

Determinants of successful retirement in a Portuguese population

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Introduction

Attitudes and adjustment to lifespan transitions such as retirement remained fairly stable and predictable in Portugal and the rest of Europe until the 1980s. After this time, transformations in the labour market, economy and social and welfare policies, began to take place. At the present time, in Portugal, as in all European countries, the number of retired people continues to rise,¹ transforming the lives of both individuals and societies.

How and from where the individual enters and moves through the different stages of retirement are determined by a number of factors. The transition from active to retired life involves working through changes, processes of decision-making and the construction of a new personal identity.³ As each individual progresses through the life-cycle, developmental tasks arise involving transitions, confrontations and new problems, which demand adequate adaptive responses. These necessarily emerge from the ongoing influence on the individual of a great range of psychosocial elements, such as the economic and socio-historical background,⁴ the social and cultural context,⁵ the individual's personal configuration of abilities, desires and aspirations,^{6,7} and factors such as gender⁸ or marital status.^{9,10}

During the transition from active life to retirement, individuals must attend to developmental tasks which are simultaneously personal and social, such as choosing activities to replace work, ensuring financial independence, maintaining social networks or creating new ones, and establishing a scale of values on which to base daily life. These give rise to a series of adaptive demands which are naturally subject to change over time, and to

which innumerable other determining factors can be added, making it possible for the transition from active to retired life and the adaptation to retirement to take place in quite different ways.¹¹

Retirement may be seen as a developmental task that can be approached either in terms of the factors that may affect the transition (such as gender, health, former profession), or in terms of the coping strategies that sustain how people face their new condition of being retired. Regardless of the way we see it, retirement demands an adaptation to a new condition of life, largely defined by each person: there is no universal/optimal role model for retired people.

The transition from active to retired life and the inherent adjustment processes may create situations which may precipitate psychological change in the life of the individual. For the majority, retirement does not only mean an end to a professional activity but also an end to a long period of adult life that has influenced habits, defined priorities and conditioned wishes. At the same time, retirement can be a period of renewal – in order to establish new goals, invest in leisure, relate to others, or a time of suffering and loss – of work, prestige, friends, and financial capacity).

That the degree of success in the adjustment to retirement is measured by the impact of events and influences on the life of the retiree, is something that has been confirmed, not only by comparative studies between retired and non-retired populations,^{12,13} but also by longitudinal studies carried out with retired people.¹⁴⁻¹⁶

Examples of such events and influences are:

- individuals are required to take rapid or even immediate decisions with evident repercussions on their future
- states of confusion, with potential to generate crises and cause suffering, arise frequently, deriving from unfamiliarity with the new realities faced, conflicts associated with the multiplicity of targets to reach, and dissatisfaction

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and frustration generated by awareness of the gap between desired objectives and their achievement

- positive or negative psychological steps to be taken are sometimes unclear or even incomprehensible to the individual
- only a relatively small portion of the influences that can bring about change in an individual's life is subject to their personal intervention and control.

Despite this last evidence, dealing with and solving developmental challenges successfully constitutes a valid perspective on how individuals cope with the problems inherent in each life-cycle. It emphasizes the active role that people play regarding their own development, in which they are simultaneously product and producers.¹⁷ Retirement is a task which necessarily takes place in conjunction with other tasks, according to an action-plan which goes beyond mere professional relinquishment.

This study aims to provide descriptive information about the adjustment to retirement of a heterogeneous group of 502 retired Portuguese people, living autonomously in the community in the north and centre of Portugal. It will (1) question the universality of the process of adjustment to retirement; and (2) highlight different patterns of adjustment to this process

Method

Participants

A total of 502 Portuguese people participated in this study. Fully retired, they were all receiving a retirement pension. Forty-seven per cent were men and 53% women, and the large majority of participants (66%) were married. Average age was 66.8 years; 38% were 50–64, 45% were 65–74 years, and 17% were 75 years or over. More than half (54%) had low educational levels (four years of school or less), and 46% had attained high school or college. About 12% had been agricultural workers, 45% had either poor or no qualifications, and 43% had been qualified or highly qualified workers. Duration of retirement was less than one year for 24% of participants, from one to four years for 27%, from five to nine years for 21%, and more than ten years for 28%.

Instrument

The instrument used was a Portuguese version¹⁸ of the *Retirement Satisfaction Inventory* (RSI), originally developed by a group of North American researchers¹⁹ and subsequently adapted for and used in European samples.²⁰ The RSI contains three sets of items relating to (i) reasons for retirement, (ii) satisfaction with life in retirement, and (iii) sources of enjoyment. Its objective is to assess 'both current retirement satisfaction and perceptions of retirement-related experience predictive of adjustment and well-being in later life.'²¹

Procedures

The data was collected by the author (AF) and other interviewers, all of whom had been previously trained, in order to standardize the data collection as much as possible. Interviewers gathered data at retired people's clubs and associations, and by making personal contacts, following a 'snowball effect' type of procedure. There was no time-limit for completing the forms and questionnaires, which were completed on site. Approximately 60% of the inventories were filled in by the subjects, the remainder being completed by interviewers whenever less-educated subjects had difficulty reading or interpreting the questions.

