

THE ATTITUDE OF THE WORKING POPULATION
TO RETIREMENT

Results and analysis of a survey carried out
in the countries of the European Community

Brussels
(200, rue de la Loi)
May 1978

THIS SURVEY WAS RUN IN THE NINE COUNTRIES OF THE EUROPEAN COMMUNITY AT THE REQUEST OF THE DIRECTORATE-GENERAL FOR EMPLOYMENT AND SOCIAL AFFAIRS OF THE COMMISSION OF THE EUROPEAN COMMUNITIES.

IN OCTOBER AND NOVEMBER 1977, IDENTICAL SETS OF ABOUT TEN QUESTIONS WERE GIVEN TO REPRESENTATIVE SAMPLES OF THE POPULATION OF 15 AND OVER IN THE VARIOUS COUNTRIES. A TOTAL OF 8 936 PEOPLE WERE INTERVIEWED PERSONALLY IN THEIR OWN HOMES BY PROFESSIONAL INTERVIEWERS.

THE SURVEY WAS CARRIED OUT BY EIGHT SPECIALIZED INSTITUTES, MEMBERS OF THE EUROPEAN OMNIBUS SURVEY AND HELENE RIFFAULT, HEAD OF INSTITUT FRANCAIS D'OPINION PUBLIQUE, THE FRENCH PUBLIC OPINION INSTITUTE, WAS RESPONSIBLE FOR GENERAL COORDINATION.

THE NAMES OF THE INSTITUTES INVOLVED IN THE RESEARCH, ALL OTHER TECHNICAL DETAILS AND THE FRENCH AND ENGLISCH VERSIONS OF THE QUESTIONNAIRE ARE SET OUT IN ANNEX HERETO.

THIS REPORT, WHICH WAS DRAWN UP BY HELENE RIFFAULT, IS NOT BINDING ON ANY OF THE INSTITUTIONS OF THE COMMUNITY.

C O N T E N T S

	<u>Pages</u>
INTRODUCTION	IV to VI
I. THE FACTUAL CONTEXT	1
1. THE POPULATIONS CONCERNED	1
2. THE NORMAL AGE OF RETIREMENT	3
II. THE PSYCHOLOGICAL CONTEXT	8
1. THINKING ABOUT RETIREMENT	8
2. FEELING ABOUT RETIREMENT : ANXIETY OR SATISFACTION	9
III. INTENTIONS	19
1. INTENTIONS AS THINGS STAND	19
2. ATTRACTION OF PAYING EXTRA CONTRIBUTIONS TO BE ABLE TO RETIRE EARLY	31
IV. OPINIONS ON IMPROVEMENTS TO THE STANDARD OF LIVING	34
1. FOR CR AGAINST A PERIOD OF TRANSITION BETWEEN WORK AND RETIREMENT	34
2. SHORTER WORKING HOURS OR HIGHER WAGES/SALARIES	36
3. HOW TO REDUCE WORKING HOURS	40
CONCLUSIONS	44
TECHNICAL ANNEXES	47 to 52

I N T R O D U C T I O N

The aim of the following study is a modest one - to make a first contribution to our knowledge of Europeans' attitudes to retirement.

The questions put to the European public at large were finalized after a meeting of experts which the Directorate-General for Employment and Social Affairs organized in Brussels in early 1977. The survey was actually carried out in November 1977 as part of the Commission of the European Communities' programme of six-monthly opinion polls, known as Euro-Barometer (1).

The questionnaire was deliberately kept down to ten or so questions on the following themes :

- feelings about retirement : whether people think about it often and whether they await it with impatience or anxiety ;
- intentions as things stand : what proportion of the working population would choose to stop working before the normal retirement age and what proportion intends trying to continue a paid job after this age ;
- attitude to the possibility of paying extra contributions so as to be able to retire early ;
- opinions on a transitional period between full time work and total retirement ;
- how lowering the retirement age ranks in a series of improvements to the standard of living that might be introduced if the economic situation looked up.

The main point of the survey is to find out whether there is a consensus of opinion among the European public at large on the themes in question and to see how feelings and ideas about retirement evolve as it approaches.

(1) See Euro-Barometer report N° 8, Brussels, January 1978.

A secondary aim is to provide a number of factual data to add to the European statistics on the working population and our information on laws and regulations covering retirement. Although these data are fairly rudimentary, they provide a factual background which is useful for the interpretation of questions of opinion - which is why they are dealt with in chapter one.

NOTE TO THE READER

The results that follow are instructive and may even be important. Some of them are surprising.

For many years now, one of the social demands of people in many countries has been for earlier retirement and both governments and opposition parties have catered for it in their provisional calculations.

However, the aim of this study is not to measure how strongly the general public feels this want, but simply to find out how members of the working population view their own retirement.

Some people will regret the fact that the survey does not deal with how ex-workers live their retirement. This would be of considerable sociological importance and the authors hope a European study of the subject will one day be possible, although it would obviously demand a completely different design, different questions and a different choice of respondents. So in this initial phase, we chose to deal with the feelings and intentions of those who have yet to retire and who are therefore concerned by any change in the laws on retirement.

I. THE FACTUAL CONTEXT

1. The populations concerned

The survey on which this study is based is representative of the adult population (aged 15 and over) of the nine countries of the European community - i.e. some 198 million people.

According to the survey, 50.3 % (an estimated 100 million) of this population has a job. The most recent basic statistics on the Community put the working population, excluding the armed services, at 100 841 000.

It is therefore fair to say that the laws and regulations that cover - or will cover - retirement directly affect 100 million people in the European Community.

We should add that a large number of people, who do not work but whose spouses do, are indirectly concerned. They are mainly wives and they represent 18 % (38 million) of the adult population.

The survey yields three useful estimates before going on to the questions of opinion :

1. The structure (sex and age) of the 100 million-strong working population ;
2. Number of the population with a working spouse (and a double retirement problem) ;
3. The profession categories to which the members of the working population (the potentially retired) belong.

The table on page 2 gives details of these three questions from survey data (on the basis of a global estimate of the working population of 100 million).

It is worth remembering one or two of the figures from these estimates :

- women make up an average 36 % of the working population, but their relative importance goes down as age goes up ;
- about 45 % of the working population have spouses who also work. The others have non-working spouses or no spouses at all ;
- 80 % of the working population say they are wage/salary earners. They are more or less equally divided into manual and white collar workers ;
- finally, and this is the most pertinent figure as far as the rest of the study is concerned, there are some 13 million people in that section of the working population nearest retirement, i.e. in the 55 and over age group. Roughly 75 % of them are men and 25 % women. One in three of the 55 plus group has a double problem of retirement because his/her spouse also works.

BRIEF DESCRIPTION OF THE WORKING POPULATION OF EUROPE

(according to survey data and on the basis of a global estimate of the working population of 100 million people)

(1) By sex and age ('000 people)

	Working population		
	Men	Women	Total
15 - 24	8 300	7 500	15 800
25 - 39	25 600	14 000	39 600
40 - 54	20 400	10 900	31 300
55 and over	<u>9 700</u>	<u>3 600</u>	<u>13 300</u>
	64 000	36 000	100 000

(2) By sex and spouse's status

	Working population		
	Men	Women	Total
With working spouse	22 700	21 700	44 400
Without working spouse	<u>41 300</u>	<u>14 300</u>	<u>55 600</u>
	64 000	36 000	100 000

(3) By profession

		<u>Total working population</u>
Self-employed	(Agriculture & fisheries	4 600
	(Professions	3 000
	(Business : tradesmen, craftsmen & employers	11 200
		18 800
Wage/salary earners	(Manual workers	37 900
	(White collar	37 400
	(Higher management	5 900
		<u>81 200</u>
		100 000

2. The normal age of retirement

The Commission of the European Communities publishes regular information on the social security systems of the Member States and particularly on the normal age of retirement. These publications deal with general arrangements, but we know that there are also many special arrangements for certain professions and certain categories of salary. It was therefore useful to find out what Europeans in general felt to be the results of these various systems as far as they were concerned.

Question : "In your job, what is the normal age of retirement ?" (1)

Answers (all working population) :

	European Community
. up to 55	8 %
. 60	32 %
. 60-64	6 %
. 65	51 %
. 66 or more	<u>3 %</u>
	100

So, for the working population of Europe, the normal age of retirement is somewhere within a ten year span. In 40 % of cases it is 60 or less and in 54 % of cases 65 % or more. The minorities at each end of the scale are by no means negligible and should not be forgotten.

(1) Experts may well find the working of this question simplistic. In terms of laws and regulations it has no precise sense. But it should not be forgotten that a question on public opinion must be able to be asked of and understood by all subjects, be they labourers, office workers, tradesmen, doctors, soldiers, etc., in all the countries of the Community. The question is therefore aimed at getting respondents to refer to the professional group they feel they belong to and to say what the general rule is for that group at the moment. He/she will be asked later on whether he/she personally desires to retire before or after this age.

90 % of subjects in work answered this question. The 10 % don't know were not included in the calculations.

The normal age varies considerably with sex and professional category, but above all with country.

The table on page 5 gives the spread of answers and the average answer (in years and fractions of a year) for each section of the population.

The first thing to note is that, in the oldest age group, there are non-negligible minorities which push the normal limits of activity in their particular profession to beyond the age of 68. This is the case with 12 % of Irish and 8 % of Danes. It is also the case with 4 - 7 % of self-employed (farmers, professionals, tradesmen, craftsmen and employers).

The table shows what happens at 65, 63, 60 and 55 according to these members of the working population interviewed.

Let us see what happens at age 60 :

Think that people retire or have already retired at age 60 :

The majority of :

- women	(63 %)
- members of professions	(53 %)
- Luxembourgers	(63 %)
- Italians	(61 %)

Less than one quarter of :

- farmers	(19 %)
- Danes	(16 %)
- Germans	(23 %)
- Irish	(15 %)
- Dutch	(16 %)

There are considerable differences between the countries. The chart on page 6 illustrates this.

PROPORTION OF THE WORKING POPULATION FEELING THAT THE
NORMAL RETIREMENT AGE IN THEIR PROFESSION IS AT OR
BEFORE THE AGE AT THE TOP OF THE COLUMN

