have shown different perspectives of both ageing population problem and retirement age policy. Those comments and responses can be categorized and summarized to reflect difference or similarities in Table 4.

Table 4 : Interview Summary 1 Comparing the Netherlands and Thailand

	The Netherlands	Thailand
Perception of the problem	The Netherlands foresaw the problems that might have caused problems in welfare budget and workforce balances	Thailand has recognized the challenges of an increasing elderly population. The main focus is still on improving existing pension systems.
Solution for the problem	Increasing retirement age policy to reduce elderly to leave the workforce	Increasing retirement age is considered one option but not the only option.
Policy implementation	Cooperation with businesses and workers to create smooth transitions to new norms Add more information about employer (training, workload).	Policy implementations in Thailand are based on political will of policy makers and politicians. Social dialogue between government and people is needed for more understanding and how important the issue is and how to work together.

As the study started, to investigate the factors that might be important to the increasing retirement age policy. It turned out that only some factors were perceived to be important in the Thai context. A summary of the main findings with respect to all factors is presented in Table 5.

Table 5: Interview Summary 2 Summary of Findings

	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. The respondents keep studying longer at the universities planned to retire later 0.5 years of the official retirement age. (Smid, 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

Considering these factors, the increasing retirement age might not be well-accepted by people as they will perceive, from their perspectives, that they have to work longer. For those people have planned their wealth and savings, preparing for retirement, they will not agree with increasing retirement age because they see only minimal increasing benefits they will earn from the government

support. While the majority of workforce is still struggling to create wealth, working after retirement age is a necessity.

The use of retirement age might not be effective as what has happened in the Netherlands. If the government's objective is to balance welfare budget and workforce, other options need to be discussed as well, such as; reducing government welfare by directing people to save more (pillar 3), or strengthening family structure to provide care for old age more.



CHAPTER V

CONCLUSION AND DISCUSSION

The objective of this study is to investigate whether the Dutch experience of increasing the official retirement age can be applied to Thai socio-economic and cultural context to potentially reduce public provision of age-related transfers in the future. Primary data were collected from 17 stakeholders in November 2015 and analyzed using thematic analysis. The results from the interviews have shown some interesting findings in Thailand on the issue of retirement age. These they can be concluded as follows:

- a) Comparing to the Netherlands, Thailand faces different problems. Therefore, the solution using an increasing retirement age might not be suitable.
- b) Should the government plan to increase the retirement age, it is important to gain the public trust and societal acceptance.
- c) Thai culture has direct effects on part of the welfare which is the family support and large family structure which people perceive as a main support for their old age life.
- d) The low economic status leads people to focus on current earnings. They seem unable to accumulate wealth although they understand that the more they save, the better life and retirement they get. Therefore, the issue of retirement age depends solely on people's ability and perceptions of work. For some people, working after 60 is not an option, it is a necessity.
- e) Thai policy implementation and politics are unique, yet, sustained political will is important. The process of solving problems might not be compared with other countries, specifically the Netherlands. With these conclusions, this study proposes the following directions.

It is clear that the different socioeconomic, cultural and environmental settings in one country have effects on the problem differently, in this case, the aging population problem as shown in Figure 3. Therefore, Thailand has to solve its problem based on its environment, culture and economic situation.



