

Perceptions of and Satisfaction With Retirement: A Comparison of Six European Union Countries

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The main aim of this study was to assess perceptions of and satisfaction with retirement among 1,686 recently retired people from 6 European Union countries. The authors compared their responses to a set of questions taken from the Retirement Satisfaction Inventory (F. J. Floyd et al., 1992). The first significant result was that Belgian, British, Finnish, French, and Spanish retirees all expressed very similar assessments of life satisfaction, whereas Portuguese retirees expressed a lower level of satisfaction. The 2nd result was that the major determinants of overall satisfaction in the 6 countries were (a) health and resources and (b) anticipated satisfaction. Finally, the data revealed that cultural background only accounted for a limited amount of variance in overall satisfaction with retirement.

Keywords: retirement, satisfaction with life, transition, European Union

Retirement is one of the most important issues facing European countries today. Because of increased life expectancy and the fall in the birthrate, the number of retired people is rising continuously (Chagny, Dupont, Sterdyniak, & Veroni, 2001). Retirement has therefore become a stage of life experienced by most Europeans and for longer than ever before.

Classically defined as the withdrawal of an individual from employment, *retirement* in fact covers a variety of scenarios. Objectively, researchers have identified various pathways to retirement, including some forms of bridging employment: part-time work, intermittent work, self-employment (Davis, 2003). Subjectively, the work-to-retirement process is a major life transition corresponding to the psychosocial transitions model (Therault, 1994). Like any other transitional experience, exit from the workforce constitutes a major change in life which has lasting effects, takes place over a relatively short period of time, affects large areas of the assumptive world, and thus triggers a series of internal

reorganizations in the individual's life (Parkes, 1971). Numerous psychosocial studies have been conducted to clarify the impact of retirement on retirees' life satisfaction (or related constructs such as quality of life and subjective well-being).

Findings have been contradictory: Some studies have shown that retirement has no significant impact on life satisfaction (Stull, 1988). Still others highlight the negative impact: retirees reporting poor health, depression, and low life satisfaction (de Grâce, Joshi, Pelletier, & Beaupré, 1994). Others, by contrast, support the positive impact: retirees being generally healthy, well-adjusted, and reporting increased well-being (Gall, Evans, & Howard, 1997). Therefore, even if retirement is generally predictable, individuals experience and evaluate the transition to retirement in different ways. Numerous studies have focused on factors that could explain the various life satisfaction levels observed among retirees.

These factors can be broadly categorized into four sets. The first concerns sociodemographic factors such as gender (Quick & Moen, 1998), age (Hanson & Wapner, 1994), marital status (Demo & Acock, 1996), and previous occupational status (e.g., Gee & Baillie, 1999). The second set includes individual characteristics such as personality factors (Taylor-Carter, & Cook, 1995), mental and physical health (e.g., Hardy & Quadagno, 1995), and acceptance of aging and the retiree role (e.g., Matila, Joukamaa, Alanen & Salokangas, 1990). The third set relates to how working life ended, that is, voluntarily or involuntarily (Gall et al., 1997), reasons for retirement (e.g., Fouquereau, Fernandez, & Mullet, 1999), and planning and preparation (e.g., Taylor & Shore, 1994). The fourth set deals with cultural, economic, and social factors (Ekerdt & Clark, 2001).

Although considerable research has been carried out on the first three sets, for a long time little attention has been paid to organizational, macroeconomic, or environmental/cultural variables

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(Feldman, 1994). However, recent international surveys of life satisfaction have shown consistent differences in mean levels across nations and between ethnic groups within nations (Diener, Oishi, & Lucas, 2003; Oishi, 2001).