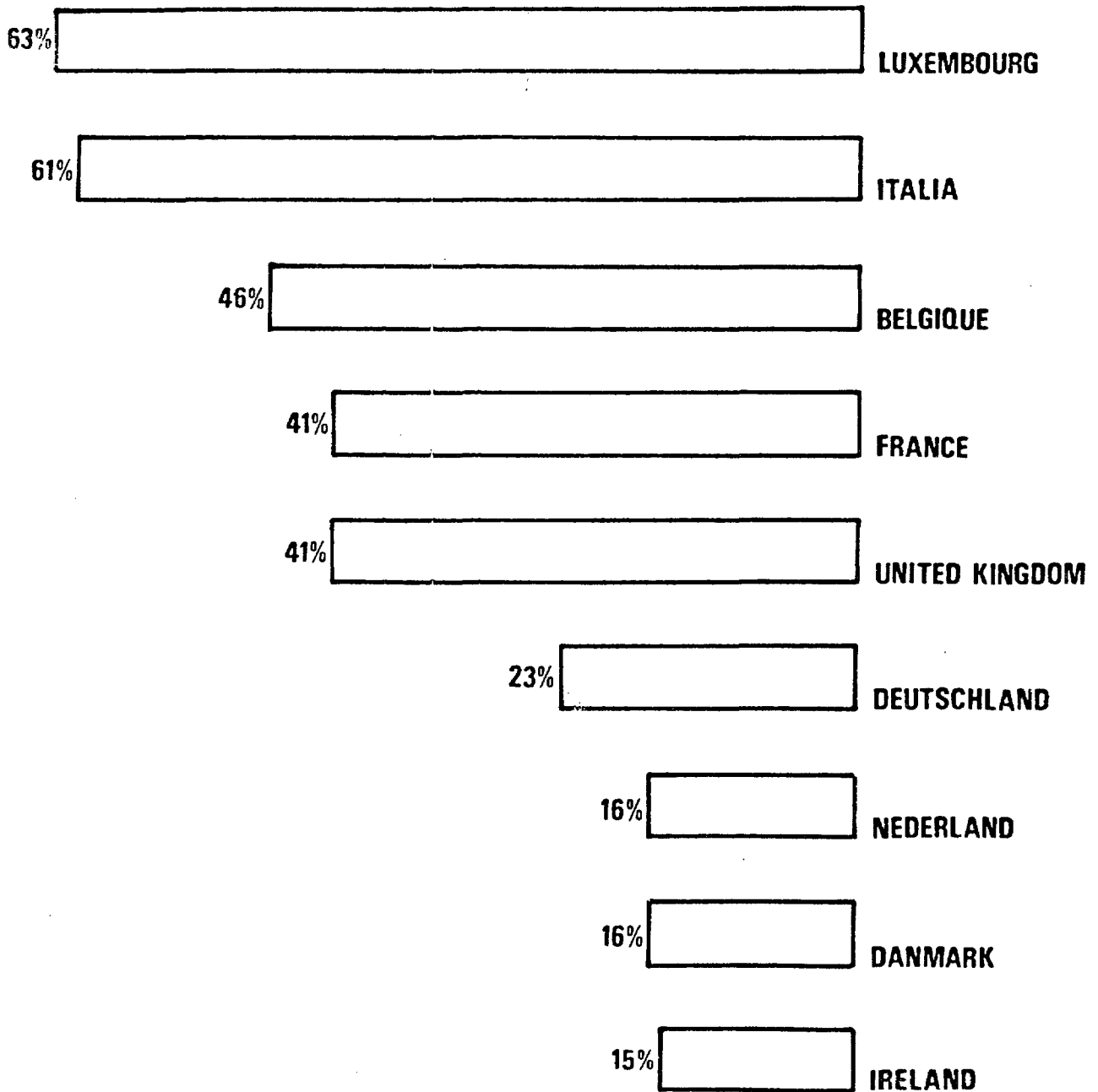
(Cumulative percentages)

	55 or below	60 or below	63 or below	65 or below	68 or below	Average age
Total Community	8 %	40 %	46 %	97 %	98 %	62,53
Men	6	28	38	97	98	63,23
Women	12	63	67	97	99	61,18
Farmers	10	19	19	90	93	64,78
Professionals..	6	53	55	95	96	61,89
Businessmen....	6	36	37	95	95	63,12
Manual workers.	10	37	45	98	99	61,96
White collar workers	8	47	53	98	99	61,96
Higher management	4	37	45	100	100	62,57
Belgique	12	46	48	99	99	61,84
Danmark	8	16	22	32	92	64,15
Deutschland....	1	23	45	98	98	63,32
France	13	41	43	98	98	62,49
Ireland	2	15	16	80	88	64,79
Italia	15	61	61	99	99	61,15
Luxembourg.....	14	63	66	100	100	60,91
Nederland	2	16	18	100	100	64,05
United Kingdom.	4	41	43	99	99	62,70

Example : 15 % of Irish say that the normal age of retirement in their profession is 60 or below. 61 % of Italians say the same things.

AGE OF RETIREMENT

Proportion of the working population of each country saying that the normal age of retirement in their profession is 60 or below



The fact that the working populations of Europe are in widely different situations as regards retirement singularly complicates a study of the attitudes and desires of public opinion.

II. THE PSYCHOLOGICAL CONTEXT

1. Thinking about retirement

How far does the working population think about retirement ?
 Are their thoughts more optimistic than pessimistic ?
 This is what we shall call the psychological context.

Question to all in paid employment or work and to all who are not themselves in paid employment or work but whose husband or wife is :

"Do you think about the time when you (or your husband or wife if you are not working) will actually retire from work ?"

Answers :

	<u>Worker</u>	<u>Spouse</u>
Often	22)	21)
Sometimes	31)	33)
Rarely	19	17
Ever	23	23
Do'nt know	<u>5</u>	<u>6</u>
	100	100

The first piece of information yielded by these figures is that the answers of members of the working population and their non-working spouses are remarkably similar. Retirement appears to be as much a family as an individual problem.

The second piece of information is that the working population is divided into two more or less equal sections. One thinks about retirement often or sometimes and the other thinks about it rarely or not at all.

Age, as was to be expected, has the biggest effect on answers. But a subtle analysis of the answers (survey divided into five-year age groups) shows that the phenomenon is not quite so simple as might have been imagined.

Young people rarely think about retirement, but the tendency to do so increases more or less regularly with age until, at age 35-40, at least half the working population say they think about it sometimes or often. The peak years are 50 - 60. Above that age, fewer of the working population say they think about their retirement (see graph on page 10).

These data suggest that, after the age of 60, a considerable proportion of the working population tries to deny that retirement is imminent by avoiding thinking about it.

2. Feeling about retirement : anxiety or satisfaction

Question : "When you think about the day you (or your partner if you are not in work) retire, do you feel rather uneasy about it or do you look forward to it with pleasure ?"

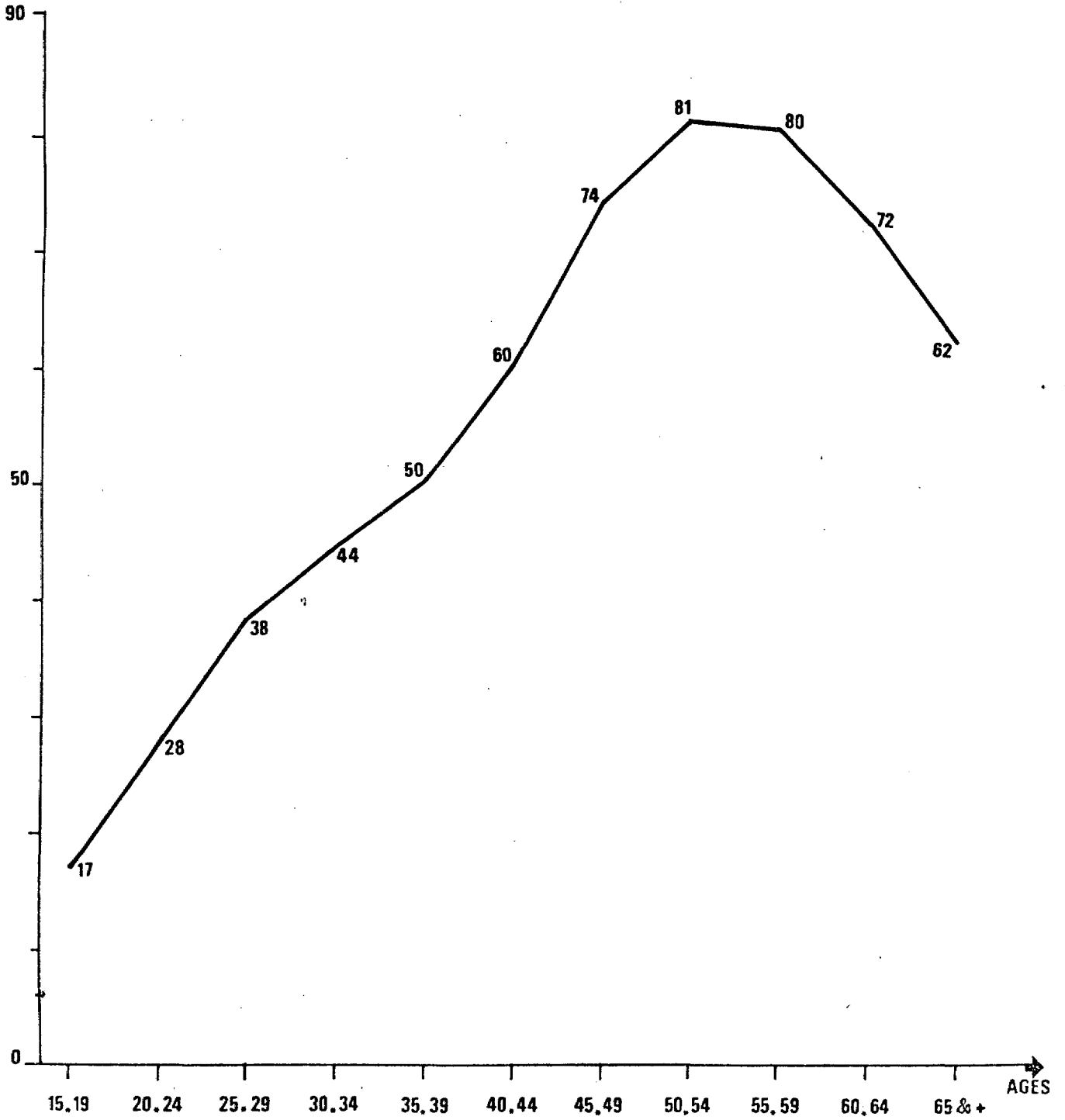
Answers :

	<u>Workers</u>	<u>Spouses</u>
Rather uneasy about it	29 %	28 %
Look forward to it with satisfaction	40	39
Don't know	<u>31</u>	<u>33</u>
	100	100

Here again, non-working spouses have very similar views to their working partners. Anxiety is felt by more than one quarter of the population concerned.

THINKING ABOUT RETIREMENT

% of the working population
who think about retirement
sometimes or often



Here again, a subtle analysis of answers by age sheds light upon the feelings of the working population towards retirement. Life can be divided into three periods :

1. Up to 25-30, many people are indifferent, but the rest are clearly divided into satisfied and anxious.
2. Between 30 and 40-45, a clear increase in satisfaction and decrease in anxiety.
3. 45-50 and over, hardly any further increase in satisfaction (and even a tendency for it to decrease after 55) and a sharp increase in anxiety.

Remarkably enough, the proportion of those who claim to be looking forward to retirement never goes above 50 % of the total population of Europe (see graph on page 12 and table on page 13).

Socio-demographic characteristics other than age introduce one or two, very minor, differences in attitude.

Women in work tend to give very similar answers to men in work, except that fewer women look forward to retirement. This difference between the sexes increases with age. The self-employed tend to be anxious about retirement, while wage/salary-earners are more likely to look forward to it and higher managerial staff look forward to it most.

Level of income affects feelings slightly. People lower down the scale are equally divided into anxious and satisfied, but there are considerably more satisfied than anxious in the middle and upper income brackets (see table on page 14).