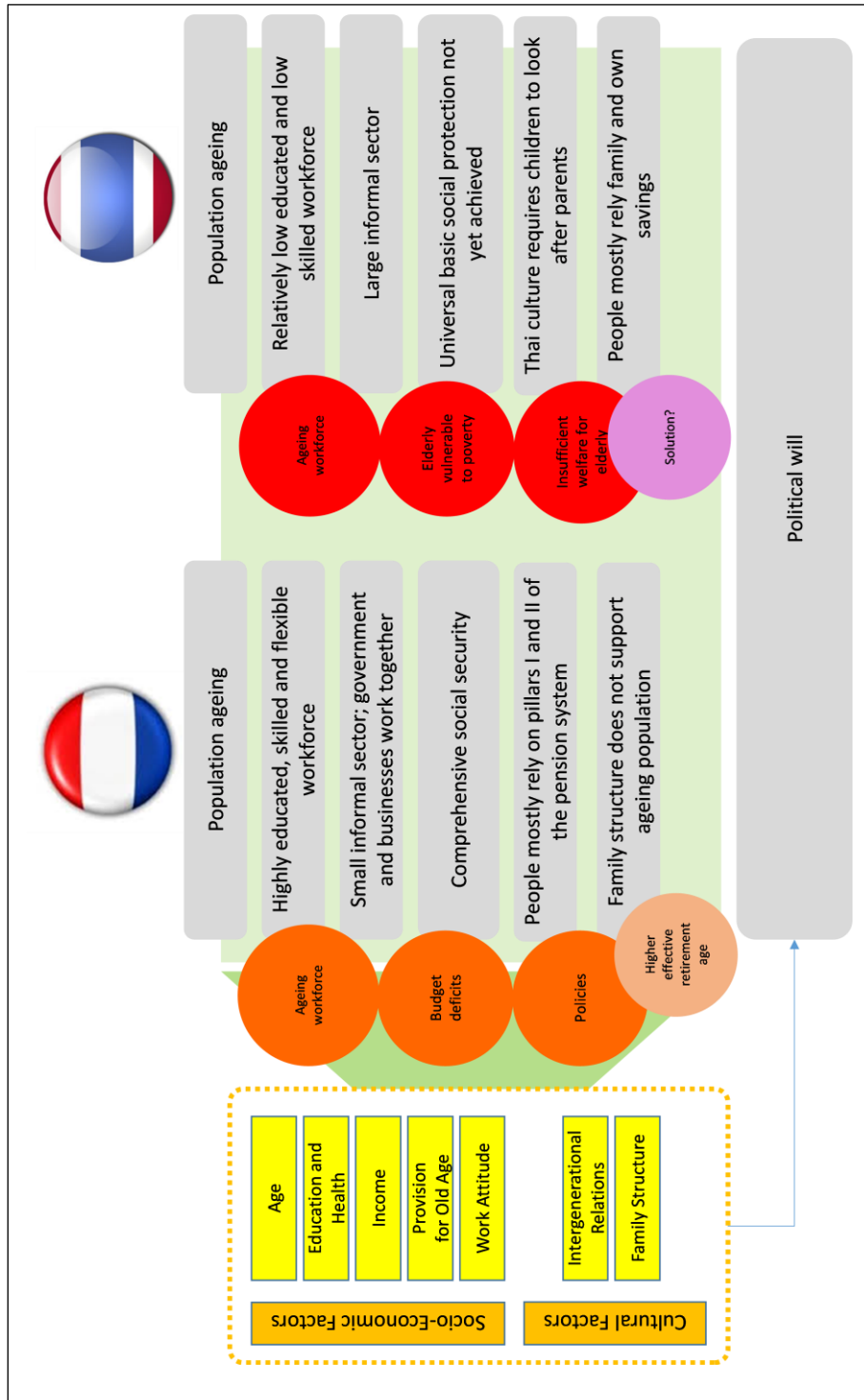


Figure 3: Aging Population Problem

The Netherlands was clear on its forthcoming problem. It conducted various studies, worked hand in hand with the private sector, integrating different related welfare offices and policies in order to conclude that increasing retirement age would solve its fiscal problems. The issue of aging population has broad effects on society. Increasing retirement age might be one of the possible solutions but not the only solution.

One lesson from the Netherlands is the detailed planning to solve and fix consequences of the increasing retirement age policy. When the Dutch started implementing the policy in 1957, it already had planned to adjust the retirement age based on the demographic change and workforce. In 2013 the Netherlands changed the retirement age to be 65 years and 2 months and planned to change it to 67 in 2023. This reflected the responsiveness of policy maker and careful plan based on research, studies and data.

There are no conflicts and policy implementation delay in the Netherlands when the government started AOW pension reform. It showed the social agreement among the government, unions and employers because the government talked to social dialogue and worked together along the process of pension reform. Furthermore, the government provided the education, training and company allowance to support the older working.

The following diagram shows three domain of changes that have to be planned if the increasing retirement age will be presented; new work attitude, new work pattern and old age provision adjustment. The diagram is based on the Netherlands increasing retirement age policy implementation.

