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Table A1: Outlined expectations

|  |
| --- |
| How does divorce relate to the public pension income of women and men in West Germany and Sweden? |
|  | **Social policy perspective** | **Outcome,** **compared to (re-)married** |
| **working life** | **retirement** |
| **West Germany** | **Women** | Different (legal reality) | Divorce splitting | Higher pension income |
| **Men** | Equal | Divorce splitting | Lower pension income   |
| **Sweden**  | **Women** | Equal  | Equal | More comparable  |
| **Men** | Equal  | Equal | More comparable  |

Source: Own illustration.

Table A2: Sample statistics for women and men in West Germany and Sweden, column percentages and mean values

|  |  |  |
| --- | --- | --- |
|  | **West Germany** | **Sweden** |
|   | **women** | **men** | **total** | **women** | **men** | **total** |
| **Year of retirement** |   |   |   |   |   |   |
| 2013 | 13.8 | 14.8 | 14.3 | 18.4 | 17.7 | 18.1 |
| 2014 | 15.5 | 17.9 | 16.7 | 17.6 | 17.5 | 17.6 |
| 2015 | 17.9 | 18.3 | 18.1 | 16.8 | 16.7 | 16.8 |
| 2016 | 17.4 | 16.4 | 16.9 | 16.1 | 16.6 | 16.3 |
| 2017 | 17.3 | 16.1 | 16.7 | 15.7 | 15.9 | 15.8 |
| 2018 | 18.2 | 16.6 | 17.4 | 15.4 | 15.7 | 15.5 |
| **Birth year** |  |  |  |  |  |  |
| 1946 | 0.1 | 0.1 | 0.1 | 1.9 | 2.3 | 2.1 |
| 1947 | 1.7 | 1.5 | 1.6 | 11.7 | 10.4 | 11.1 |
| 1948 | 10.2 | 9.2 | 9.7 | 14.4 | 13.2 | 13.9 |
| 1949 | 12 | 11.6 | 11.8 | 15.1 | 14.2 | 14.7 |
| 1950 | 14.1 | 15.4 | 14.8 | 15.2 | 14.9 | 15 |
| 1951 | 15.4 | 16.5 | 15.9 | 14.9 | 14.7 | 14.8 |
| 1952 | 19.3 | 17.9 | 18.6 | 13.3 | 13.3 | 13.3 |
| 1953 | 12.9 | 12.9 | 12.9 | 6.5 | 7.5 | 7 |
| 1954 | 8.8 | 9.4 | 9.1 | 3.5 | 4.3 | 3.8 |
| 1955 | 4.6 | 4.5 | 4.6 | 2 | 2.7 | 2.3 |
| 1956 | 0.6 | 0.6 | 0.6 | 1.1 | 1.7 | 1.4 |
| 1957 | 0.4 | 0.3 | 0.4 | 0.4 | 0.8 | 0.6 |
| 1958 | 0 | 0 | 0 | 0.1 | 0.2 | 0.1 |
| **Family status** |  |  |  |  |  |  |
| married | 63.1 | 69.3 | 66.1 | 49.2 | 47.6 | 48.4 |
| remarried | 6.2 | 8.7 | 7.4 | 9.3 | 9.3 | 9.3 |
| widowed/never married | 20.7 | 13.8 | 17.3 | 6.5 | 2.1 | 4.4 |
| divorced | 10 | 8.2 | 9.1 | 15.3 | 13.5 | 14.4 |
| cohabiting |  - |  - |  - | 10.6 | 12.5 | 11.5 |
| never married/single |  - |  - |  - | 9.1 | 15.0 | 11.9 |
| **Number of children** |  |  |  |  |  |  |
| no child | 18.3 | - |  | 13.8 | - |  |
| one child | 24.8 | - |  | 16.0 | - |  |
| two children | 38.2 | - |  | 42.6 | - |  |
| three or more children | 18.7 | - |  | 27.7 | - |  |
| **Age at retirement**  |  |  |  |  |  |  |
| ∅ | 64.4 | 64.3 | 64.4 | 65.1 | 65.3 | 65.2 |
| 60 | 0.3 | 0.3 | 0.3 | 0.6 | 1.1 | 0.8 |
| 61 | 2.3 | 2.1 | 2.2 | 1.9 | 3.5 | 2.6 |
| 62 | 2.9 | 3.7 | 3.3 | 3.7 | 4.5 | 4.2 |
| 63 | 23.5 | 27.4 | 25.4 | 5.6 | 6.8 | 6.2 |
| 64 | 12.4 | 15.5 | 13.9 | 8.9 | 9.5 | 9.2 |
| 65 | 36.8 | 32.2 | 34.6 | 18.3 | 18.6 | 18.3 |
| 66 | 21.1 | 17.9 | 19.5 | 49.8 | 42.6 | 49.8 |
| 67 | 0.8 | 0.9 | 0.8 | 11.2 | 13.2 | 12.2 |
| **Education** |  |  |  |  |  |  |
| no additional year (DE)/ 9years or less (SE) | 73.5 | 66.4 | 70 | 28.5 | 25.7 | 27.3 |
| additional years(DE)/12 years (SE | 26.6 | 33.6 | 30 | 47.6 | 45.5 | 46.6 |
| PhD studies + higher | - | - | - | 24 | 28.8 | 26.3 |
|  |  |  |   |  |  |  |
| N | 1,678,306 | 1,600,502 |   | 233517 | 212628 |   |
|  % | 51.2 | 48.8 |   | 52.3 | 47.7 |   |
| total | 3,278,808 |   | 446,145 |   |