FEELINGS ABOUT RETIREMENT

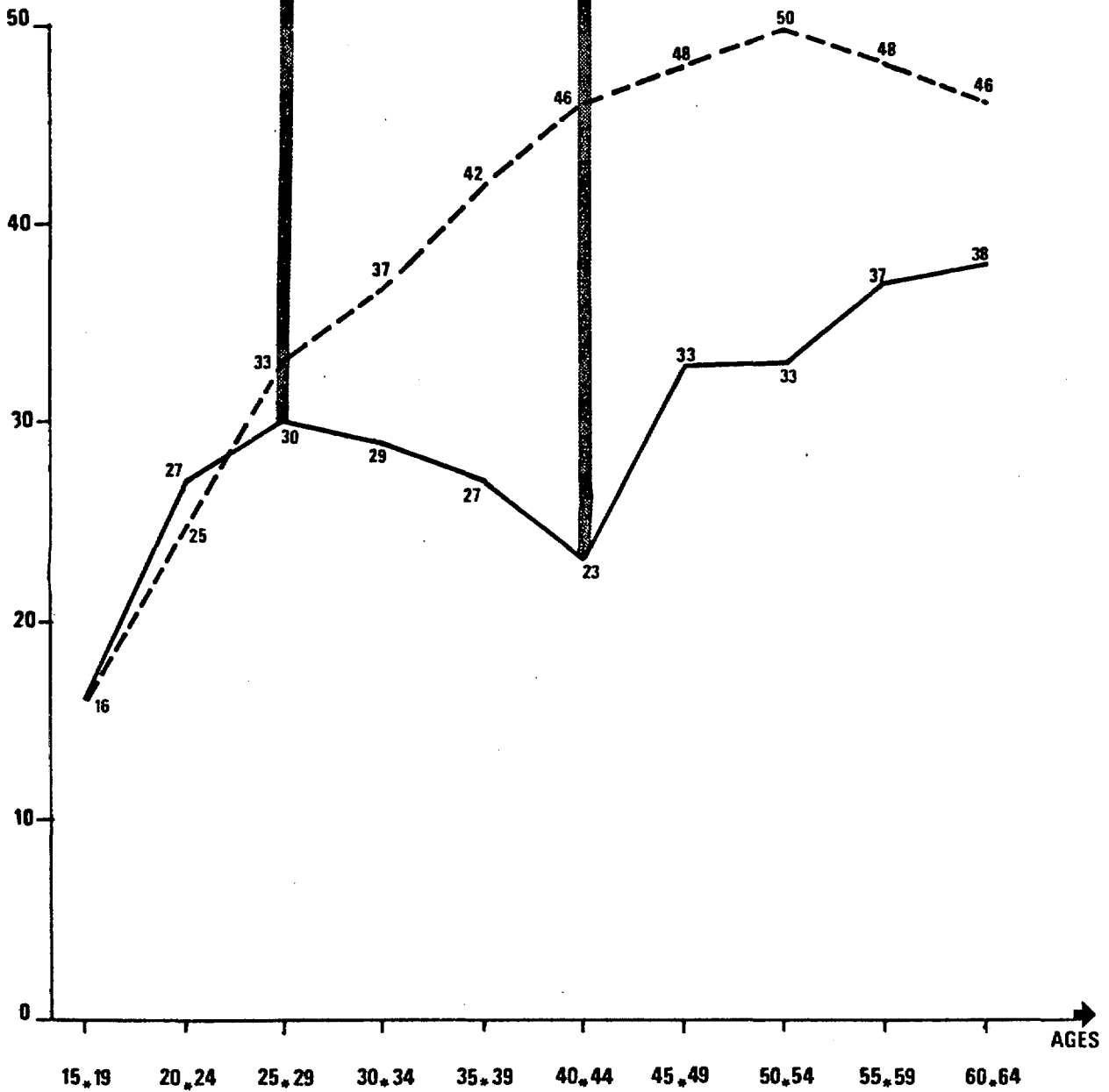
----- look forward to retirement
———— are uneasy about retirement

1st period
indifference
(up to age 29)

2nd period
increased
satisfaction
(30 - 44)

3rd period
increased
anxiety
(45 plus)

% of the
working population



THINKING ABOUT RETIREMENT

(Trends)

By age of respondent (in work)	Think about retirement			When they think about retirement they are :			
	sometimes or often	rarely or never		anxious	satisfied	don't know	
	%	%		%	%	%	
15 - 19	17	83	100	16	16	68	100
20 - 24	28	72	100	27	25	48	100
25 - 29	38	62	100	30	33	37	100
30 - 34	44	56	100	29	37	34	100
35 - 39	50	50	100	27	42	31	100
40 - 44	60	40	100	23	46	31	100
45 - 49	74	26	100	33	48	19	100
50 - 54	81	19	100	33	50	17	100
55 - 59	80	20	100	37	48	15	100
60 - 64	72	28	100	38	46	16	100
65 - 69 (1)	(62)	(38)	100	(26)	(42)	(32)	100

(1) Results given for indication only, in view of the very few cases (78) in this group.

THINKING ABOUT RETIREMENT
(by age, professional status and level of income)

	Feeling about retirement			
	<u>Anxiety</u>	<u>Satisfaction</u>	<u>Don't know</u>	
	%	%	%	
<u>Sex</u>				
Men in work (all)	28	41	31	100
Women in work (all)	29	37	34	100
Men of 55 + in work	33	51	16	100
Women of 55 + in work	43	35	22	100
<u>Type of job</u>				
Self-employed (farming, the professions, employers)	37	33	30	100
Manual workers	28	44	28	100
White collar	29	40	31	100
Higher management	19	50	31	100
<u>Level of income (1)</u>				
Low I - -	32	34	34	100
I -	31	36	33	100
I +	32	40	28	100
High I + +	25	44	31	100

(1) In all the European surveys in this series, all subjects answer a question on household income and are classified, by country, in one of the following four groups, each of which represents roughly a quartile of the national distribution of income. Numbers in the four groups (working population only) are :

Low I - -	11 %
I -	17 %
I +	36 %
High I + +	36 %
	<u>100 %</u>

Does type of job introduce any variation in the way feelings about retirement develop? This is a very important question and a much broader survey than ours would be required to provide an accurate answer, as we would need enough subjects in each profession to be able to make a distinction between the various age brackets, as was done earlier with the overall answers. But we can nevertheless make a start with the information we have. We have three main professional categories (manual workers, white collar workers, and self-employed, i.e. all farmers, people from the professions and employers from trade and industry together) and it is possible to isolate three age brackets for each of these groups, corresponding to the three periods mentioned above.

<u>Professional category</u>	<u>Feelings about retirement</u>			<u>Total</u>
	<u>Anxiety</u>	<u>Satisfaction</u>	<u>Don't know</u>	
MANUAL WORKERS				
under 30	28	29	43	100
30 - 44	26	45	29	100
45 and over	31	55	14	100
WHITE COLLAR WORKERS				
under 30	31	28	41	100
30 - 44	25	43	32	100
45 and over	33	49	18	100
SELF-EMPLOYED				
under 30	26	26	48	100
30 - 44	33	34	33	100
45 and over	43	37	20	100

It is clear that in all three professional categories, the anxious minority gets larger with age. Satisfaction increases much more with age among manual workers than it does in the other two categories. However, it should be emphasized that only 55 % of manual workers in the 45 and over group look forward to retirement and 31 % of them view it with misgivings.

So the psychological context is not a simple one. In none of the (age, professional or income) groups studied do more than 55 % of people look forward to retirement. There seems to be a wide variety of reasons for anxiety, depending on group - getting old (for the over 45s), a feeling of loss of status (for the self-employed) and a fear of loss of income (for the least well-off). In some cases, all three reasons are combined.

+
+ +

Feelings about retirement vary considerably from one country to another (see table on page 18).

If countries are listed in decreasing order of satisfaction, as in the chart on page 17, the three Benelux countries come out on top with twice (or three times) as many satisfied as anxious subjects.

Then come Germany, the United Kingdom and France, with similar proportions for optimism (42 - 45 %) and far fewer pessimists (24 - 32 %).

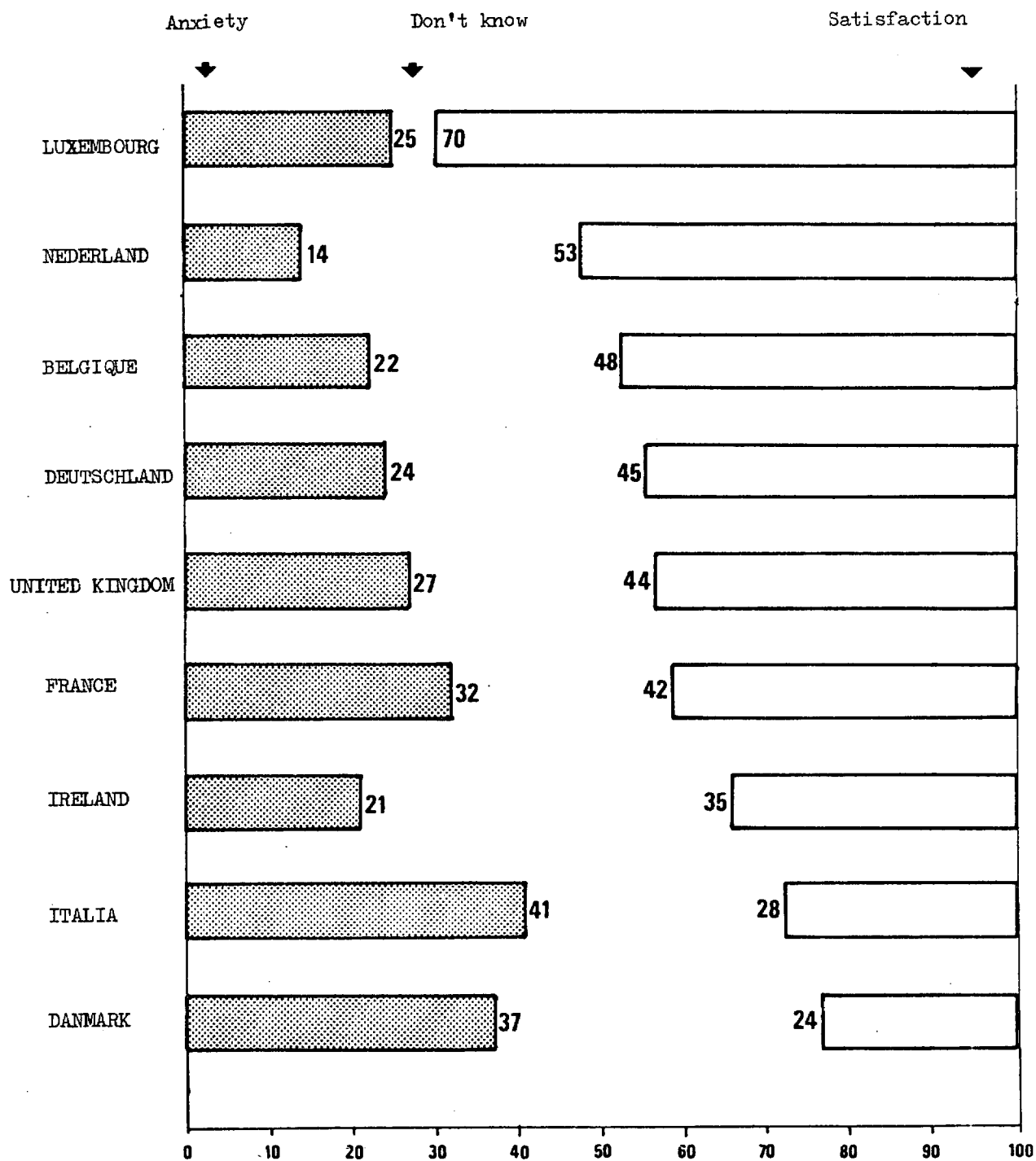
Ireland follows, the main feature here being the large proportion of don't knows.

Italy and Denmark are the two countries where there are clearly more anxious than satisfied subjects.

Here again, as in the previous chapter, it must be concluded that, in order to discuss retirement with Europeans, a different language and different arguments must be used in each country.

FEELINGS ABOUT RETIREMENT

(by country, in decreasing order of satisfaction)



THINKING ABOUT RETIREMENT

(all working population, by country)

	Think about retirement			Feelings about retirement			
	Sometimes or often	Rarely or never		Anxiety	Satisfaction	Don't know	
	%	%		%	%	%	
Belgique	48	52	100	22	48	30	100
Danmark	41	59	100	37	24	39	100
Deutschland	54	46	100	24	45	31	100
France	59	41	100	32	42	26	100
Ireland	40	60	100	21	35	44	100
Italia	60	40	100	41	28	31	100
Luxembourg	54	46	100	25	70	5	100
Nederland	39	61	100	14	53	33	100
United Kingdom	56	44	100	27	44	29	100
Communauté	54	46	100	29	39	32	100

N.B. Exactly the same question on anxiety/satisfaction was posed four times over a period of 16 years in France. A comparison of the results of all four surveys reveals considerable stability in time.