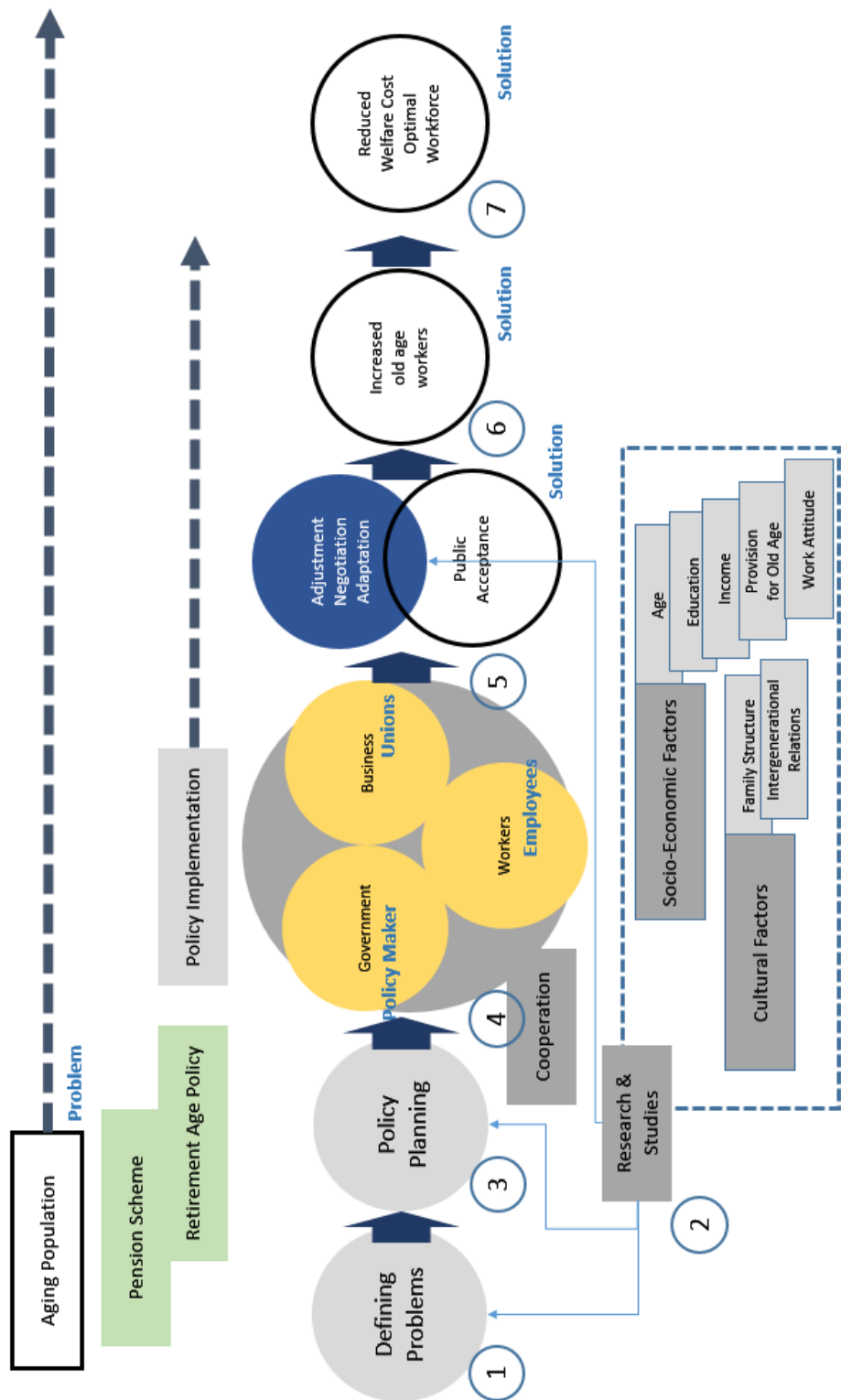


Figure 4: Framework for Thailand: Increasing Aging Population

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APPENDIX

จุฬาลงกรณ์มหาวิทยาลัย
CHULALONGKORN UNIVERSITY

Appendix A

INTERVIEW QUESTION

Participation Information

My name is Sureerat Jittasatian, I am a student studying in a Master of European Studies Program, Chulalongkorn University. Now I am conducting a research on title of “Increasing the retirement age: Can the Dutch experience be applied to Thai socio-economic and cultural context? Regarding to an increase of life expectancy, now Thailand may confront the problem of ageing population. Increasing the retirement age was expected to solve some problems. This interview is intended to find out if increasing the retirement age which was done quite effectively in the Netherlands, could be applied to Thailand with Thai contexts.