Source: RTZN-VVL2013-2018 & Swedish registers; own calculations.

# Table A3: Sample statistics for women and men in West Germany by family status, column percentages and mean values

|  |  |  |
| --- | --- | --- |
|  | **WOMEN** | **MEN** |
|  | **divorced** | **married** | **remarried** | **divorced** | **married** | **remarried** |
| **Year of retirement** |   |   |   |   |   |   |
| 2013 | 13.5 | 13.9 | 11.4 | 13.8 | 15.1 | 13.5 |
| 2014 | 15.5 | 15.6 | 13.3 | 17.2 | 18.2 | 16.8 |
| 2015 | 17.7 | 18.0 | 17.4 | 17.8 | 18.5 | 17.8 |
| 2016 | 17.7 | 17.4 | 17.9 | 17.2 | 16.2 | 16.5 |
| 2017 | 17.4 | 17.2 | 19.0 | 16.8 | 15.8 | 17.1 |
| 2018 | 18.2 | 18.0 | 21.1 | 17.3 | 16.2 | 18.3 |
| **Birth year** |  |  |  |  |  |  |
| 1946 | 0.0 | 0.1 | 0.0 | 0.1 | 0.1 | 0.0 |
| 1947 | 1.1 | 1.8 | 0.8 | 1.4 | 1.5 | 1.2 |
| 1948 | 8.6 | 10.6 | 6.3 | 8.5 | 9.3 | 7.9 |
| 1949 | 11.1 | 12.3 | 8.4 | 11.1 | 11.7 | 10.6 |
| 1950 | 14.0 | 14.2 | 11.4 | 14.6 | 15.7 | 14.5 |
| 1951 | 16.1 | 15.3 | 13.8 | 16.4 | 16.5 | 16.2 |
| 1952 | 19.3 | 19.3 | 20.1 | 18.4 | 17.8 | 18.5 |
| 1953 | 14.2 | 12.6 | 16.4 | 13.9 | 12.8 | 13.9 |
| 1954 | 9.8 | 8.4 | 13.1 | 9.9 | 9.4 | 10.7 |
| 1955 | 4.6 | 4.5 | 7.6 | 4.8 | 4.5 | 5.2 |
| 1956 | 0.7 | 0.6 | 1.3 | 0.8 | 0.6 | 0.8 |
| 1957 | 0.4 | 0.4 | 0.9 | 0.4 | 0.3 | 0.4 |
| 1958 |  | 0.0 | 0.0 | 0.0 | 0.0 | 0.0 |
| **Number of children**  |  |  |  |  |  |
| no child | 13.4 | 14.5 | 13.7 | - | - | - |
| one child | 29.3 | 23.7 | 30.0 | - | - | - |
| two children | 37.5 | 42.0 | 36.8 | - | - | - |
| three or more children | 19.8 | 19.8 | 19.5 | - | - | - |
| **Age at retirement**  |  |  |  |  |  |  |
| ∅ | 64.3 | 64.5 | 64.0 | 64.2 | 64.3 | 64.2 |
| 60 | 0.3 | 0.3 | 0.6 | 0.4 | 0.3 | 0.4 |
| 61 | 2.4 | 2.2 | 4.5 | 2.4 | 1.9 | 2.5 |
| 62 | 2.9 | 2.8 | 4.1 | 3.6 | 3.8 | 4.1 |
| 63 | 25.9 | 22.7 | 33.3 | 28.0 | 27.7 | 28.3 |
| 64 | 16.6 | 11.3 | 15.4 | 16.3 | 15.8 | 16.5 |
| 65 | 34.6 | 37.7 | 27.4 | 31.1 | 32.4 | 31.2 |
| 66 | 16.9 | 22.1 | 14.4 | 17.3 | 17.3 | 16.4 |
| 67 | 0.5 | 0.8 | 0.3 | 0.9 | 0.8 | 0.7 |
| **Education** |  |  |  |  |  |  |
| no additional year | 73.8 | 73.6 | 78.6 | 71.6 | 65.1 | 69.3 |
| additional years | 26.2 | 26.4 | 21.4 | 28.4 | 34.9 | 30.7 |
|  |  |  |   |  |  |  |
| N | 167,715 | 1,058,443 | 104,576 | 131,718 | 1,109,253 | 138,726 |