Working population in France

		<u>Anxious</u>	<u>Satisfied</u>
		%	%
February 1961	.....	30	46
September 1971	.....	30	46
September 1975	.....	34	44
November 1977	.....	32	42

III. INTENTIONS

1. Intentions as things stand

Question : "The way you see things at the moment, when you get your pension, will you stop working altogether or will you try to get a paid job ?"

Answers:

Will stop working	57 %
Will try to get a paid job	24 %
Don't know	<u>19 %</u>
	100

Question : (to those who will try to get a paid job) :

"What is the principal reason you would look for a job after retirement age ? Is it principally":

To increase your income	6 %
Because you want to stay active	17 %
Other reasons	1 %
Total of those who will try	—
to get another paid job	24 %

So a relatively large section - one quarter - of the working population in Europe is tempted to go on working after retirement age, in most cases because of a desire to stay active rather than a need to increase income.

Doubtless some desires are never realized because of lack of outlet or lack of perseverance,. Nevertheless there are large number of candidates for pension + paid work . It should be remembered here that, as we saw in chapter one, 40 % of the working population of Europe say that the normal retirement age for them is 60 or below.

Let us now see how many people hope to retire early.

Question : "You told me that in your job, people usually retire at ...
It is always possible to retire earlier, but this would mean a loss of income. Do you personally feel inclined to retire before the normal age for your job ?"

Yes, before	.....	33 %
No, not before	.....	48 %
Don't know	.....	<u>19 %</u>
		100 %

Question (to those who do) :

"Why do you feel inclined to stop working before the normal age for your job ? Look at this list and tell me the main reason ?"

Health reasons	7 %
Bad working conditions, boring work	3 %
Want to enjoy my leisure time	17 %
My partner will have retired before me	2 %
Other reasons	<u>4 %</u>
Total of those tempted to stop work early	33 %

So one third of the working population of Europe is inclined to retire early, much less because they do not like work (only one in ten attributes the desire to bad working conditions or a boring job) than because they want more leisure time.

Instead of analyzing separately the variations which socio-demographic characteristics or nationality introduce into the answers to these two series of questions, it seemed preferable first to study the combinations of answers and to show, for example, those who want to stop work altogether and would even be tempted to stop before the normal age or those who do not want to stop and even want to continue working after normal retirement age, etc.

Here are the simplified results of this combination of answers to the two questions on intention (for overall results, see the table on page 22).

Per 100 members of the
working population of Europe

Think they will stop work completely at retirement age and are even inclined to stop before	26 %
Think they will stop work completely, but not before normal retirement age	25 %
Think they will try to go on working and are not tempted to stop before normal retirement age	17 %
Think they will seek to go on working but would be tempted to stop before retirement age	5 %
Cannot reply to either question	<u>27 %</u>
	100 %

Opinions are obviously divided. One quarter of the working population wants to retire as soon as possible, one quarter intends retiring at the normal age but not before and one fifth wants to go on working beyond the normal retirement age. Finally, a few people (5 %), express apparently conflicting views - they say they will try to find work after retirement age but they also say they would be tempted to retire early.

What explains these different positions? Are women different from men? Does profession, level of instruction, age or income alter intentions or preferences as regards retirement? Or do attitudes differ with job satisfaction? Are political opinions linked to preferences about retirement? And finally, do attitudes vary from one country to another? We shall deal with this next.

INTENTIONS AS TO AGE OF RETIREMENT

Question 1 :

Question 2 :

"Do you personally feel inclined to retire before the normal age for your job ?"

"The way you see things at the moment, when you get your pension, will you stop working altogether or will you try to get a paid job?"

	Yes	No	Don't know	Total
stop completely	(26 %)	(25 %)	6 %	57 %
look for paid work	(5 %)	(17 %)	2 %	24 %
don't know	2 %	6 %	11 %	19 %
total	33 %	48 %	19 %	100 %

In the following analyses, only the people who answered both questions - i.e. the four groups ringed round- were used. This meant that the analyses bore on firm, clear-cut attitudes.

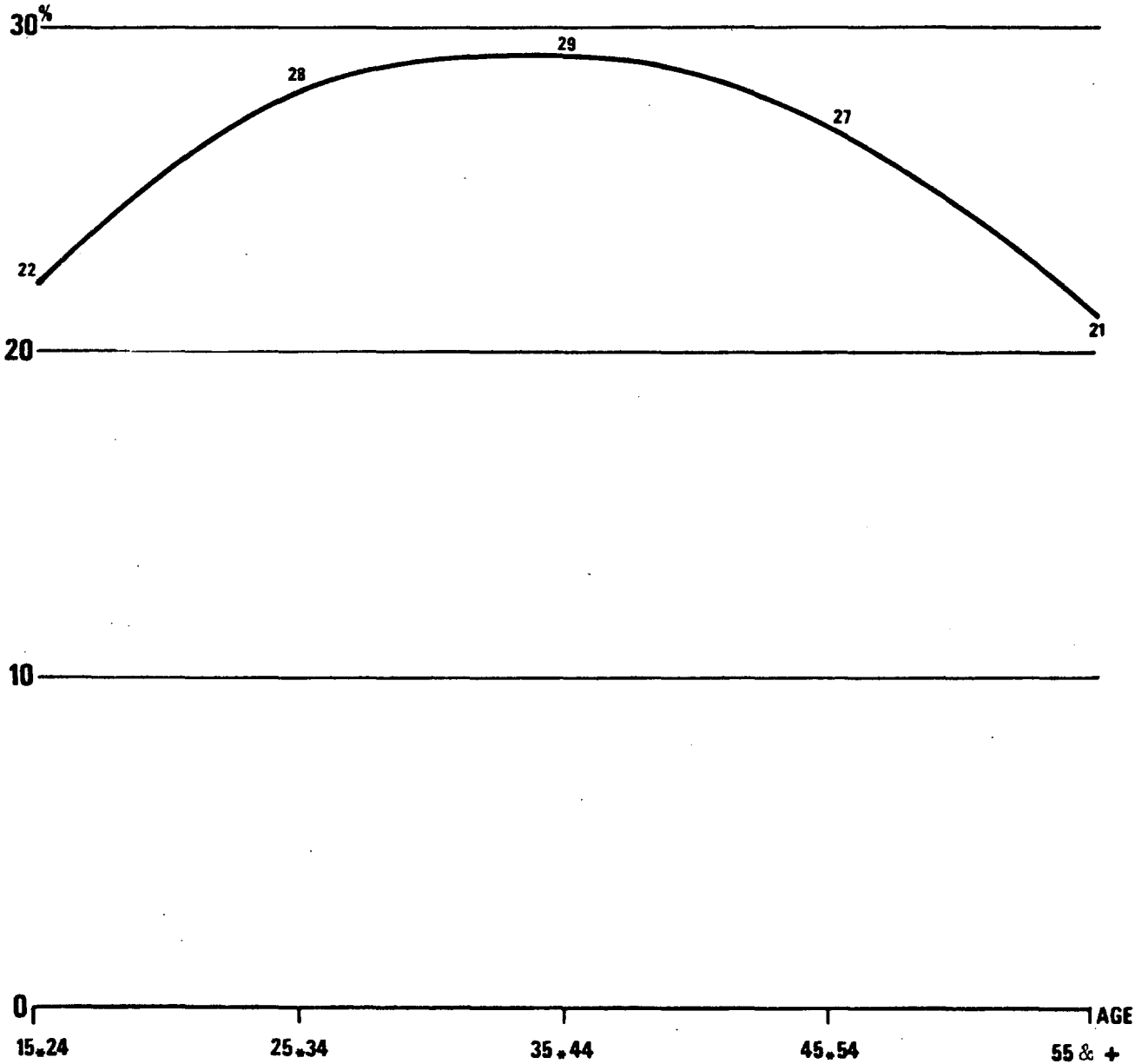
(a) Socio-demographic variables

Regardless of the socio-demographic segment under scrutiny, the proportion of those who want to retire as soon as possible never drops below 21 % or rises above 29 %. That is to say that these variables have very little effect. The most we can say is that women, the middle age range (30 - 44), wage/salary earners and the top 25 % of earners express a desire for early retirement more often than other groups do.

However, those who do not want to retire early and even want to go on working represent 13 % - 23 %, according to group. This attitude is far more common among the oldest (55 - 64) subjects (see graph on page 24 and table on page 25). This confirms the findings outlined on preceding pages to the effect that, on all questions, those members of the working population who are nearest retirement i.e. the 55 and others, are systematically less keen than the others to sample the benefits of retirement.

TEMPTATION TO STOP WORK BEFORE NORMAL RETIRING AGE

Proportions, by age, of the working population intending to stop work completely at normal retiring age and even before this if possible.



FREQUENCY OF MAIN ATTITUDES TO RETIREMENT
BY SOCIO-DEMOGRAPHIC GROUP

	Intend to stop working completely		Will try to go on with a paid job	
	at normal age and possibly before	at normal age but not before	but might be tempted to stop before	but would not be tempted to stop before
	%	%	%	%
<u>Per 100 members of the working population of Europe</u>	26	25	5	17
<u>Sex :</u>				
Men	24	27	6	19
Women	29	22	3	13
<u>Age :</u>				
15 - 24	22	22	5	18
25 - 34	28	22	5	13
35 - 44	29	24	5	17
45 - 54	27	29	5	15
55 - 64	21	31	5	23
<u>Professional status</u>				
Self-employed .	21	24	7	18
Manual workers.	27	25	5	19
White collar...	29	27	4	15
Higher management	22	29	5	18
<u>Level of education</u>				
Low	26	26	5	18
Medium	27	24	4	17
High	23	23	5	14
<u>Level of income</u>				
Low I --	25	27	6	17
I -	22	30	5	16
I +	26	28	5	21
High I ++	29	23	5	15

N.B. The percentages are per 100 people in the category at the top of the column. The total does not add up to 100 because only the four commonest answers have been used. It should be remembered that, as mentioned on page 22, a total of 57 % intend to stop work completely at the normal age of retirement and 24 % expect to look for paid work after that date.

(b) Job satisfaction

Scientific work prior to this study suggests that there may be a correlation between attitudes to retirement and the level of job satisfaction (particularly the feeling of responsibility and participation) (1).

The authors of this report therefore made use of another series of questions (on work) in the same questionnaire given to the same people for a study of the links between these questions and attitudes to retirement (2).

We should start by saying that a clear majority of Europeans gave positive answers to the questions on work. For example :

Question : "If you had enough money to live as you wanted to, would you still carry on working ?"

<u>Answers</u> :	Yes	60 %
	No	32 %
	Don't know	<u>8 %</u>
	Total working population	100 %

A further question invited the respondent to express job satisfaction on a scale from 1 to 10. The average score for the working population of Europe was 6.90.

Finally, there was a series of much more detailed questions on such things as job interest, remuneration, the feeling of not being underemployed, the prospects of promotion, fatigue at the end of the working day and the level of social respect generated by the professional activity.

(1) "L'abaissement de l'âge de la retraite" (William GROSSIN), in "Revue Française des Affaires Sociales", Oct-Dec. 1974, under the auspices of the Comité Rédactionnel des revues de la Sécurité sociale des pays membres de la C.E.E.

(2) A detailed presentation of all the questions on work mentioned here are in a forthcoming report entitled "Men and Women of Europe in 1978".

All these data were carefully analyzed for each of the three main groups of attitudes to retirement outlined above. It emerges, systematically, as our original hypothesis suggested, that those who want to stop working completely at the normal age of retirement or even before are less positive than the others about their job and, conversely, that those who want to go on working after the age of retirement are the most positive. But the differences are far less noticeable than might have been imagined. In summary, here is the global average score for job satisfaction (on a 10-point scale) in the three groups of attitudes.