This study is expected to broaden a view on ageing population in Thailand. The information and findings could be useful for policy recommendation and provide more understanding of the issue to Thai society. Hopefully, this could be lessons for Thailand in the near future of ageing population era.

There are two parts of the questions. Part I will be general questions about your background information while in part II the questions will focus on your view on increasing the retirement age related to socio-economic and cultural factors. All your background information and name will be kept confidential. You can refuse to answer any questions which you do not feel comfortable with or you also can terminate the interview at any time. The interview will take about 30 minutes to an hour. Accordingly, I am very pleased to listen to your view on questions or any suggestions you might have. All of your answer will complete this research and your comments are appreciated.

**The Interview Questions for
Government sectors
(คำถามสำหรับกลุ่มรัฐ ผู้วางนโยบาย นักวิจัย นักวิชาการ)**

Part I. Personal information (ข้อมูลพื้นฐาน)

1. Position (ตำแหน่ง)
2. Job nature (ลักษณะงาน)
3. Education (การศึกษา)
4. Status (สถานะสมรส)
5. Gender (เพศ)
6. Age (อายุ)

Part II. Overview questions related to retirement age policy, socio-economic factors and cultural factors (คำถามในภาพรวมเกี่ยวกับนโยบายการเกษียณอายุ ปัจจัยทางเศรษฐกิจและสังคม และปัจจัยทางวัฒนธรรม)

1. What are the main problems of the Thai pension system regarding Pillars I, II and III?
(ปัญหาหลักของระบบบำนาญประเทศไทยมีอะไรบ้าง เริ่มจาก ระบบบำนาญแบบที่ 1 2 และ 3)
2. How could these problems be solved? And which pillar should be reformed at the first stage?
(ควรแก้ปัญหาเหล่านี้อย่างไร และควรเริ่มปฏิรูประบบบำนาญแบบที่เท่าไรก่อน)
3. Could increasing the official retirement age be part of these reforms?
(การเพิ่มอายุเกษียณทางการสามารถเป็นส่วนหนึ่งของการปฏิรูปนี้ได้หรือไม่)
4. Is Thailand ready for increasing the retirement age (60 to 65)? Why? Why not? Should this increased retirement age be mandatory or voluntary? Why?
(ประเทศไทยพร้อมแล้วหรือไม่สำหรับการเพิ่มอายุเกษียณทางการจากอายุ 60 ปี เป็น 65 ปี ทำไมประเทศไทยพร้อมและทำไมประเทศไทยยังไม่พร้อม และการเพิ่มอายุเกษียณทางการจากอายุ 60 ปี เป็น 65 ปี ควรเป็นแบบบังคับหรือสมัครใจ และทำไม)
5. What are the significant factors that determine the retirement decision of people? How?

(ปัจจัยสำคัญอะไรบ้างที่กำหนดการตัดสินใจการเกษียณอายุและอย่างไร ตัวอย่างปัจจัยดังกล่าว มีดังนี้)

- Age and age when enter the retirement (อายุ)
- Education (การศึกษา)
- Marital status when enter the retirement (สถานะสมรส)
- Children (การมีบุตร)
- Income (รายได้)
- Wealth (Housing, land, saving) (ความมั่งคั่ง/สถานะความเป็นอยู่)
- Health when enter the retirement (Ability to work at that moment)
(สุขภาพ ความสามารถการทำงานในขณะอายุเกษียณ)
- Attitude towards work when you are the elderly (ทัศนคติการทำงานเมื่อสูงอายุ)
- Attitude towards work when you are older worker (ทัศนคติการทำงานเมื่อเป็นแรงงานสูงวัย)
- Old age pension (Social security, age benefit)
(ระบบบำนาญผู้สูงอายุ: สวัสดิการสังคม สิทธิประโยชน์ของผู้สูงอายุ)
- Societal norms (Family, relationship among generations, social pressure)
(บรรทัดฐานทางสังคม: ครอบครัว ความสัมพันธ์ของวัยต่างๆในครอบครัว ความกดดันทางสังคม)
- Employment policy (training, rewards, recruitment of elderly, attitude towards older workers)
(นโยบายการจ้างงาน: การอบรม รางวัลจูงใจ การจ้างงานผู้สูงอายุ ทัศนคติต่อแรงงานสูงอายุ)