Source: RTZN-VVL2013-2018; own calculations.

Table A4: Sample statistics for women and men in Sweden by family status, column percentages and mean values

|  |  |  |
| --- | --- | --- |
|  | **WOMEN** | **MEN** |
|  | **divorced** | **married** | **remarried** | **divorced** | **married** | **remarried** |
| **Year of retirement** |   |   |   |   |   |   |
| 2013 | 18.6 | 18.7 | 19.3 | 17.7 | 18.2 | 18.5 |
| 2014 | 17.5 | 17.8 | 18.2 | 17.2 | 17.9 | 17.3 |
| 2015 | 17.2 | 16.8 | 16.7 | 17.2 | 16.9 | 16.7 |
| 2016 | 16.2 | 16.0 | 15.6 | 16.4 | 16.4 | 16.4 |
| 2017 | 15.3 | 15.6 | 15.5 | 15.5 | 15.4 | 15.9 |
| 2018 | 15.3 | 15.0 | 14.7 | 15.9 | 15.1 | 15.2 |
| **Birth year** |  |  |  |  |  |  |
| 1946 | 2.3 | 1.9 | 1.8 | 1.9 | 2.6 | 2.7 |
| 1947 | 13.9 | 10.8 | 12.3 | 11.3 | 10.6 | 10.9 |
| 1948 | 15.8 | 13.9 | 14.6 | 14.3 | 13.6 | 13.4 |
| 1949 | 15.6 | 15.0 | 14.9 | 15.1 | 14.7 | 13.9 |
| 1950 | 15.6 | 15.1 | 15.0 | 15.9 | 15.2 | 14.8 |
| 1951 | 14.8 | 14.9 | 14.3 | 15.7 | 14.5 | 14.7 |
| 1952 | 13.0 | 13.3 | 12.3 | 14.5 | 12.7 | 12.9 |
| 1953 | 4.7 | 7.3 | 6.5 | 0.8 | 7.4 | 7.3 |
| 1954 | 1.9 | 4.0 | 4.1 | 4.3 | 4.1 | 4.2 |
| 1955 | 1.1 | 2.2 | 2.3 | 3.0 | 2.4 | 2.7 |
| 1956 | 0.7 | 1.2 | 1.3 | 1.9 | 1.4 | 1.5 |
| 1957 | 0.4 | 0.4 | 0.5 | 1.0 | 0.6 | 0.7 |
| 1958 | 0.1 | 0.1 | 0.1 | 0.2 | 0.1 | 0.2 |
| **Number of children**  |  |  |  |  |  |
| no child | 9.4 | 8.5 | 8.6 | - | - | - |
| one child | 19.2 | 12.4 | 15.2 | - | - | - |
| two children | 40.1 | 49.5 | 40.3 | - | - | - |
| three or more children | 31.3 | 29.6 | 35.9 | - | - | - |
| **Age at retirement**  |  |  |  |  |  |  |
| ∅ | 64.7 | 64.5 | 64.0 | 64.2 | 64.3 | 64.2 |
| 60 | 0.6 | 0.6 | 0.6 | 1.1 | 0.9 | 1.0 |
| 61 | 1.4 | 2.0 | 2.3 | 4.2 | 2.8 | 3.2 |
| 62 | 2.2 | 4.3 | 4.1 | 5.0 | 4.4 | 4.8 |
| 63 | 3.1 | 6.7 | 6.6 | 6.1 | 6.9 | 7.1 |
| 64 | 4.7 | 10.9 | 9.4 | 7.7 | 10.3 | 9.7 |
| 65 | 15.3 | 20.0 | 17.0 | 18.8 | 19.0 | 17.9 |
| 66 | 60.2 | 44.5 | 49.3 | 46.5 | 40.4 | 41.0 |
| 67 | 12.6 | 11.0 | 10.8 | 10.6 | 15.3 | 15.3 |
| **Education** |  |  |  |  |  |  |