Average score for job satisfaction

Intend to stop work completely at normal retirement age if not before	6.65
Will stop work at the normal age of retirement but not before	6.97
Intend working after the normal retirement age	7.26

(c) Political ideology

The following question was included so as to complete the picture of the interviewees :

Question : "In politics, people talk about right and left.
Can you say where you stand on this scale ?"

Left

1	3	4	5	6	7	8	9	X
---	---	---	---	---	---	---	---	---

 Right

On this left-right scale, holders of the three types of attitude are at 5.19 - 5.38 - and 5.37 respectively. This appears to establish the fact that there is no significant link between personal intentions as regards retirement and political affiliations.

(d) Nationality

Nationality introduces far more variation in intentions as to retirement than any of the other criteria mentioned above.

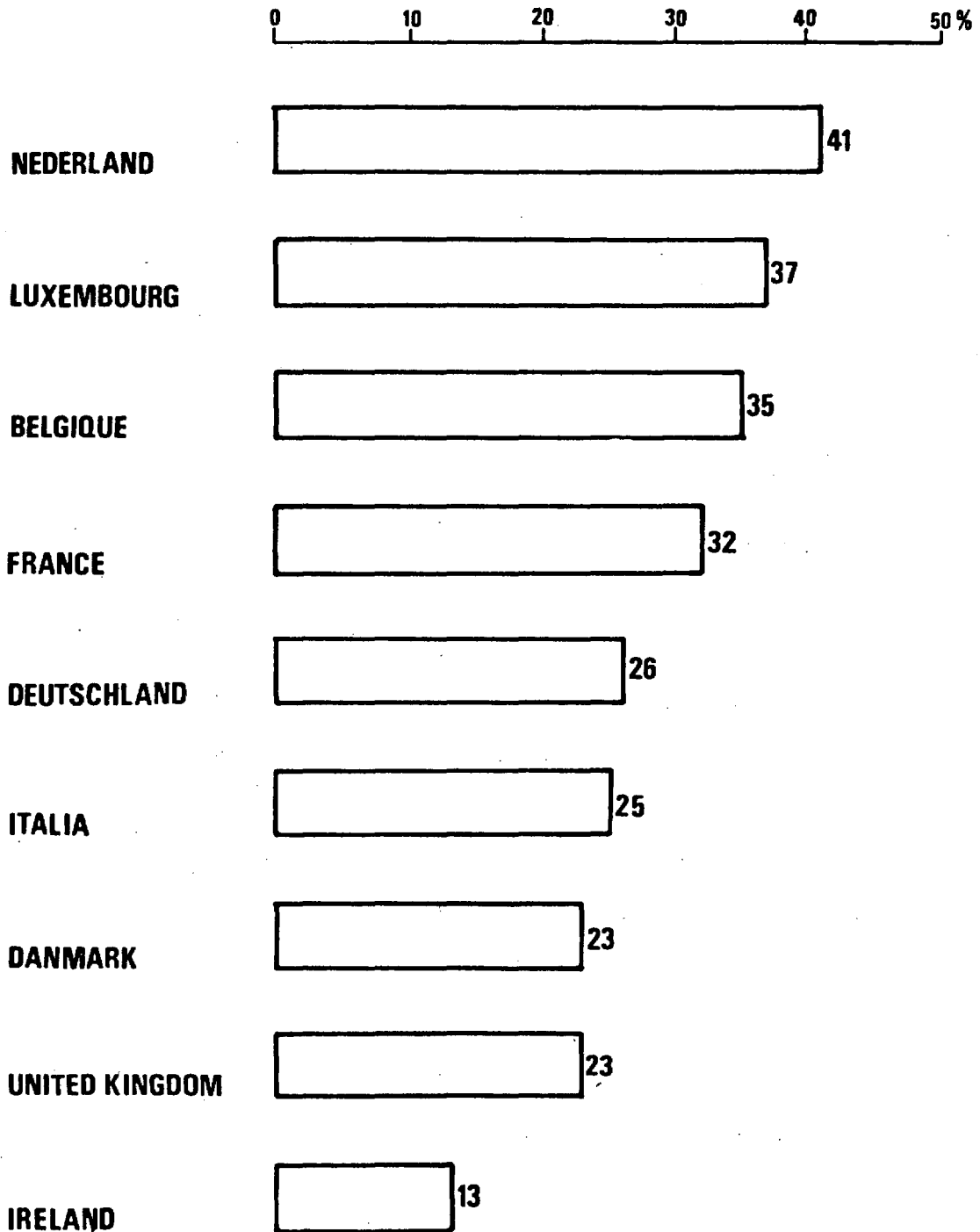
Inhabitants of the Belelux countries - who, as we have already seen (page 16) most look forward to retirement - are also the most inclined to want to stop working completely at retirement age or even before.

Conversely, in Denmark, the United Kingdom and Ireland, the number of people wanting to carry on working after the normal age of retirement is equal to or greater than the number of candidates for early retirement.

France, Germany and Italy are situated midway between the two extremes (see graph on page 29 and table on page 30).

THE TEMPTATION TO RETIRE EARLY

Proportion of the working population in each country intending to stop working completely at retirement age and even before if possible. By country.



N.B. The average for the nine countries is 26 % .

FREQUENCY OF THE THREE MAIN ATTITUDES TO RETIREMENT
BY NATIONALITY

	Intend stopping work completely		Will try to find paid work		Normal age retirement
	at retirement age & even before if possible	at retirement age but not before	but tempted to stop before	and not tempted to stop before	
	%	%	%	%	
<u>per 100 members of the working population</u>					
Nederland	41	19	7	10	64,05
Luxembourg	37	33	3	12	60,91
Belgique	35	29	5	13	61,84
France	32	30	5	12	62,49
Deutschland	26	22	2	12	63,32
Italia	25	30	8	18	61,15
Danmark	23	24	5	23	64,15
United Kingdom	23	24	6	26	62,70
Ireland	13	30	3	19	64,79
Communauty	26	25	5	17	62,53

N.B. The lines do not add up to 100 because only the three main groups of answers have been used.

The normal age of retirement is based on data in the survey (see page 5).

2. Attraction of paying extra contributions to be able to retire early

Question : "If you could take your full pension earlier by paying extra contributions while you are still working, would this interest you ?

(For example, paying an extra one per cent of your salary or wages for each earlier year you would like to retire)" .

Answers :

Yes	45 %
No	37 %
Don't know	<u>18 %</u>
Total working population	100 %

The above question was devised by the group of experts for the purposes of the survey, with the aim of specifically testing any real interest the working population has in early retirement. No respondents had heard about or had the opportunity to discuss a question of this kind with anyone before the interview and it is therefore reasonable to suggest that the answers are completely spontaneous.

A striking percentage of Europeans are interested in a formula of this type. It would no doubt be too early to conclude, on the basis of this one rudimentary question alone, that Europeans would be overwhelmingly in favour of such a system, but the interest in the principle is considerable.

Women, the least-well off and the over-55 working population display the least enthusiasm for the suggested formula. In all the other socio-demographic groups, about 50 % think the idea is an interesting one (see table on page 32).

ATTRACTION OF PAYING EXTRA CONTRIBUTIONS TO BE ABLE
TO RETIRE ONE YEAR EARLIER

	<u>Say they are interested</u>
All working population	45 %
<u>Sex</u> :	
Men	48 %
Women	41 %
<u>Age</u> :	
15 - 24	46 %
25 - 30	47 %
35 - 44	47 %
45 - 54	47 %
55 - 64	37 %
<u>Level on income</u> :	
Low I - -	38 %
I -	45 %
I +	48 %
High I + +	47 %
<u>Nationality</u>	
Belgique	54 %
Danmark	36 %
Deutschland	43 %
France	50 %
Ireland	28 %
Italia	53 %
Luxembourg	48 %
Nederland	39 %
United Kingdom	46 %

If we then take the four-way (according to intentions and current preferences for retirement) division of the working population used above, a clear link between the answers emerges

	<u>% interested in extra personal contributions</u>
Of those who want to retire as early as possible (26 % of total)	67 %
Of those who will seek paid work, but who would be tempted to retire early (5 % of total)	67 %
Of those who intend to stop working, but not before the usual age (20 % of total)	45 %
Of those who want to go on working after the normal age of retirement (17 % of total).....	31 %

It is impossible to know whether respondents really appreciated, during the interview, just what the suggested contribution of 1 % involved (for example, paying an extra one per cent of your wages or salary...) and if the study was to be taken further, it would be desirable to run comprehension tests. However, superficially at least, the formula seems to appeal to the public.

IV. OPINIONS ON IMPROVEMENTS TO THE STANDARD OF LIVING

1. For or against a period of transition between work and retirement

Question : "Do you think it would be a good idea or not to have a gradual change from from full time work to total retirement by reducing your working time in several stages ?"

Answers :

	<u>Total population</u>	<u>Working population only</u>
	<u>%</u>	<u>%</u>
Yes	71	72
No	18	20
Don't know ..	<u>11</u>	<u>8</u>
	100	100

The opinion of the general public and of the working population (all socio-demographic groups and all ages) is very much in favour of a transitional period.

In no country is the proportion of people against such a measure higher than 22 %.

Whatever the plans and intentions for retirement, a gradual change seems to be a good idea. The most enthusiastic (84 %) are those who say they will be looking for paid work after the normal retirement age but would nevertheless be inclined to retire early (these people constitute a tiny minority - 5 % of the total working population).

FOR OR AGAINST A PERIOD OF TRANSITION BETWEEN WORK AND RETIREMENT

<u>Total population</u> <u>(working and non-working)</u>	<u>For</u> %	<u>Against</u> %	<u>Don't know</u> %	
Belgique	70	17	13	100
Danmark	78	13	9	100
Deutschland	66	17	17	100
France	76	17	7	100
Ireland	64	21	15	100
Italia	69	19	12	100
Luxembourg	53	22	25	100
Nederland	80	12	8	100
United Kingdom	72	20	8	100
Communauty	71	18	11	100

2. Shorter working hours or higher wages/salaries

Question : "Supposing the economic situation changed for the better and it became possible to think of improvements in living conditions, which of the two following possibilities would you personally think the best ;

1. Increase in pay (for the same hours of work)
2. Shorter working time (for the same pay).

Answers :

	<u>All population</u>	<u>Working population only</u>
	%	%
Increases in pay..	42	42
Shorter working time	48	51
Don't know	<u>10</u>	<u>7</u>
	100	100

The first thing to emerge is that European opinion is clearly divided. The dominant trend among the working population is towards shorter hours rather than better pay. What is remarkable is that, when all the countries are taken together, the balance is always weighted on the same side, regardless of sub-group and even among the least-well off.

	<u>Better pay</u>	<u>Shorter hours</u>
	%	%
Of total working population in receipt of income		
Low I - -	43	52
I -	46	49
I +	45	49
High I ++	36	58

The second thing is that, when the answers are taken country by country, there is a majority in favour of shorter hours in six of them. These countries are (in decreasing order) Denmark, the Netherlands, Germany, France, Belgium and the United Kingdom. The other three countries, Ireland, Italy and Luxembourg) are clearly in favour of better pay (see table on page 37).