6. Which factors determine the most possibility of increasing the official retirement age?

(ปัจจัยไหนกำหนดความเป็นไปได้ของการเพิ่มอายุเกษียณอย่างเป็นทางการ)

The Interview Questions for Social Insurance Bank of the Netherlands

Part I. Personal information

1. Position (ตำแหน่ง)
2. Job nature (ลักษณะงาน)
3. Education (การศึกษา)
4. Status (สถานะสมรส)
5. Gender (เพศ)
6. Age (อายุ)

Part II. Overview questions related to retirement age policy, socio-economic factors and cultural factors

1. Does the change on AOW reform in 2010 affect possibility of increasing the effective retirement age in the Netherlands?
(การเปลี่ยนแปลงระบบบำนาญ AOW ในปี 2010 มีผลเป็นไปได้ต่อการเพิ่มอายุเกษียณจริงในประเทศเนเธอร์แลนด์หรือไม่)
2. How are the societal attitudes towards AOW reform in 2010?
(สังคมมีทัศนคติอย่างไรต่อการเปลี่ยนแปลงระบบบำนาญ AOW ของปี 2010)
3. Which factors made the increase in the official retirement age possible?
(ปัจจัยอะไรที่เป็นไปได้ที่จะเพิ่มอายุเกษียณราชการ)
4. What are the most significant factors that determine retirement decision of people in the Netherlands? How?
(ปัจจัยอะไรที่สำคัญที่สุดที่กำหนดการตัดสินใจเกษียณอายุในประเทศเนเธอร์แลนด์ อย่างไร)

Guideline factors; (ปัจจัย)

- Age and age when enter the retirement (อายุ)
- Education (การศึกษา)
- Marital status when enter the retirement (สถานะสมรส)
- Children (การมีบุตร)
- Income (รายได้)
- Wealth (Housing, land, saving) (ความมั่งคั่ง/สถานะความเป็นอยู่)
- Health when enter the retirement (Ability to work at that moment)

(สุขภาพ ความสามารถการทำงานในขณะอายุเกษียณ)

- Attitude towards work when you are the elderly (ทัศนคติการทำงานเมื่อสูงอายุ)

- Attitude towards work when you are older worker (ทัศนคติการทำงานเมื่อเป็นแรงงานสูงวัย)

- Old age pension (Social security, age benefit)

(ระบบบำนาญผู้สูงอายุ: สวัสดิการสังคม สิทธิประโยชน์ของผู้สูงอายุ)

- Societal norms (Family, relationship among generations, social pressure)

(บรรทัดฐานทางสังคม: ครอบครัว ความสัมพันธ์ของวัยต่างๆในครอบครัว ความกดดันทางสังคม)

-Employment policy (training, rewards, recruitment of elderly, attitude towards older workers)

(นโยบายการจ้างงาน: การอบรม รางวัลจูงใจ การจ้างงานผู้สูงอายุ ทัศนคติต่อแรงงานสูงอายุ)

5. What topics should be recommended for a further study of increasing the retirement age in the Netherlands? Why?

(หัวข้ออะไรที่ควรถูกศึกษาต่อไปเกี่ยวกับเรื่องการเพิ่มอายุเกษียณในประเทศเนเธอร์แลนด์)

**The Interview Questions for
State-enterprise sectors
(คำถามสำหรับกลุ่มรัฐวิสาหกิจ)**

Part I. Personal information (ข้อมูลพื้นฐาน)

1. Position (ตำแหน่ง)
2. Job nature (ลักษณะงาน)
3. Education (การศึกษา)
4. Status (สถานะสมรส)
5. Gender (เพศ)
6. Age (อายุ)

Part II. Overview questions related to retirement age policy, socio-economic factors and cultural factors (คำถามในภาพรวมเกี่ยวกับนโยบายการเกษียณอายุ ปัจจัยทางเศรษฐกิจและสังคม และปัจจัยทางวัฒนธรรม)