Analysis

The statistical strategy that was carried out compared the mean scores of participants, computed for each of the RSI factors, and consisted of performing separate one-way analyses of variance (ANOVAs), followed up with post-hoc Scheffé tests.

Results

The results of the study confirm, overall, that the move to retirement is not, in itself, an event likely to cause psychological damage to the individual, not, at least, in the initial phase of this new stage of life. In the first years after retirement, satisfaction with life is reasonable and subjects find that several sources of enjoyment, such as 'freedom and control over one's own life', 'absence of stress' and 'social activities' make daily life in early retirement a pleasant experience.

Yet the area of 'safety and physical health' demonstrates a weak association with life-satisfaction, confirming the opinion of the authors²³ that a very strong negative correlation exists between poor health and life-satisfaction for both sexes, beginning in middle-age and continuing into retirement.

Two aspects that also deserve special attention relate to differences between subjects according to gender and marital status. Men reveal more life-satisfaction than women, with much of this satisfaction deriving specifically from married life. The importance of marriage to life-satisfaction after retirement among men is also emphasized by Calasanti,²⁴ who states that marriage protects men from loneliness, a type of 'acquired dependency,' by which the person is able to avoid loneliness and maintain a passive control of the environment through the relationship with the spouse, which in men frequently takes the form of dependency upon the woman.

Furthermore, the influence of the past remains active: those with a higher level of education, a recognized former profession and a better social position face this new stage of life with more optimism and positive feeling than do individuals of lower socioeconomic class, who have less education and disposable income. This suggests that, in addition to factors generally considered as influential in the adjustment of retired individuals, such as age, time of retirement, gender and marital status, two other variables appear important for adaptive success in retirement: these are education and previous occupation. They follow the same pattern – the higher the educational and previous professional level, the greater the life-satisfaction after retirement. This evidence was confirmed by Paúl,²⁵ in her studies relating to the effect of educational and socioeconomic factors on the life-satisfaction of Portuguese older people. These suggested that the lower social classes experience higher levels of loneliness arising from retirement, perhaps due to the fact that they have fewer specific interests or satisfactions derived from of personal and leisure activities. This, in turn, can be related to both poor or non-existent education, as well as to a lack of previous experience of leisure activities.

A key factor in understanding the mechanisms of adaptation to retirement is the evidence that life-satisfaction diminishes with increasing chronological age. There appears to be a clear distinction between two groups of retired people:

a younger group, aged between 50–64, at the border between middle and old age, and satisfied with their lives; and an older group, of 75 and over, who are already experiencing the full impact of old age, and are more dissatisfied with their lives. Consequently, retired individuals report the existence of a greater vulnerability or increasing withdrawal as they move to a more advanced age. As the length of retirement increases (which also implies, of course, a rise in chronological age), there is a clear tendency for losses to become more prevalent than gains: (1) satisfaction with life in retirement decreases progressively; and (2) subjects who are retired for more than nine years experience a diminishing capacity for enjoyment.

Discussion

Many different reasons, for example, poor health, reduction of autonomy, being widowed, loss of social contacts due to the death of peers, may explain why retirees experience less life-satisfaction than other groups, without forgetting the *cumulative* effect of the various life-events occurring after retirement on the individual's psychological state. Therefore, correlating the obtained results 'in relation to age' and 'in relation to retirement', we note that the diminution of life-satisfaction is more obvious in individuals of 75 years of age or over, and with more than five years of retirement. This seems to indicate that the first years of life after retirement are a time in which individuals are able to deal with day-to-day circumstances without these negatively impinging on their adjustment. However, this does not occur some years after retirement. It is suggested that a series of connected factors, not necessarily linked to the transition from professional life to retirement but rather to the normal course of the aging process, may ultimately determine adjustment.

Our research confirms that many factors that may jeopardize adjustment to retirement are not specifically related to either the transition to retirement or to retirement in itself, but rather to the aging process. Even with normal aging, there is always an increase of losses over gains and a greater risk of diminished psychological well-being. In sum, we suggest that the negative effect of old age on the individual's well-being is significantly greater than that of the transition from active life to retirement.

Table 1. *Patterns of adjustment to retirement in Portugal*

| Pattern OG (Openness-gains) | Pattern VR (Vulnerability-risk) | Pattern LW (Losses-withdrawal) |
|---|--|---|
| Characterized by a positive attitude towards life and by openness to the external space, to others and oneself, combining basic elements with the possibility of developmental gains. Satisfaction with life is based on 'personal interests and residence' and 'family life'. Sources of enjoyment are based on freedom and control of own life, less stress, and social activities. Absence of feelings of loneliness | Characterized by a progressive increase of vulnerability from the personal and relational point of view, causing a decrease in life-satisfaction and well-being. Possibilities of psychological development at risk.. Tendency for a progressive decrease of satisfaction with life. High inter-individual variable satisfaction with life, due to changes in domains such as 'health', 'marital status', 'residence' and 'family' | Characterized by generalized developmental losses, resulting in low satisfaction with life, dissatisfaction with diverse aspects of the self, the experience of loneliness, difficulty in taking pleasure in day-to-day activities and a heightened withdrawal from social activities. Personal safety and physical health become permanent worries. Poor sources of enjoyment and presence of feelings of loneliness |

Source: Fonseca AM. Transição-adaptação à reforma em Portugal. *Psychologica* 2006;42:45-70.