Our exploratory study follows from this research field, its main goal being to provide descriptive information about similarities and differences among six European nations (Belgium, Finland, France, Portugal, Spain, and the United Kingdom) with respect to retirement satisfaction. As no other research has compared this aspect of life in the six countries in our study, we had no theoretical grounds for making a priori hypotheses regarding cultural differences in either overall life satisfaction or ways of perceiving retirement. Using Fouquereau et al.'s (1999) explicative model, confirmed by two intercultural studies (Fouquereau, Lapierre, Fernandez, & Lavoie, 2002; Fouquereau & Mullet, 2001), we also investigated whether overall satisfaction with retirement in each country could be explained by four core variables ranked as follows: (a) satisfaction with health and resources, (b) anticipated satisfaction, (c) satisfaction with marriage and family, and (d) regained freedom and control.

The significance of such an exploratory study is clear: (a) The question of the universality of the causes of retirement well-being or satisfaction is of immense applied importance. "If people can be happy once their universal needs are fulfilled, then the road to high subjective well-being seems clear" (Diener et al., 2003, p. 418); (b) although some studies have been conducted on the general population, most have involved specific subgroups such as adolescents or college undergraduates (e.g., Bradley & Corwyn, 2004), and yet "different age groups within a nation might differ in their attitudes and experience of [subjective well-being] SWB" (Diener & Tov, in press); and (c) to our knowledge, there have been very few intercultural studies into life satisfaction in retirement, and it would therefore be interesting to compare the life satisfaction of retirees living in countries with different retirement policies. This objective seems particularly relevant, as the Retirement Satisfaction Inventory (RSI; Floyd et al., 1992; Fouquereau et al., 1999) has been standardized specifically for this population.

Method

Participants

A total of 1,686 retired individuals living in six European countries participated in this study: Portugal ($n = 253$), Spain ($n = 173$), Finland ($n = 202$), France ($n = 555$), United Kingdom ($n = 321$), and Belgium ($n = 182$). The participants as a whole were fully retired, that is they had not been in any gainful employment since retiring and they were receiving a retirement pension. The population as a whole was more or less equally divided between men (48%) and women (52%). About 75% of participants lived in urban areas and 25% in rural areas. Nineteen per cent of participants were 55 to 60 years old, 33% were 61 to 65 years old, and 48% were 66 years old or more. About 29% of participants had been office workers; 22% were senior executives, 29% middle-ranking executives, 16% unskilled workers, and 3% farmers. A large majority (74%) of participants were married and 26% lived alone. Finally, the participants had been retired for a mean of 57.57 months ($SD = 35.91$; ranging from 18 to 106 months).

Materials

The instrument used was the RSI, originally developed by Floyd et al. (1992), and subsequently adapted for European samples (Fouquereau et al., 1999; Fouquereau & Mullet, 2001). Its objective is to assess "both current retirement satisfaction and perceptions of retirement-related experiences predictive of adjustment and well-being in later life" (Floyd et al., 1992, p. 609).

The questionnaire contained three sets of items relating to (a) reasons for retirement (16 items), (b) satisfaction with life in retirement (11 items), and (c) sources of enjoyment (15 items). Given our objectives for this study, we retained the last two sets.

The satisfaction with life in retirement section included the following two factors: (a) Satisfaction with Health and Resources and (b) Satisfaction with Marriage and Family. In this part of the questionnaire, the responses were given on a 6-point scale ranging from 1 (*very dissatisfied*) to 6 (*very satisfied*). The sources of enjoyment section comprised the following three factors: (a) Reduced Stress/Responsibilities, (b) Social Activities, and (c) Freedom and Control. In this section, responses were given on a 4-point scale ranging from 1 (*unimportant*) to 4 (*very important*). The questionnaire also included three additional items dealing with (a) overall satisfaction in retirement, (b) current life satisfaction compared with life satisfaction before retirement, and (c) anticipated satisfaction with retirement. For these three additional items, responses were given on a 6-point scale from 1 (*very dissatisfied*) to 6 (*very satisfied*).

Procedure

Data were collected by using versions of the RSI translated and adapted for each country. In designing these versions, the authors followed the cross-cultural methodology guidelines proposed in the literature (Brislin, 1986).