1. What are your views of the official retirement age (60)?
(ท่านมีมุมมองอะไรบ้างเมื่อพูดถึงการเกษียณอายุอย่างเป็นทางการที่อายุ 60 ปี)
2. What are the significant factors that determine retirement decision of people (60 to 65)? How?
(ปัจจัยสำคัญอะไรบ้างที่กำหนดการตัดสินใจการเกษียณอายุของคนเรา จากอายุ 60 เป็น 65 และอย่างไรบ้าง)
The list of factors: ตัวอย่างปัจจัยดังกล่าว
 - Age and age when enter the retirement (อายุ)
 - Education (การศึกษา)
 - Marital status when enter the retirement (สถานะสมรส)
 - Children (การมีบุตร)
 - Income (รายได้)
 - Wealth (Housing, land, saving) (ความมั่งคั่ง/สถานะความเป็นอยู่)
 - Health when enter the retirement (Ability to work at that moment)
(สุขภาพ ความสามารถการทำงานในขณะอายุเกษียณ)
 - Attitude towards work when you are the elderly (ทัศนคติการทำงานเมื่อสูงอายุ)
 - Attitude towards work when you are older worker (ทัศนคติการทำงานเมื่อเป็นแรงงานสูงวัย)

- Old age pension (Social security, age benefit)

(ระบบบำนาญผู้สูงอายุ:สวัสดิการสังคม สิทธิประโยชน์ของผู้สูงอายุ)

- Societal norms (Family, relationship among generations, social pressure)

(บรรทัดฐานทางสังคม: ครอบครัว ความสัมพันธ์ของวัยต่างๆในครอบครัว ความกดดันทางสังคม)

-Employment policy (training, rewards, recruitment of elderly, attitude towards older workers)

(นโยบายการจ้างงาน: การอบรม รางวัลใจ การจ้างงานผู้สูงอายุ ทศนคติต่อแรงงานสูงอายุ)

3. According to the above list of factors, what are the most important factors in your views? Why?

(จากปัจจัยที่กล่าวมา ปัจจัยอะไรที่สำคัญที่สุดในมุมมองของท่าน)



The Interview Questions for

Private sectors

(คำถามสำหรับกลุ่มธุรกิจส่วนตัว)

Part I. Personal information (ข้อมูลพื้นฐาน)

1. Position (ตำแหน่ง)
2. Job nature (ลักษณะงาน)
3. Education (การศึกษา)
4. Status (สถานะสมรส)
5. Gender (เพศ)
6. Age (อายุ)

Part II. Overview questions related to retirement age policy, socio-economic factors and cultural factors (คำถามในภาพรวมเกี่ยวกับนโยบายการเกษียณอายุ ปัจจัยทางเศรษฐกิจและสังคม และปัจจัยทางวัฒนธรรม)

1. What are your views of the official retirement age (60)?

(ท่านมีมุมมองอะไรบ้างเมื่อพูดถึงการเกษียณอายุอย่างเป็นทางการที่อายุ 60 ปี)

2. What are the significant factors that determine retirement decision of people (60 to 65)? How?

(ปัจจัยสำคัญอะไรบ้างที่กำหนดการตัดสินใจการเกษียณอายุของเรา จากอายุ 60 เป็น 65 และอย่างไรบ้าง)

The list of factors: ตัวอย่างปัจจัยดังกล่าว

- Age and age when enter the retirement (อายุ)
 - Education (การศึกษา)
 - Marital status when enter the retirement (สถานะสมรส)
 - Children (การมีบุตร)
 - Income (รายได้)
 - Wealth (Housing, land, saving) (ความมั่งคั่ง/สถานะความเป็นอยู่)
 - Health when enter the retirement (Ability to work at that moment) (สุขภาพ ความสามารถการทำงานในขณะอายุเกษียณ)
 - Attitude towards work when you are the elderly (ทัศนคติการทำงานเมื่อสูงอายุ)
 - Attitude towards work when you are older worker (ทัศนคติการทำงานเมื่อเป็นแรงงานสูงวัย)

- Old age pension (Social security, age benefit)

(ระบบบำนาญผู้สูงอายุ:สวัสดิการสังคม สิทธิประโยชน์ของผู้สูงอายุ)