| Higher education/Phd studies | 27.0 | 30.8 | 29.0 | 22.9 | 29.5 | 29.4 |
| 12 years of education | 48.4 | 47.3 | 49.5 | 47.8 | 44.3 | 45.9 |
| 9 years or less  | 24.6 | 21.9 | 21.5 | 29.3 | 26.2 | 24.7 |
|  |  |  |   |  |  |  |
| N | 35,697 | 114,844 | 21,710 | 28,692 | 101,168 | 19,774 |

Source: Swedish registers; own calculations.

Table A5: Average monthly public pension income in euros, by family status for women and men in the year of retirement, Sweden and West Germany

|  |  |  |
| --- | --- | --- |
|  | **West Germany** | **Sweden** |
|  | **women** | **men** | **Women** | **Men** |
| **Married** |  |  |  |  |
| monthly pension entitlement | 661 | 1 304 | 1612 | 2392 |
| Std. dev. | 447 | 682 | 871 | 1647 |
| before child crediting  | 570 | 1 303 |  |  |
| Std. dev. | 462 | 682 |  |  |
| N | 1,058,443 | 1,109,253 | 114,844 | 101,162 |
| **Divorced** |  |  |  |  |
| monthly pension entitlement | 1 052 | 1 117 | 1495 | 1699 |
| Std. dev. | 539 | 492 | 851 | 1192 |
| before divorce splitting  | 819 | 1 269 |  |  |
| Std. dev. | 467 | 585 |  |  |
| N | 167,715 | 131,718 | 35,697 | 28,692 |
| **Remarried**  |  |  |  |  |
| monthly pension entitlement | 969 | 1 299 | 1641 | 2271 |
| Std. dev. | 435 | 541 | 925 | 1689 |
| before divorce splitting  | 787 | 1 451 |  |  |
| Std. dev. | 452 | 601 |  |  |
| N | 104,576 | 138,726 | 21,710 | 19,774 |
| **Widowed\***  |  |  |  |  |
| monthly pension entitlement | 806 | 1 016 | 1662 | 2342 |
| Std. dev. | 539 | 629 | 1143 | 1588 |
| before child crediting  | 741 | 1 015 |  |  |
| Std. dev. | 561 | 629 |  |  |
| N | 347,572 | 220,805 | 15,165 | 4,465 |
| **Never married/single** |  |  |  |  |
| monthly pension entitlement | - | - | 1539 | 1553 |
| Std. dev. |  |  | 858 | 992 |
| N | - | - | 21,294 | 31,931 |
| **Cohabiting** |  |  |  |  |
| monthly pension entitlement | - | - | 1622 | 2024 |
| Std. dev. |  |  | 863 | 1223 |
| N | - | - | 24,807 | 26,608 |

Note: \*’widowed’ includes ‘never married’ for the German sample and should therefore not be interpreted.