In the six countries, most of the questionnaires were distributed by the presidents of associations and clubs for retirees or at the close of club meetings. They were completed on site or returned by mail. A few were distributed in the streets of large towns by psychology students. There was no time limit for completing the forms. The global response rate was between 80% and 90% depending on the country.

Results

A two-stage analytical strategy was followed. First, to compare the retirement satisfaction scores of participants from each country, separate one-way analyses of variance (ANOVAs) were performed and followed up with post hoc Scheffé tests. The outcome variables were (a) the mean scores computed for the three additional items, and (b) mean scores computed for each of the five RSI factors.

Second, to determine whether the pattern of relations between overall satisfaction with retirement and the four core variables (satisfaction with health and resources, anticipated satisfaction, satisfaction with marriage and family, and regained freedom and control) was the same across countries, multiple regression analyses were conducted.

Satisfaction With Retirement in Each Country

Satisfaction with retirement was first assessed by using the three additional item scores (overall satisfaction, current life satisfaction compared with life satisfaction before retirement, anticipated satisfaction with retirement) and second through the five RSI factor scores.

Overall Satisfaction With Retirement.

The overall level of satisfaction expressed by participants in absolute terms was high (out of 6: $M = 4.93$, $SD = 1.07$). However, Portuguese participants scored significantly lower than the others ($M = 4.04$, $SD = 1.15$), $F(5, 1674) = 50.16$, $p < .001$.

Current Life Satisfaction Compared With Life Satisfaction Before Retirement

The overall level of satisfaction expressed by participants compared with the level of satisfaction before retirement ($M = 4.7$, $SD = 1.05$) was located between *somewhat better* and *better*. In line with the above results, this suggests that Portuguese participants scored significantly lower than did other participants on this item ($M = 4.30$, $SD = 1.19$), $F(5, 1540) = 10.95$, $p < .001$.

Anticipated Satisfaction With Retirement

The mean level of anticipated satisfaction with retirement was 4.83 out of 6 ($SD = 1.09$). ANOVA results showed significant differences between countries, $F(5, 1669) = 49.59$, $p < .001$. Post hoc Scheffé tests revealed that Portuguese ($M = 3.96$, $SD = 1.08$) and, to a lesser extent, Spanish ($M = 4.62$, $SD = 1.18$) participants scored significantly lower than did other participants.

Satisfaction With Health and Resources

Mean scores ranged from 3.68 out of 6 to 4.46 out of 6. The ANOVA revealed several significant differences, $F(5, 650) = 28.79$, $p < .001$. More specifically, post hoc Scheffé tests showed that the mean score of the Portuguese ($M = 3.68$, $SD = 0.57$) was significantly lower than that of the Spanish ($M = 4.12$, $SD = 0.80$), British ($M = 4.42$, $SD = 0.86$) and Finnish ($M = 4.46$, $SD = 0.61$) participants.

Satisfaction With Marriage and Family

Mean scores ranged from 4.48 out of 6 to 5.19 out of 6. The ANOVA revealed significant differences, $F(5, 976) = 21.93$, $p < .001$. Portuguese participants stood out in reporting the lowest level of marriage and family satisfaction ($M = 4.48$, $SD = 0.59$).

Reduced Stress/Responsibilities

Mean scores ranged from 2.74 out of 4 to 3.08 out of 4. The ANOVA revealed a significant difference, $F(5, 1625) = 8.44$, $p < .001$, between British participants ($M = 3.08$, $SD = 0.69$) and Finnish ($M = 2.74$, $SD = 0.68$), Belgian ($M = 2.75$, $SD = 0.66$), Spanish ($M = 2.83$, $SD = 0.72$), and Portuguese ($M = 2.87$, $SD = 0.75$) participants.