- Societal norms (Family, relationship among generations, social pressure)

(บรรทัดฐานทางสังคม: ครอบครัว ความสัมพันธ์ของวัยต่างๆในครอบครัว ความกดดันทางสังคม)

-Employment policy (training, rewards, recruitment of elderly, attitude towards older workers)

(นโยบายการจ้างงาน: การอบรม รางวัลใจ การจ้างงานผู้สูงอายุ ทศนคติต่อแรงงานสูงอายุ)

3. According to the above list of factors, what are the most important factors in your views? Why?

(จากปัจจัยที่กล่าวมา ปัจจัยอะไรที่สำคัญที่สุดในมุมมองของท่าน)



INTERVIEW SCHEDULE

Group 1: Government sectors	Position	Type	Interview Date	Interview Time
The Comptroller General's Department	Senior Professional Level, Fiscal Analyze, Fiscal System Development Group	Policy maker	Date: 4.11.15	Time: 10.00-10.45 am.
Fiscal Policy Office, Comptroller General's Development	Legal Officer	Expert	Date: 3.11.15	Time: 3.00- 3.30 pm.
Office of the Civil Service Commission	Human Resource Officer Practitioner Level	Researcher	Date: 9.11.15	Time: 3.00-3.45 pm.
Government Pension Fund	Senior Assistant Director of Investment Strategy	Investment Strategy Expert	Date: 2.11.15	Time: 12.00 am.-12.45 pm.
National Saving Fund	Senior Legal Officer	Expert	Date: 9.11.15	Time: 1.00-1.40 pm.
Chulalongkorn University	Lecturer of Economic	Researcher	Date: 5.11.15	Time: 10.00-10.45 am.
Social Insurance Ban, The Netherlands	International Relations manager	Expert	Date: 11.11.15	Time: 15.13-15.40
Group 2: State-enterprise sectors	Position	Type	Interview Date	Interview Time
Electricity Generating Authority of Thailand (EGAT)	Head of Personal Management System Section	Employer	Date:3.11.15	Time:10.00-10.35 am
	Administration Officer Level 4	Employee	Date:3.11.15	Time:10.40-10.55 am.
Government Savings Bank (GSB)	Vice President Human Resource Management	Employer	Date:11.11.15	Time:2.30-3.00 pm.
	Human Resource office 6	Employee	Date:12.11.15	Time: 9.10-9.50 am.
Group 3: State-enterprise sectors	Position	Type	Interview Date	Interview Time
Cho Heng Rice Vermicelli Factory (A large size of company)	Executive Director	Employer	Date:6.11.15	Time: 10.30-11.15 am.
	Manufacturing worker	Employee	Date: 6.11.15	Time: 2.45-3.00 pm.
Sunshine International (A medium size of	Assistant Manager of Human Resource Management	Employer	Date:2.11.15	Time: 3.00-3.30 pm.

company)	Senior Officer	Employee	Date:2.11.15	Time: 3.30-3.50 pm.
T & A Idea Plus Company Limited (A small size of company)	Managing Director	Employer	Date:3.11.15	Time: 8.00-8.33 pm.
	Administrator, Te-Tele Sale	Employee	Date:4.11.15	Time: 11.40-12.00 am.



VITA

Miss Sureerat Jittasatian was born on 20th December 1977, in Phuket, Thailand. In 1996, she graduated with a Bachelor Degree in German, with a minor in Communication, from Ramkhamheang University with an award from Goethe Institute. In 2000, she was teaching German to Matayom 4-6 and managing secretarial work at German Department at Satee Phuket School, Phuket. In 2004, she moved to Rayong Province to teach Thai and English to P1-P4 students at Garden International School (English Program). Later in 2006, she moved back to her hometown, Phuket and started teaching German classes at Prince of Songkla University, Phuket Campus, ever since. In 2008, she received a scholarship from Goethe Institute to study German, in Berlin, Germany. At Prince of Songkla University, Miss Sureerat Jittasatian is responsible for German classes teaching Fundamental German I, II, III and Pre-Intermediate German I. Furthermore, she has a plan to write a Fundamental German Textbook in the future. In 2011, she got the accepted to study in the Master degree Program in European Studies at Chulalongkorn University.