Source: RTZN-VVL2013-2018 & Swedish registers; own calculations.

Figure A1: Average monthly public pension income in euros, by family status for women in the year of retirement, Sweden



Note: Poverty line Sweden (2017): 1200€.

Source: Swedish registers; own calculations.

Figure A2: Average monthly public pension income in euros, by family status for men in the year of retirement, Sweden



Note: Poverty line Sweden (2017): 1200€.

Source: Swedish registers; own calculations.

Figure A3: Average cumulated public pension entitlement for divorced, married and remarried women and men in Sweden



Source: Swedish registers; own calculations.

Table A6: Regression models with monthly public pension entitlement in euros as dependent variable, for women and men, West Germany

|  |  |
| --- | --- |
|  | **West Germany** |
|  | **women** | **95% CIs** | **men** | **95% CIs** |
| **Family status** |  |  |  |  |  |  |
| married | ref. |  |  | ref. |  |  |
| divorced | 350 | 348 | 352 | -186 | -189  | -182 |
| remarried | 231 | 229  | 234 | -15 | -18  | -12 |
| widowed/ never married | 109 | 107 | 111 | -247 | -250  | -245 |
| **Retirement Year** |  |  |  |  |  |  |
| 2013 | ref. |  |   | ref. |  |  |
| 2014 | 59 | 56 | 61 | 36 | 33 | 39 |
| 2015 | 95 | 93 | 97 | 48 | 45 | 51 |
| 2016 | 90 | 87 | 92 | 30 | 27 | 33 |
| 2017 | 104 | 102 | 106 | 51 | 47 | 54 |
| 2018 | 119 | 117 | 122 | 73 | 69 | 76 |
| **Edcuation** |  |  |  |  |  |  |
| no additional years | ref. |  |   | ref. |  |  |
| additional years  | 103 | 102 | 105 | 90 | 88 | 92 |
| **Age at retirement** |  |  |  |  |  |  |
| 60 | 275 | 264 | 286 | 250 | 234 | 266 |
| 61 | 229 | 225 | 233 | 194 | 187 | 201 |
| 62 | 388 | 384 | 392 | 456 | 451 | 461 |
| 63 | 352 | 350 | 353 | 441 | 439 | 444 |
| 64 | 376 | 374 | 378 | 433 | 430 | 436 |
| 65 | ref. |  |  | ref. |  |  |
| 66 | -123 | -125 | -121 | -255 | -257 | -252 |
| 67 | -261 | -268 | -254 | -495 | -504 | -485 |
| **Number of children** |  |  |  |  |  |  |
| No children | 86 | 84 | 88 | - | - | - |
| One child | ref |  |  | - | - | - |
| Two children | -80 | -82 | -121 | - | - | - |
| Three or more children | -132 | -268 | -254 | - | - | - |
| **Constant** | 490 | 487 | 492 | 1069 | 1066 | 1071 |
|  |  |  |  |  |  |  |
| **N** | 1,678,306 |  |  | 1,600,502 |  |  |

Note: Results rounded.

Source: RTZN-VVL2013-2018; own calculations.