But, if adjustment to retirement is inevitably influenced by the individual's current age, the continuing impact of the individual's conditions of life during the adult years is no less important. Factors like educational level, type of profession and degree of previous professional investment, or having or not having activities and interests beyond one's working life, are very important in understanding individual differences in this adjustment.

From this discussion of results, we would like to propose an outline to characterize the three main patterns of adjustment to retirement in the Portuguese population studied (Table 1).

Some observations should be made concerning the definition of these patterns. Firstly, the course of time here is a key aspect. It is true that chronological age does not constitute, in itself, the most reliable index of information about a person and his/her development, but it is also impossible to ignore that all our results point to a global decline of measures like 'satisfaction with life' and 'sources of enjoyment' at the rate at which the individual ages. Nevertheless, we would like to emphasize that we look at these patterns not as universal states and mutual exclusives, but as *images* capable of being captured at different times of the life-cycle from middle- to old-age, understood as a continuous process and capable of generating multiple configurations and developmental pathways, ever more diversified at the rate at which aging takes place.

Secondly, it is in no way clear that persons currently exhibiting the 'Openness-Gain pat-

tern' will evolve into individuals exhibiting the 'Vulnerability-Risk' or 'Losses-Withdrawal' patterns in later years, and some characteristics of these individuals (e.g. education) will not change. Therefore, we are not dealing with patterns of the *evolutionary* type but rather of the *biographical type*, likely to predominate among currently retired Portuguese people, but not initially defining probable developmental pathway. Thus, the possibility remains of a person currently identified with an 'Openness-Gain' pattern remaining in this pattern throughout the years that mark his or her aging (which, from the developmental point of view, however, would be more desirable), or the possibility of a person identifying himself or herself with the 'Losses-Withdrawal' pattern immediately after entering into retirement, reflects all the wide variance in psychological adaptation that is observed in older individuals.

Thirdly, this definition of patterns derives from the idea that the eventual effects on the psychological life of the individual directly connected to the passage to retirement will be progressively subsumed by effects connected to the aging process. Therefore, such values as 'satisfaction with life' or 'sources of enjoyment' experienced by the newly retired individual, or one retired for fifteen years can very well be attributable to different factors, in the former case certainly more connected to the passage to retirement than in the latter. This is due to the fact that ten or fifteen years after retirement, such an event is already just a memory and the individual has *adapted* to retirement – whatever

the quality of this adaptation. After that time, it is the factors relating to old age that define the self and the adjustment of individuals to the stage of the life-cycle in which they find themselves, not those factors related to the passage to retirement.

It is reasonable to admit that the probability of verifying changes in the self is more accentuated at those moments of the life-cycle coinciding with significant structural changes in the individual's life, or if we prefer, coinciding with situations of transition. We observe that it was from this theoretical basis, and from the hypothesis of an enormous potential of adaptive diversity, that Hooker²⁶ studied a group of North American individuals during the passage to retirement, demonstrating that both change and stability are associated in this transition. Hooker found not only signs of intra-individual variation of the self during the period that was the object of the study, but also signs of stability. This attributed to change, as well as to stability, the essential role in the adaptive effort developed by the individual in the sequence of a significant event of his or her life.

In the specific case of the passage to retirement, and reflecting upon the data obtained by Hooker and by ourselves, we are convinced that some margin of flexibility in the way of looking at oneself and the world (seen in the component 'Openness' of the pattern 'Openness-Gain') would be an effective and adequate strategy to deal with the discrepancy that necessarily occurs when one compares life before and after retirement – an emphasis on *change*, but it is also true that this openness, and the developmental gains that can be derived therefrom, will probably occur more in individuals that have previously demonstrated that they possess a favourable attitude to new experiences and to exploration of the surrounding area – an emphasis on *stability*.

This suggests a close correlation between the psychological characteristics defined by the pattern 'Openness-Gain' and successful adjustment to retirement. Indeed, these characteristics in retired people can also be seen as a protective shield with regard to their entry into retired life. Differences among subjects relating to patterns of adjustment show that leaving work can easily be seen as a *step* that might turn into a *trap*, due to poor or less-developed coping skills to face the new phase of life.

Finally, the (re)construction of a sense of a personal identity is stronger among subjects manifesting 'Openness-Gain'; becoming more fragile among those with 'Vulnerability-Risk' and

compromised with 'Losses-Withdrawal' subjects. 'Openness-Gain' individuals, subject to a greater variety of influences, are more able to take an active role in their own development and deal with and solve developmental tasks – in this case, adjustment to retirement – successfully.

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