THE CHOICE BETWEEN BETTER PAY (FOR THE SAME HOURS)
AND SHORTER HOURS (FOR THE SAME PAY)

		<u>Shorter</u> <u>hours</u> %	<u>Better</u> <u>Pay</u> %	<u>Don't</u> <u>Know</u> %	<u>Total</u> %
BELGIQUE ...	(Total population	48	35	17	100
	(Working population only	53	37	10	100
DANMARK.....	(Total population	66	23	11	100
	(Working population only	66	26	8	100
DEUTSCHLAND.	(Total population	49	36	15	100
	(Working population only	55	35	10	100
FRANCE	(Total population	52	40	8	100
	(Working population only	54	41	5	100
IRELAND	(Total population	31	62	7	100
	(Working population only	32	61	7	100
ITALIA	(Total population	39	54	7	100
	(Working population only	40	55	5	100
LUXEMBOURG..	(Total population	29	58	13	100
	(Working population only	20	67	13	100
NEDERLAND	(Total population	64	28	8	100
	(Working population only	64	28	8	100
UNITED KINGDOM	(Total population	49	45	6	100
	(Working population only	51	45	4	100

So there is this a dual phenomenon here :

- (1) It is clear that the personal position of respondents on the income scale in their own country has little influence on the preference expressed in answer to the question on shorter hours or better pay. The figures given earlier (page 36) for the whole Community bear this out.
Furthermore , the same is true in all the countries under scrutiny. In Germany, for example, regardless of level of income, the choice is the same to within 3 % and in France, where the income difference is larger, it does not go beyond 15 %.
- (2) There is a kind of national trend, a national consensus of opinion one might call it, by country, in some cases for better pay and in others shorter hours.

How far does national consensus relate to the average standard of living in the country in question ? This has been studied by correlating, for each country :

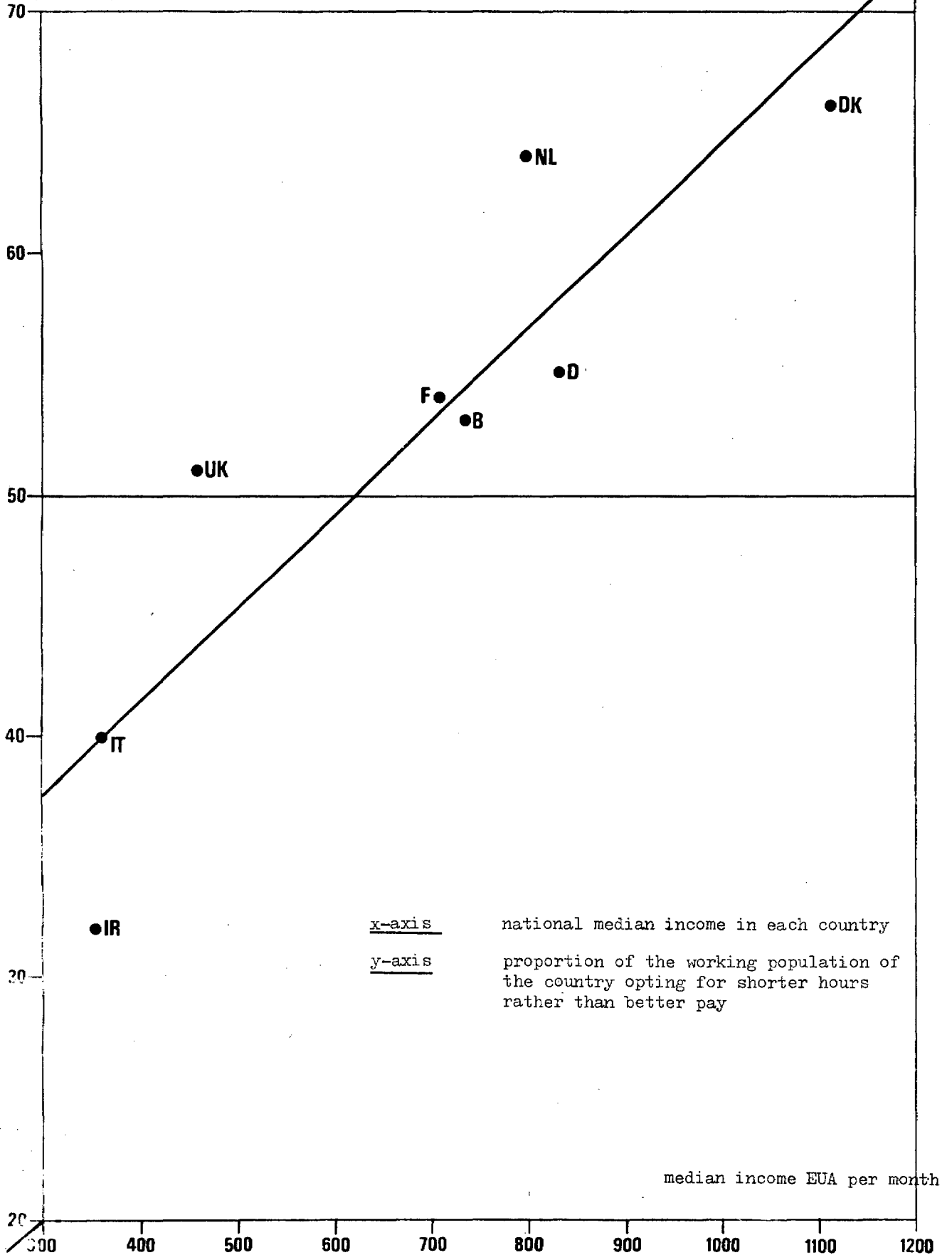
- the proportion (national average) of the working population which prefers shorter hours ;
- the national income median (calculated on the basis of data in the survey and converted, for the purposes of comparison, into European Units of Account (EUA) per month).

The results are illustrated in the graph on page 39. A strong correlation is clearly established.
(The correlation coefficient $r = 0.892$, which is significant at a level of probability of 0.01).

Thus opinions on the more desirable measures seem to be determined not in the light of the personal position that respondents occupy on the scale of income in their own country, but in the light of the position that their country occupies on the scale of income for the whole of Europe.

NATIONAL CONCENSUS AND NATIONAL MEDIAN INCOME

% opting for shorter hours



3. How to reduce working hours ?

Question : "If working time could be reduced without loss of income for those concerned and there was a choice of ways of doing it, which of the following ways would be best in your opinion ?"

1. Shorter hours per day or shorter working week.
2. Longer holidays.
3. Lowering retirement age.
4. Don't know."

Answers :

	<u>Total population</u> %	<u>Working population only</u> %
Shorter hours per day or shorter working week ...	33	(37)
Longer holidays	23	25
Lowering retirement age....	(38)	33
Don't know	6	5
	<hr/> 100	<hr/> 100

For the first time in the survey, there is a clear difference of opinion between the working population and the population as a whole and an even clearer one between the working and the non-working population. As far as public opinion in general is concerned, lowering the retirement age is the most popular of the alternatives proposed. However, the working population as a whole would prefer shorter working days or weeks.

Choice varies considerably with age.

	<u>Choice of working population in age groups :</u>			
	<u>15 - 24</u> %	<u>25 - 29</u> %	<u>30 - 54</u> %	<u>55</u> %
Shorter working day or week	40	38	35	38
Longer holidays ...	33	27	21	15
Lowering retirement age	23	32	38	38

Obviously longer holidays appeal particularly to the younger members of the population.

Lowering the retirement age, even for the over thirties, does not poll more than 38 % (see graph on page 42).

These few figures concern the European population as a whole, but the analyses by country reveal wide differences in choice of solutions.

In certain countries, a strong minority (40-50 %) vote for one of the three formulae, thus giving it national dominance. For example, among the working population :

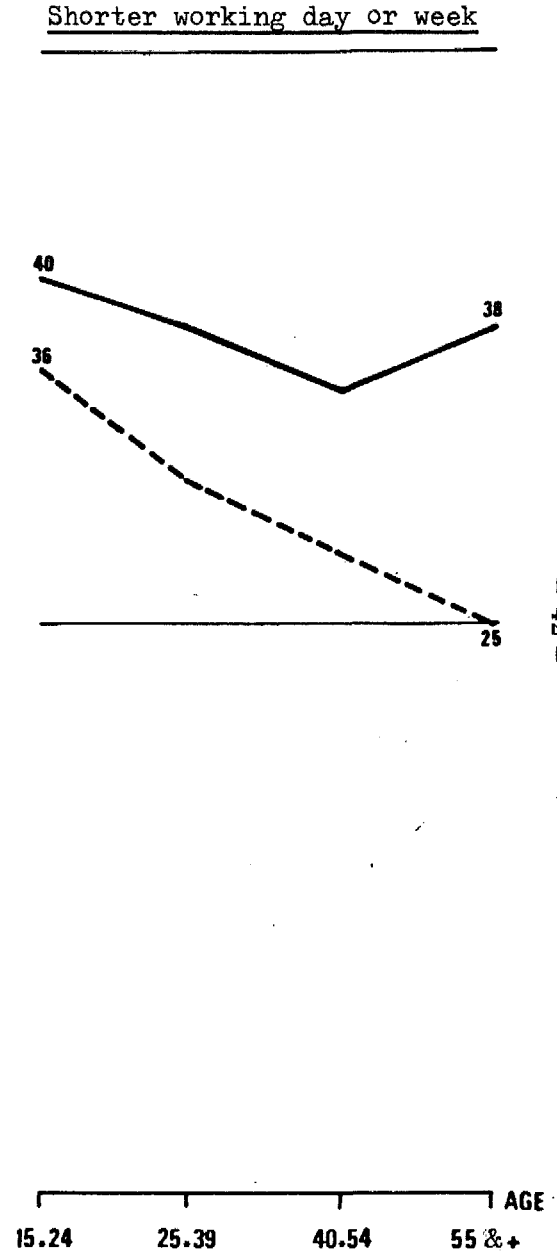
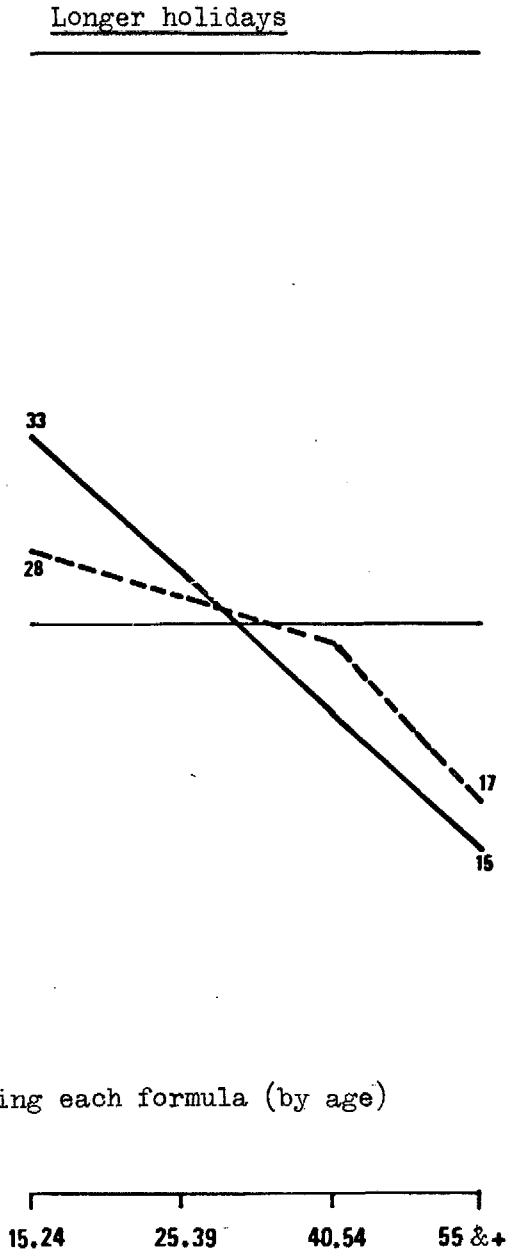
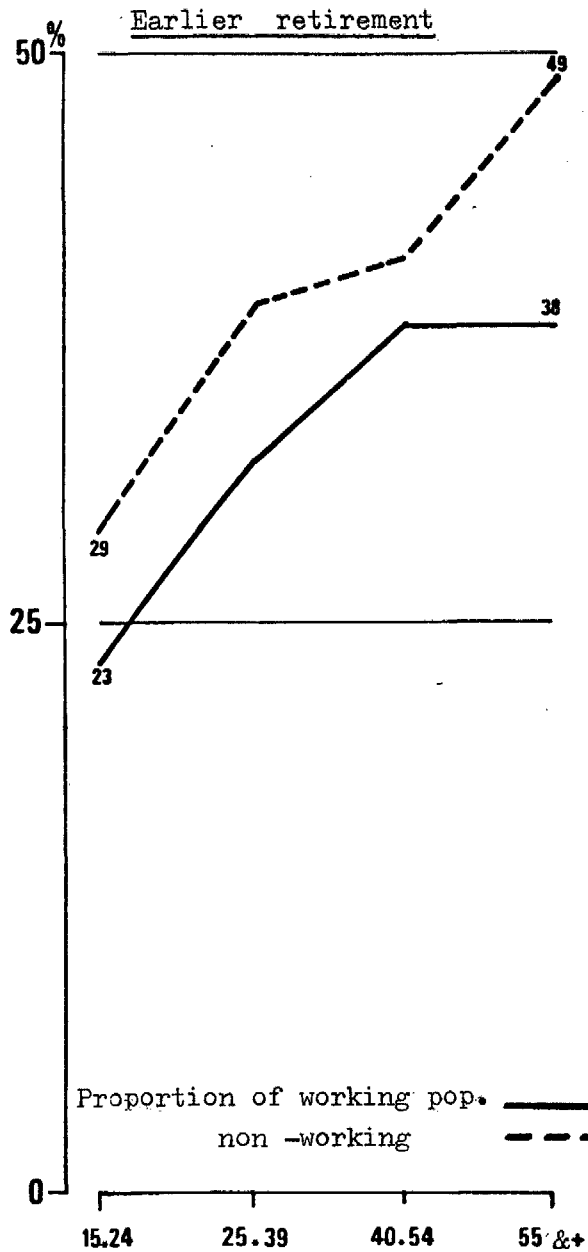
reduction of the working day or working week is dominant in :