Table A7: Regression models with monthly public pension entitlement in euros as dependent variable, for women and men, Sweden

|  |  |
| --- | --- |
|  | **Sweden** |
|  | **women** | **95% CIs** | **men** | **95% CIs** |
| **Family status** |  |  |  |  |  |  |
| married | ref. |  |  | ref. |  |  |
| divorced | -96 | -106 | -86 | -606 | -624 | -587 |
| remarried | 51 | 39 | 63 | -124 | -145 | -103 |
| widowed  | 124 | 110 | 138 | 11 | -31 | 52 |
| never married/single | 1 | -12 | 14 | -689 | -707 | -672 |
| cohabiting | 58 | 47 | 70 | -280 | -299 | -261 |
| **Retirement Year** |  |  |  |  |  |   |
| 2013 | ref. |  |   | ref. |  |  |
| 2014 | 14 | 3 | 25 | 21 | 1 | 41 |
| 2015 | 66 | 55 | 77 | 71 | 50 | 91 |
| 2016 | 113 | 102 | 125 | 133 | 113 | 153 |
| 2017 | 145 | 133 | 156 | 180 | 160 | 201 |
| 2018 | 158 | 147 | 171 | 205 | 184 | 225 |
| **Edcuation** |  |  |   |  |  |   |
| Phd studies, higher education | 438 | 430 | 446 | 719 | 704 | 733..43 |
| 12 years of education | ref. |  |   | ref. |  |   |
| 9 years or less of education | -241 | -250 | -233 | -265 | -279 | -250 |
| **Age at retirement** |  |  |   |  |  |   |
| 60 | -727 | -770 | -685 | -576 | -635 | -517 |
| 61 | -567 | -592 | -539 | -380 | -415 | -346 |
| 62 | 35 | 16 | 57 | 82 | 52 | 112 |
| 63 | 166 | 150 | 185 | 292 | 266 | 319 |
| 64 | 278 | 264 | 294 | 394 | 371 | 418 |
| 65 | ref. |  |   | ref. |  |   |
| 66 | 163 | 154 | 170 | 233 | 217 | 250 |
| 67 | 443 | 431 | 455 | 605 | 584 | 626 |
| **Number of children** |  |  |   |  |  |  |
| No children | -129 | -142 | -117 | - | - | - |
| One child | ref |  |   | - | - | - |
| Two children | 69 | 60 | 79 | - | - | - |
| Three or more children | -111 | -122 | -101 | - | - | - |
| **Constant** | 1312 | 1298 | 1326 | 1918 | 1897 | 1939 |
|  |  |  |  |  |  |  |
| **N** | 233,517 |  |  | 212,628 |  |  |

Note: Results rounded.

Source: Swedish registers; own calculations.

Table A8: Average Marginal effects of family status for women and men, West Germany and Sweden

|  |  |  |  |  |
| --- | --- | --- | --- | --- |
|  | **women** |  | **men** |  |
|  | **Margin** | **95% CIs** | **Diff. / %** | **Margin** | **95% CIs** | **Diff. / %** |
| **West Germany** |  |  |  |  |  |  |
| married | 677 | 676 | 678 | - | 1299 | 1298 | 1301 | - |
| /divorced | 1027 | 1025 | 1029 | 350 / 34 | 1114 | 1110 | 1117 | 185 / 14 |
| remarried | 909 | 906 | 911 | 232 / 25 | 1284 | 1281 | 1287 | 15 / 1  |
| widowed/never married  | 786 | 785 | 788 | 109 / 14 | 1052 | 1050 | 1054 | 247 / 19 |
|  |  |  |  |  |  |  |  |  |
| **Sweden** |  |  |  |  |  |  |  |  |
| married | 1590 | 1586 | 1595 | - | 2346 | 2337 | 2355 | - |
| divorced | 1494 | 1486 | 1503 | 96 / 6 | 1740 | 1724 | 1756 | 606 / 26 |
| remarried | 1641 | 1630 | 1652 | 51 / 3 | 2222 | 2203 | 2241 | 124 / 5 |
| widowed  | 1715 | 1701 | 1728 | 124 / 7 | 2356 | 2316 | 2397 | - |
| never married/single | 1591 | 1579 | 1603 | - | 1656 | 1641 | 1672 | 690 / 29 |
| cohabiting | 1649 | 1638 | 1659 | 58 / 4 | 2066 | 2049 | 2083 | 280 / 12 |

Source: RTZN-VVL2013-2018, Swedish registers; own calculations.