Social Activities

Mean scores ranged from 2.59 out of 4 to 2.86 out of 4. The ANOVA revealed several significant differences, $F(5, 1659) = 8.02$, $p < .001$. French and British participants' mean scores were identical ($M = 2.86$, $SD = 0.74$ and $M = 2.86$, $SD = 0.69$, respectively) and significantly different from Belgian ($M = 2.59$, $SD = 0.70$), Spanish ($M = 2.62$, $SD = 0.78$), and Portuguese ($M = 2.64$, $SD = 0.78$) participants.

Freedom and Control

Mean scores ranged from 3.12 out of 4 to 3.34 out of 4. The ANOVA revealed several significant differences, $F(5, 1649) = 9.48$, $p < .001$, particularly between French and British participants on the one hand ($M = 3.39$, $SD = 0.56$ and $M = 3.34$, $SD = 0.58$, respectively) and Finnish and Portuguese ($M = 3.12$, $SD = 0.59$ and $M = 3.16$, $SD = 0.72$, respectively) participants on the other.

Prediction of Overall Satisfaction With Retirement in Each Country

To control for the effects of sociodemographic variables (age, gender, retirement time, previous occupational status, family status, geographical region), we entered these variables into each regression equation before examining the relationships between the overall satisfaction with retirement and the four variables of the model. When the effects of the sociodemographic variables had been controlled for, the scores of the four factors came out as statistically significant (see Table 1). The amount of explained variance by the four factors ranged from 25% (United Kingdom), 27% (Belgium), 28% (Spain), 31% (France), 43% (Portugal) to 45% (Finland).

Table 1
Standard Regression Analysis Conducted on Each National Sample: Beta Coefficients of the Four Satisfaction Scores

Predictor	Belgium	Finland	France	Portugal	Spain	United Kingdom
<i>Overall, how satisfied are you with your retirement right now?</i>						
Anticipated satisfaction	.18	.32	.25	.39	.25	.22
Health and resources	.28	.36	.26	.44	.37	.31
Marriage and family	.26	.21	.21	.20	.16	.07
Freedom and control	.20	.20	.18	.10	.01	.16

Satisfaction with health and resources appeared as the most important variable in each country. The second most important variable was anticipated satisfaction (in five out of the six countries, excluding Belgium), the third was satisfaction with marriage and family (in four countries, excluding the United Kingdom and Belgium), and the fourth was regained freedom and control (in four countries, excluding the United Kingdom and Belgium). Thus, the four-predictor model extracted from Fouquereau et al.'s (1999) study was broadly confirmed.

Supplementary Analyses

To test the concurrent influences of these four satisfaction dimensions and the country variable on overall satisfaction with retirement, we conducted a hierarchical regression analysis in which the participant's country was coded as a dummy variable (e.g., 1 = Spain, and 0 = others). In this analysis, we first specified the four satisfaction dimensions and then introduced the six country variables. The hierarchical regression analysis revealed that introduction of the cultural background variable did not change the model. Overall, 39% of the variance was explained compared with 38% when the cultural background variable was not considered. Moreover, the beta weights of the four variables were not modified, and even if Portugal ($\beta = -0.15$) and to a lesser extent Spain ($\beta = -0.50$) accounted for a significant part of the variance, this was minimal.

Discussion

The main aim of this exploratory study was to compare Belgian, British, Finnish, French, Portuguese, and Spanish retirees' responses to a set of questions from Floyd et al.'s RSI, relating to satisfaction with life and sources of enjoyment in retirement.

As regards the overall satisfaction level, as well as comparative and anticipated satisfaction levels, ratings were uniformly high among Belgian, British, Finnish, French, and Spanish participants. By contrast, Portuguese participants had a lower overall level of satisfaction. This observation applied to two specific areas of retirement, namely (a) satisfaction with health and resources, and (b) satisfaction with marriage and family. The lack of previous studies dealing with these different aspects of retirement meant that we could not make an a priori hypothesis about mean level differences across the six countries under study, but our results are totally consistent with some findings in the literature on happiness and well-being in the general population (Christoph & Noll, 2003). More precisely, in a recent survey that included more than 30 countries, Inglehart (1997) showed that Belgians have a slightly higher mean happiness score than do the Finns, followed by the British, then the French and Spanish, and finally the Portuguese have a noticeably lower score. This pattern of scores is very close to that observed in the present study.

