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Provisional abstract (oral paper):

Title: ***Only fools rush in? On transition to retirement in ten European countries***

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In ageing European societies the age of retirement has become an important issue in the debate over how to reform the pension systems. In this paper, which deals with the transition to retirement, the central questions posed are what perspective Europeans have on the timing of their retirement. Using the results from International Population Policy Acceptance Study (PPA II survey) we uncover the paradox of early retirement. This consists of contradictory links. It seems that people are aware that their societies are ageing; that they are living longer and that the number of pensioner is increasing in all European 10 countries in focus here. Although there are some national differences, most of the respondents should be aware of the decreasing level of income and serious impact of retirement on their standard of living, as well as of the added value of work lost after the exit from the labour force. Yet despite these facts, middle-aged and older Europeans (45 to 64 years) still seem to have strong desire to retire early. In the paper we try to find an explanation for this early retirement paradox. We were able to follow some of the push factors as an overall satisfaction with standard of living or present work, as well as selected structural and policy determinants influencing this common – as it seems to be - desire to retire early.