Figure A4: Average Marginal effects of family status, for women and men, West Germany

|  |  |
| --- | --- |
|  **women** |  **men** |
|  |  |

Source: RTZN-VVL2013-2018; own calculations.

Figure A5: Average Marginal effects of family status, for women and men, Sweden

|  |  |
| --- | --- |
|  **women** |  **men** |
|  |  |

Source: Swedish registers; own calculations.

Table A9: Average Marginal effects from the two-way interaction of family status and year of retirement, for women and men, West Germany

|  |  |  |
| --- | --- | --- |
|  | **women** | **men** |
|  | **Margin** | **[95% Conf. Interval]** | **Margin** | **[95% Conf. Interval]** |
|  | **married** |  | **married** |  |
| **2013** | 587 | 585 | 589 | 1259 | 1257 | 1263 |
| **2014** | 650 | 648 | 651 | 1298 | 1296 | 1301 |
| **2015** | 690 | 688 | 692 | 1310 | 1308 | 1313 |
| **2016** | 690 | 689 | 692 | 1290 | 1288 | 1293 |
| **2017** | 703 | 702 | 705 | 1306 | 1303 | 1309 |
| **2018** | 720 | 718 | 722 | 1324 | 1323 | 1328 |
|  | **divorced** |  |  | **divorced** |  |  |
| **2013** | 974 | 968 | 979 | 1080 | 1073 | 1090 |
| **2014** | 1022 | 1017 | 1027 | 1095 | 1089 | 1104 |
| **2015** | 1044 | 1040 | 1049 | 1099 | 1093 | 1108 |
| **2016** | 1017 | 1012 | 1022 | 1088 | 1082 | 1098 |
| **2017** | 1039 | 1035 | 1044 | 1136 | 1130 | 1146 |
| **2018** | 1053 | 1048 | 1057 | 1171 | 1165 | 1181 |
|  | **remarried** |  |  | **remarried** |  |  |
| **2013** | 862 | 854 | 869 | 1241 | 1234 | 1251 |
| **2014** | 919 | 913 | 926 | 1268 | 1262 | 1277 |
| **2015** | 928 | 922 | 934 | 1277 | 1272 | 1286 |
| **2016** | 911 | 905 | 916 | 1279 | 1274 | 1289 |
| **2017** | 912 | 906 | 917 | 1304 | 1299 | 1313 |
| **2018** | 926 | 920 | 931 | 1320 | 1316 | 1330 |
|  | **widowed/never married**  | **widowed/never married**  |  |
| **2013** | 710 | 707 | 714 | 982 | 998 | 1010 |
| **2014** | 762 | 759 | 765 | 1021 | 1037 | 1049 |
| **2015** | 800 | 797 | 803 | 1040 | 1058 | 1069 |
| **2016** | 791 | 788 | 794 | 1011 | 1033 | 1045 |
| **2017** | 810 | 807 | 814 | 1032 | 1058 | 1070 |
| **2018** | 824 | 820 | 827 | 1056 | 1087 | 1099 |

Note: Results rounded.

Source: RTZN-VVL2013-2018; own calculations.

Table A10: Average Marginal effects from the two-way interaction of family status and year of retirement, for women and men, Sweden