Ireland	51 %
the United Kingdom..	47 %
Denmark	45 %

and lowering the retirement age is dominant in :

Luxembourg	49 %
France	43 %
Belgium	41 %

In the other countries distribution of the three formulae proposed is less unequal (see table on page 43).



Proportion of working pop. ——— (choosing each formula (by age))
 non-working - - - - - (

THE BEST WAY OF REDUCING WORKING TIME

(Working population, by age)

Shorter working day or week Longer holidays Earlier retirement ?

	%	%	%	%	
Belgique.....	30	21	41	8	100
Danmark	45	24	26	5	100
Deutschland..	31	35	38	6	100
France.....	37	15	43	5	100
Ireland.....	51	23	19	7	100
Italia.....	35	23	37	5	100
Luxembourg...	18	26	49	7	100
Nederland....	27	33	35	5	100
United Kingdom	47	24	27	2	100
Total Community	37	25	33	5	100

C O N C L U S I O N S

The aim of this study is to make a first contribution to our knowledge of Europeans' attitudes to retirement. Its main interest is that it deals with the nine countries of the Community in an identical fashion and therefore shows whether or not there is a consensus of opinion, or at least largely dominant tendencies in public opinion.

This first study concentrates on the attitudes of the working population, that is to say the people who are or who will be concerned sooner or later with whatever measures the legislators take in respect of retirement. It would also be interesting to know the feelings, attitudes and living standards of people who have already retired. Such studies have already been carried out at national level and we hope that it will soon be possible to run a comparative European study as a useful addition to the information gathered in this survey, of which the main findings are set out below.

1. The position of the 100 million or so members of the working population of the European Community as regards retirement varies considerably from one country to the next. For example, only 15-16 % of Irish, Danes and Dutch say that the normal retirement age in their profession is 60 or below, whereas the figure for Italy is 61 %.

And over and above pure matters of fact, so many clear differences of opinion between the countries emerge during the analysis that the national variable appears to dominate all others (level of income and education, profession, political opinions) except age.

2. The working population of Europe's feelings about retirement vary considerably during the working life. The career can be divided into three distinct periods from this point of view.
 1. Up to age 30. Indifference is the keynote here. The vast majority rarely think about retirement at all but, when asked, they are equally divided into anxious and satisfied.
 2. Age 30 - 45. This is when retirement is most attractive and people in this age group view it with an increasing amount of satisfaction. This is the time when the intention to stop work at normal retirement age and before if possible is at its peak.
 3. Age 45 and over. Anxiety mounts during this period and once retirement is really imminent, i.e. at 55 - 60, the desire to go on working beyond the normal age is at least as common as the desire to stop working as soon as possible.

If this first, very limited study could be continued it would be a good idea, for the purposes of further research, to distinguish between two separate notions - the age at which pension rights can be claimed and the age at which the right to work may be lost. The results of our study suggest that dissociation in time of these two aspects (which are very often confused at the moment) should calm the fears that many members of the working population have towards the end of their career.

3. A relatively large proportion (24 % in all) of the European working population expresses a desire to go on doing paid work after the normal retirement age. In some cases this is due to a need to increase income, but in 17 % (of the 24 %) of cases, to a desire to keep active above all. One person in four in the 55 - 64 age group expresses such a desire. It is much more common in the United Kingdom and Denmark than elsewhere.
4. Nevertheless, many people said they would like to be able to stop work earlier if they wanted to. This is borne out by the first, very positive reactions (45 %) to the idea of paying extra contributions throughout the career to be able to retire a year earlier than provided for by the law or professional usage. In other words, it would appear, although the question was not explicitly put, that many Europeans would like to be free of the constraints currently imposed by the normal age of retirement. It is by no means obvious that everyone would exercise their right to early retirement, but nevertheless, many people would be freed of a feeling of alienation if they knew they could stop earlier. This is particularly important for the under 55s.
5. As far as the future is concerned, and assuming a general improvement in the economic situation in Europe, the choice in at least six of the nine countries would be for shorter hours rather than better pay. However, lowering the retirement age was only placed second of the three possible formulae for reducing working time, after a shorter working day or week (except in Luxembourg, France and Belgium).

At the end of this study, attitudes to retirement seem far more varied than might have been expected, because varied national traditions make it difficult to harmonize regulations at European level. They are varied within each country too ; in all cases there are three large groups and no clear majority : there are those who want to stop working before retirement age, those who want to stop at retirement age and those who want to go on working beyond retirement age. Finally, they are varied because opinions vary as retirement approaches, which means that joint discussions between those who make the rules and representatives of those whom they apply are likely to differ in content, according to how far participants are from retirement age themselves.

The desirable solutions, if the idea is to take account of the hopes of the 100 million members of the working population of Europe, as they expressed them at the end of 1977, are those which will make the system a more flexible one.

TECHNICAL ANNEXES

ANNEX 1

INSTITUTES RESPONSIBLE FOR THE SURVEY

THE SURVEY PRESENTED IN THIS STUDY WAS CARRIED OUT BY A GROUP OF EIGHT SPECIALIZED INSTITUTES WHICH, SINCE 1973, HAVE STUDIED AND SET UP A STANDARDIZED PROGRAMME OF SURVEYS - CALLED THE "EUROPEAN OMNIBUS" - ON THE NINE COUNTRIES OF THE EUROPEAN COMMUNITY. THE METHODS OF ENQUIRY AND THE INTERVIEWING PERIODS IN EACH COUNTRY WERE IDENTICAL, AS WERE THE WORDING OF QUESTIONS AND THE DEFINITION OF INTERVIEWEES.

SPECIALIST IN CHARGE

BELGIQUE	: DIMARSO (BRUXELLES).....	PATRICK DAVIES
DANMARK	: GALLUP MARKEDSANALYSE (COPENHAGEN).....	ROLF RANDRUP
DEUTSCHLAND	: EMNID INSTITUT (BIELEFELD)	GUNTER BIERBAUM
FRANCE	: INSTITUT FRANCAIS D'OPINION PUBLIQUE (PARIS)	HELENE RIFFAULT
IRELAND	: IRISH MARKETING SURVEYS (DUBLIN).....	JOHN MEAGHER
ITALIA	: DOXA (MILAN)	ENNIO SALAMON
LUXEMBOURG	: DIMARSO (BRUXELLES).....	PATRICK DAVIES
NEDELLAND	: NIPO (AMSTERDAM).....	JAN STAPEL
UNITED KINGDOM	: GALLUP POLL	NORMAN WEBB

THE SURVEY IN NORTHERN IRELAND WAS CARRIED OUT JOINTLY BY IRISH MARKETING SURVEYS AND GALLUP POLL (LONDON).

THE WORK WAS COORDINATED BY IFOP, THE FRENCH PUBLIC OPINION INSTITUTE.

ANNEX 2

SAMPLING

The aim of the method of sampling is to obtain representative coverage of the whole of the population of 15 and over of the nine countries of the European Community.

Sampling in each country is at two levels :

1. Regions and areas

For the purposes of Community statistics, Europe is divided into 120 regions (see map on page 49). Our survey covers 117 of them (Corsica, Greenland and Val d'Aoste having been omitted).

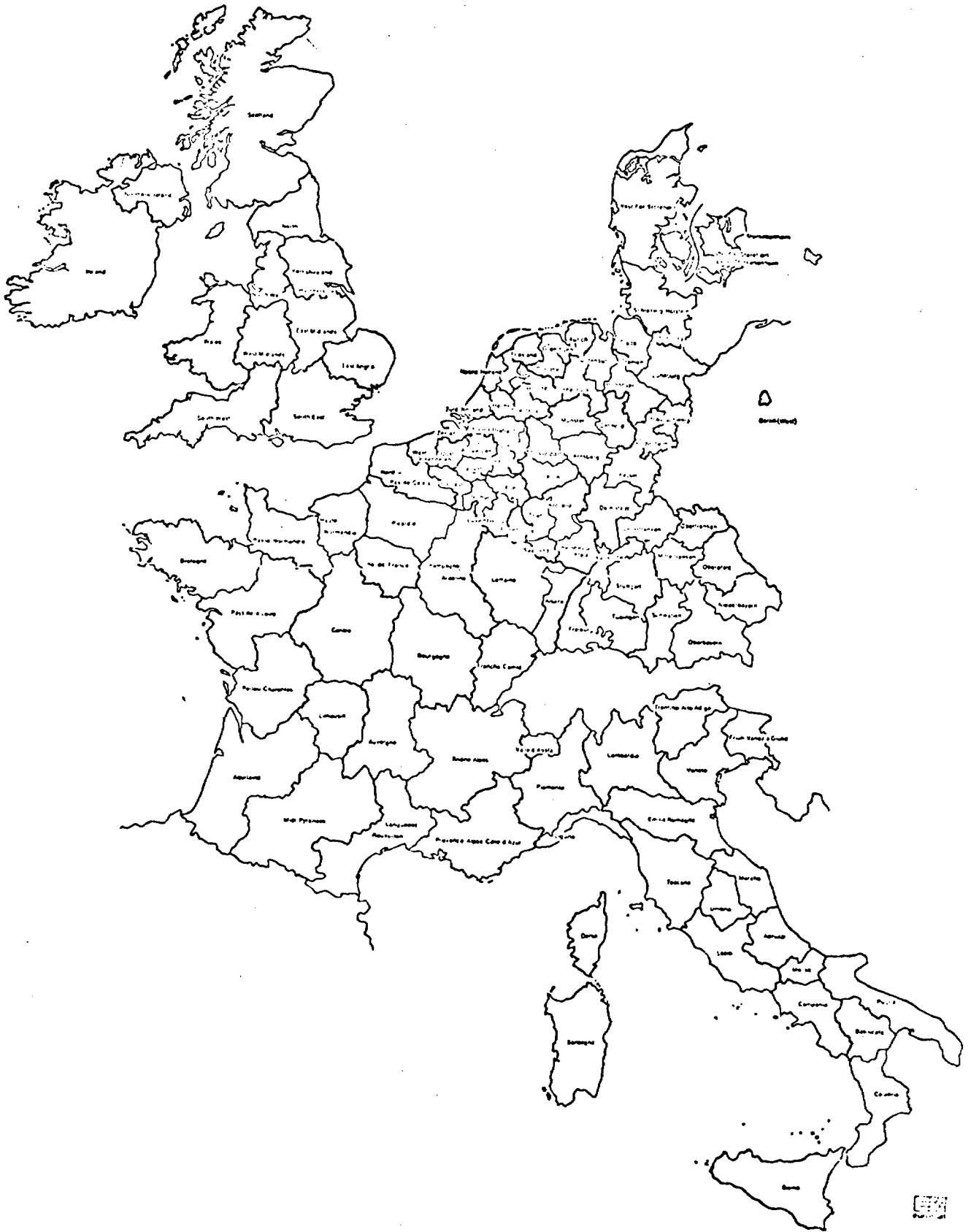
Each country produced a random master sample of areas so that all categories of living conditions were represented in proportion to their respective populations.