As regards the sources of enjoyment in retirement, British and French retirees systematically scored the highest. More than other participants, the retirees of these two countries considered that regaining freedom and control, reduced stress and responsibilities, and enjoying social activities all contributed significantly to satisfaction in retirement. Although it is difficult to interpret this result,

this similarity between British and French retirees has already been highlighted in a previous study (Fouquereau & Mullet, 2001).

Our hypothesis that the pattern of relations between overall satisfaction with retirement and the four factors (satisfaction with health and resources, anticipated satisfaction, satisfaction with marriage and family, and regained freedom and control) would be the same across the six countries was partially supported. First of all, these variables accounted for a large part of the variance of the overall level of satisfaction with retirement in each country, and second, the respective weight of each variable in each country was very similar to that found in a French sample (Fouquereau et al., 1999).

To summarize, our study shows that the main determinants of overall satisfaction with retirement for the six subsamples are to be found in health and resources and anticipated satisfaction. First, with regard to the importance given to health and resources, our findings add to earlier conclusions from other national samples (e.g., Desrochers, Lapierre & Alain, 2002). Second, the results regarding the significant contribution of anticipated satisfaction are in line with prior research indicating that anticipation in general and favorable attitudes toward retirement are positively related to later adjustment to retirement and satisfaction with retirement (e.g., Richardson, 1989). In short, findings from our own, as well as previous studies, suggest that vocational counseling professionals can play a crucial role in facilitating retirees' adaptation to this new stage in their life.

Finally, we examined the concurrent importance of these four variables and the country variable on overall satisfaction with retirement. Our data contribute to the general understanding of subjective well-being after retirement by showing that external factors only have a modest impact on retirees' life satisfaction. Indeed, compared with the four variables, cultural background only accounts for a very small amount of variance of overall satisfaction with retirement. Similarly, in recent studies, Matsumoto, Grissom, and Dinnel (2001) and Scollon, Diener, Oishi, and Biswas-Diener (2002) found that differences between individuals within cultures accounted for much more variance in subjective well-being than did cultural background.

As with most cross-cultural surveys, the present study had several limitations. The first comes from constraints on generalizations of the findings due to the size and nature of our population. Although the population was large, only six out of the 25 EU countries were involved. Further work is needed to investigate the extent to which the data analyzed in this study can be expected in other EU countries. Although few effects regarding sociodemographic variables on overall retirement satisfaction have generally been found (Floyd et al., 1992), and although our sample was more or less equally divided between men and women with a wide range of previous professional occupations in each country, each subsample was not strictly matched for living area and age of participants.

Second, we demonstrated that the explicative model of life satisfaction in retirement (Fouquereau et al., 1999) was generally true in the six EU countries. However, in 1985, Romsa, Bondy, and Blenman wrote that retirees' needs were found to vary according to the stage of retirement. The retirement time of our participants varied notably, which raises the question of the relevance of

this model in predicting life satisfaction in the retirement process in general.

Third, our population included only people who were willing to participate in such an investigation. The sample consisted only of recently retired people who were members of volunteer and retiree organizations. We had no contact at all with isolated individuals. As in many studies, this throws into question the possibility of generalizing.

Finally, our study included several areas of satisfaction with retirement, but it is possible that important aspects of life for some cultures were omitted. For example, no information was collected about more self-oriented aspects of well-being in retirement, such as self-acceptance, autonomy, and competence, which might be important in a Western cultural context (Desrochers et al., 2002; Ryff, 1995). This would be a fruitful direction for future investigation about the perception of retirement experience in the EU.

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