|  |  |  |
| --- | --- | --- |
|  | **women** | **men** |
|  | **Margin** | **[95% Conf. Interval]** | **Margin** | **[95% Conf. Interval]** |
|  | **married** |  | **married** |  |
| **2013** | 1508 | 1496 | 1519 | 2239 | 2219 | 2259 |
| **2014** | 1532 | 1520 | 1543 | 2258 | 2238 | 2278 |
| **2015** | 1584 | 1572 | 1596 | 2304 | 2283 | 2325 |
| **2016** | 1643 | 1631 | 1655 | 2405 | 2384 | 2426 |
| **2017** | 1673 | 1661 | 1685 | 2433 | 2411 | 2455 |
| **2018** | 1687 | 1675 | 1699 | 2461 | 2439 | 2483 |
|  | **divorced** |  |  | **divorced** |  |  |
| **2013** | 1454 | 1434 | 1474 | 1673 | 1635 | 1712 |
| **2014** | 1441 | 1420 | 1461 | 1695 | 1656 | 1734 |
| **2015** | 1491 | 1470 | 1512 | 1721 | 1682 | 1760 |
| **2016** | 1520 | 1499 | 1541 | 1739 | 1699 | 1778 |
| **2017** | 1530 | 1508 | 1552 | 1800 | 1759 | 1841 |
| **2018** | 1541 | 1519 | 1563 | 1828 | 1787 | 1868 |
|  | **remarried** |  |  | **remarried** |  |  |
| **2013** | 1553 | 1528 | 1578 | 2122 | 2077 | 2167 |
| **2014** | 1580 | 1554 | 1606 | 2121 | 2075 | 2168 |
| **2015** | 1625 | 1598 | 1652 | 2202 | 2154 | 2250 |
| **2016** | 1671 | 1643 | 1699 | 2212 | 2164 | 2260 |
| **2017** | 1698 | 1670 | 1726 | 2345 | 2297 | 2394 |
| **2018** | 1717 | 1688 | 1746 | 2354 | 2305 | 2404 |
|  | **widowed** |  |  | **widowed** |  |  |
| **2013** | 1639 | 1609 | 1669 | 2198 | 2104 | 2292 |
| **2014** | 1685 | 1654 | 1716 | 2322 | 2228 | 2415 |
| **2015** | 1710 | 1678 | 1742 | 2398 | 2303 | 2493 |
| **2016** | 1729 | 1695 | 1762 | 2453 | 2350 | 2555 |
| **2017** | 1774 | 1740 | 1808 | 2434 | 2326 | 2542 |
| **2018** | 1737 | 1702 | 1772 | 2323 | 2211 | 2435 |
|  | **never married / single** |  | **never married / single** |  |
| **2013** | 1487 | 1459 | 1514 | 1587 | 1548 | 1625 |
| **2014** | 1502 | 1475 | 1530 | 1607 | 1569 | 1644 |
| **2015** | 1540 | 1512 | 1567 | 1640 | 1602 | 1678 |
| **2016** | 1569 | 1541 | 1596 | 1668 | 1631 | 1705 |
| **2017** | 1610 | 1583 | 1637 | 1720 | 1683 | 1757 |
| **2018** | 1618 | 1591 | 1645 | 1739 | 1702 | 1776 |
|  | **cohabiting** |  |  | **cohabiting** |  |  |
| **2013** | 1585 | 1560 | 1610 | 1949 | 1909 | 1989 |
| **2014** | 1550 | 1525 | 1575 | 1978 | 1938 | 2018 |
| **2015** | 1629 | 1603 | 1655 | 2054 | 2012 | 2096 |
| **2016** | 1674 | 1649 | 1700 | 2099 | 2059 | 2140 |
| **2017** | 1717 | 1692 | 1743 | 2146 | 2105 | 2187 |
| **2018** | 1749 | 1724 | 1775 | 2193 | 2152 | 2235 |

Note: Results rounded.

Source: Swedish registers; own calculations.

Figure A6: Predicted monthly public pension entitlement, by gender and family status over the years 2013-2018, Sweden

|  |  |
| --- | --- |
|  |  |

Source: Swedish registers; own calculations.

# Additional information: Retirement age regulations in the Swedish public pension system since the 1990s

As outlined by Kridahl (2017b), compared to the old system, the new system is more flexible in regard to starting pension withdrawal: It is possible to take 25, 50, or 75 per cent, or the full income pension starting from age 61. Taking out the full income pension, i.e., 100 per cent, entails that individuals have no additional gainful employment, while all other percentage shares (e.g., 25, 50, or 70) entail that the individuals are still partly employed in the labour market. With respect to labour force exit, some features of the new system encourage postponement of labour force exit while others constrain it: each additional month in paid employment after age 61 increases the income pension, hence, encourages postponement. However, sickness benefits are only paid until age 65 and after the age of 67, individuals are not covered by the unemployment insurance, neither by the Employment Protection Act (1982:80), which might constrain further postponement (Kridahl, 2017b).