All in all, interviews for the European Omnibus survey are run in no less than 1 100 places, covering the 117 regions of the Community.

2. Choice of respondents

Different respondents are used in each survey. The random master sample mentioned above indicates how many people to interview at each point in the survey. At the next stage, respondents are defined by :

- drawing from a list in those countries where exhaustive lists of individuals or households are available (Belgium, Netherlands, Denmark and Luxembourg) ;
- or layered sampling on the basis of census statistics, in which case the sample is constructed according to the criteria of sex, age and profession (France, Italy, United Kingdom, Ireland and Germany).



POPULATION STUDIED, NUMBER OF RESPONDENTS (o), DATES OF WORK

	Population (1)		Sample (1)	Dates
	'000	%		
B	7 582	3.84	1 006	24/X - 4/XI/1977
DK	3 909	1.98	992	1 - 8/XI
D	48 507	24.54	999	27/X - 7/XI
F	39 983	20.23	1 149 (2)	24/X - 7/XI
IRL	2 148	1.09	997	27/X - 7/XI
I	42 194	21.35	1 155	28/X - 15/XI
L	286	0.14	344	24/X - 7/XI
N	10 115	5.12	943	27/X - 7/XI
UK	42 910	21.71	1 351	24/X - 7/XI
CE	197 634	100.00	8 936	

(o) As we know, the precision of a survey does not depend on rate (i.e. the number of individuals making up the sample as compared to the N of the population under scrutiny) but on the number of people in the sample. This is why we use samples of 1000 people per country, except for Luxembourg (N = 344) and the United Kingdom (N = 1 351) where Northern Ireland is over-represented.

(1) 15 and over.

(2) Including an over-representation of 145 people from rural areas.

TECHNICAL NOTES

1. The reader is reminded that, in surveys, a certain margin for error of sampling must be allowed for. With samples of 1 000 respondents, differences of less than 5 % should not be taken as statistically significant.

2. In all the tables, the EEC column gives the average for all respondents in all nine countries (weighted according to the number of people of 15 + in each country).

3. All data on Euro-Barometers and other surveys included on behalf of the Commission of the European Communities are deposited with the Belgian Archives for Social Science (1 place Montesquieu, B-1348 Louvain-la-Neuve). They are available to organizations belonging to the European Consortium for Political Research (Essex), the Inter-University Consortium for Political Research (Michigan) and to any one with bona fide research interest.

136. Vous-même, exercez-vous une activité rémunérée à plein temps (au moins 30 heures par semaine) ou à temps partiel (8 à 29 heures par semaine) ?

137. Et votre conjoint(e), exerce-t-il(elle) une activité rémunérée à plein temps (au moins 30 heures par semaine) ou à temps partiel (8 à 29 heures par semaine) ?

	136	137
	Vous	Con-
	même	joint
	(e)	
. Oui activité rémunérée à plein temps	1	1
. Oui activité rémunérée à temps partiel	2	2
. Non (chômage, retraite ou pas d'activité rémunérée)	0	0

Les questions 138 et 139 sont à poser :
 . aux interviewés actifs
 . et aux interviewés inactifs dont le conjoint est actif.
 Pour les interviewés inactifs et sans conjoint actif passer à la question 159

138. Vous arrive-t-il de penser au jour où vous (ou votre conjoint, si vous êtes inactif) prendrez votre retraite ...

. Souvent	1
. Parfois	2
. Rarement	3
. Jamais	4
. ?	0

139. Quand vous pensez au jour où vous (ou votre conjoint si vous êtes inactif) prendrez votre retraite, le considérez-vous ...

. Plutôt avec inquiétude	1
. Ou plutôt avec satisfaction	2
. ?	0

Les questions qui suivent sont à poser seulement si l'interviewé(e) est actif. Pour tous les interviewés inactifs passer à la Q. 159

152/ Dans votre métier, à quel âge prend-153. on normalement sa retraite ?

Age: / / / ans

154. Cela veut dire qu'à cet âge :

on a droit à toucher une pension de retraite ;
 on peut s'arrêter complètement de travailler ou on peut chercher à avoir une activité rémunérée.

Telles que vous voyez les choses actuellement, vous-même, quand vous aurez droit à votre pension de retraite, est-ce que vous vous arrêterez complètement de travailler ou est-ce que vous chercherez à avoir une activité rémunérée ?

. S'arrêtera complètement	1
. Cherchera à avoir une activité rémunérée	2
. ?	0

155. Quelle est la raison principale pour laquelle vous chercherez à avoir une activité rémunérée au-delà de l'âge de la retraite ? Est-ce surtout ... (1 SEULE REPONSE)

. Pour augmenter vos revenus	1
. Parce que vous souhaitez rester en activité	2
. Pour une autre raison	3
. ?	0

156. Vous m'avez dit que, dans votre métier on prend sa retraite à ... ans. (L'ENQUÊTEUR REPETE L'AGE CITE EN REPONSE A LA Q. 152/153). On peut évidemment prendre sa retraite plus tôt, mais cela entraîne une perte de revenus.

Vous, personnellement, est-ce que vous seriez tenté de prendre votre retraite avant l'âge normal dans votre métier ?

. Oui, avant	1
. Non, pas avant ..	2
. ?	0

157. Pour quelle raison estimez-vous souhaitable de cesser votre activité avant l'âge normal de la retraite ? Regardez cette liste (CARTE I) et dites-moi la raison la plus importante ? (1 SEULE REPONSE)

. Raison de santé	1
. Mauvaises conditions de travail, travail inintéressant	2
. Désir de vous consacrer à vos loisirs	3
. Votre conjoint aura pris sa retraite plus tôt	4
. Autre raison	5
. ?	0

158. Si on vous proposait, tant que vous travaillez, de payer des cotisations de retraite un peu plus élevées pour pouvoir prendre votre retraite plus tôt sans qu'elle soit amputée, est-ce que cela vous intéresserait ? (Par exemple payer une cotisation de 1% de votre rémunération tant que vous travaillez pour pouvoir vous arrêter un an plus tôt).

. Oui	1
. Non	2
. ?	0

PASSER MAINTENANT A LA Q. 168

A TOUS

168. Estimez-vous que ce serait une bonne idée, ou non, de ménager une transition entre la vie professionnelle et la retraite totale, sous forme d'une réduction de l'activité en plusieurs étapes ?

. Oui	1
. Non	2
. ?	0

169. A supposer que la situation économique s'améliore et qu'il devienne possible d'améliorer les conditions de vie, parmi les deux mesures suivantes, quelle est celle qui serait la meilleure, à votre avis :

. Augmenter les salaires (pour la même durée de travail)	1
. Ou diminuer la durée de travail (pour le même salaire)	2
. ?	0

170. Si on pouvait diminuer la durée de travail sans perte de salaire ou de rémunération pour les gens que cela concerne et qu'il faille choisir parmi les mesures suivantes, quelle serait la meilleure à votre avis (1 SEULE REPONSE) :

. Diminuer le nombre d'heures de travail par jour ou par semaine ...	1
. Augmenter la durée des congés annuels	2
. Abaisser l'âge de la retraite	3
. ?	0

136. Are you in paid employment or work? *IF YES:* Is it full-time (a minimum of 30 hours per week) or part-time (8-29 hours per week)?

137. Is your husband/wife in paid employment or work? *IF YES:* Is it full-time (a minimum of 30 hours per week) or part-time (8-29 hours per week)?

Q136	Q137	
1	1	Yes, full-time)
2	2	Yes, part-time) Ask Q138
0	0	No (unemployed, retired, not gainfully employed) skip to Q159

Questions 138 and 139 are to be asked:

- to all in paid employment or work
- and to all who are not themselves in paid employment or work but whose husband or wife are

For those who are not in paid employment or work themselves and whose husband or wife is not either, skip to Q.159

138. Do you think about the time when you (or your husband or wife if you are not working) will actually retire from work?

- 1 Often
- 2 Sometimes
- 3 Rarely
- 4 Never
- 0 Don't know

139. When you think about the day you (or your partner if you are not in work) retire, do you feel -

- 1 Rather uneasy about it
- 2 Look forward with pleasure to it
- 0 Don't know

The following questions are to be asked only to those contacts who are themselves in paid employment or work. For all who are not, skip to Q.159

142. In your job, what is the normal age of retirement?

Age: _____

154. At retirement age, you have the right to a pension- you could stop working altogether or look for some kind of paid job.

The way you see things at the moment, when you get your pension, will you stop working altogether or will you try to get a paid job?

- 1 Will stop working (skip to Q156)
- 2 Will try to get a paid job) Ask Q.155
- 0 Don't know

155. What is the principal reason you would look for a paid job after retirement age? Is it principally:

- 1 To increase your income
- 2 Because you want to stay active
- 3 Other reasons
- 0 Don't know

156. You told me that in your job, people usually retire at _____ (Repeat age given in reply to Q152). It is always possible to retire earlier, but this would mean a loss of income. Do you personally feel inclined to retire before the normal age for your job?

- 1 Yes, before (ask Q.157)
- 2 No, not before (skip to Q.158)
- 0 Don't know

157. *IF BEFORE:* Why do you feel inclined to stop working before the normal age for your job? Look at this list and tell me the main reason? (Show CARD I. Mark one answer only)

- 1 Health reasons
- 2 Bad working conditions, boring work
- 3 Want to enjoy my leisure time
- 4 My partner will have retired before me
- 5 Other reasons
- 0 No reply

158. *TO ALL IN WORK:* If you could take your full pension earlier by paying extra contributions while you are still working, would this interest you?

(For example, paying an extra one per cent of your salary or wages for each earlier year you would like to retire)

- 1 Yes
- 2 No
- 0 Don't know

(Interviewer: Now go to Q.168)

Ask all not in paid employment/work

Others skip to Q.168

ASK ALL:

168. Do you think it would be a good idea or not to have a gradual change from full time work to - total retirement by reducing your working time in several stages?

- 1 Yes
- 2 No
- 0 Do not know

169. Supposing the economic situation changed for the better and it became possible to think of improvements in living conditions, which of the two following possibilities would you personally think the best?

- 1 Increases in pay (for the same hours of work)
- 2 Shorter working time (for the same pay)
- 0 Don't know

170. If working time could be reduced without loss of salary or income for those concerned and there was a choice of ways of doing it, which of the following ways would be best in your opinion? (Mark one answer only)

- 1 Shorter hours per day or shorter working week
- 2 Longer holidays
- 3 Lowering retirement age
- 0 Don't know