

Is Retirement Really about Old Age? Conceptualization of Retirement among Slovak Pre-Retirees



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We investigated how the Slovak pre-retiree participants ($N = 450$, 50 to 62 years; $M = 54.9$) conceptualize retirement. We used the Retirement Lifestyles Questionnaire for measuring retirement concepts, The Passion Scale, Attitudes toward Gains and Losses in Retirement, and Basic Need Satisfaction in the General Scale for measuring variables that could help us shed light on retirement concepts. Exploratory factor analysis of the retirement conceptualizations derived from Hornstein and Wapner's framework set aside the Transition to the old age concept and endorsed the New Start and Imposed Disruption concepts. The Continuation concept was split into two: Continuation in Activities and Life Without Change. Correlation analyses corroborated the connections between the concept of New Start and the perception of gains in retirement and the connections between the concept of Continuation in activities and the basic psychological needs satisfaction and gains in entering retirement. No connections were found with the concept of Life Without Change. The Imposed Disruption concept was connected to retirement losses and obsessive work passion. The new retirement concepts questionnaire seems to be a prospective tool for detecting adjustment problems in retirement transition, above all in the case of the retirement concept of Imposed Disruption.

Key words: retirement concepts, *retirement attitudes*, passion for work, basic psychological need satisfaction, Slovak pre-retirees

Introduction

How people adapt to retirement depends to a large extent on how they conceptualize retirement. Retirement concepts are images or

ideas of a retired lifestyle that directly or indirectly influence the thoughts, expectations, feelings of retirement, and well-being of future or current retirees (Hornstein & Wapner, 1985). This is because the retirement concepts include the range of retirees' identities

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and activities within norms and standards for retirement life. The concepts have a far-reaching impact, particularly on the experiences of those nearing the traditional retirement age.

As a counterbalance to approaches that depicted and investigated retirees as one homogenous group, more studies have sought to emphasize individual differences inclusive of the diversity of their retirement conceptualization. Walker et al. (1981) based their research on the work patterns of recent retirees ($N = 1511$). From the post-retirement work patterns, they inferred the typology of retirement style labeled *Reorganizer, a Rocking chair, Holding on, and Dissatisfied*. Hornstein and Wapner (1985) identified four similar concepts of retirement based on in-depth interviews about the experiences of men and women from various occupations ($N = 27$) in the pre-retirement and post-retirement phase: *New Start, Continuation of Pre-Retirement Lifestyle, Transition to Old Age, and Unwelcome Imposed Disruption*. Schlossberg (2007) based her typology of retirees on her practical experiences from counseling during transition periods and presented five types of retirement paths and lifestyles: *Adventurer, Continuer, Easy Glider, Retreater, and Searcher* (with some modifications in her various works). Comparisons of these three basic typologies of retirement conceptualization are in Online Supplement 1 as Table A1.

Retirement Concepts Assessment

Hanson and Wapner (1994) used four retirement lifestyle concepts identified in a qualitative study by Hornstein and Wapner (1985) to create a questionnaire, thereby allowing the acceptance of these retirement concepts to be quantified. Gee and Baillie (1999) also used rating scales to assess the acceptance of Hornstein and Wapner's lifestyle concepts. The factor analysis concurs with the predict-

ed four factors. Hopkins et al. (2006) adapted Hanson and Wapner's (1994) questionnaire to examine how participants evaluate retirement and how lifestyles and consumption change after entering retirement. Based on the typology of Schlossberg, Maggiori et al. (2014) developed and validated the Transition to Retirement Questionnaire to assess people's perception of their future retirement and thoughts on retirement or the representation of their lived retirement. Factor analyses highlighted a five-factor solution that fitted Schlossberg's typology (Continuers, Adventurers, Easy Gliders, Searchers, and Retreaters).

Van Solinge and Henkens (2018) investigated the retirement perceptions of baby boomers in the Netherlands ($N = 8600$) based on five styles of retirement to which the participants were inclined: Freedom from work, Avoiding thoughts about retirement, New beginning, Continuing to work, and Searching. Apouey (2020) investigated the subjective perception of retirement in France among people aged 40-84, working ($N = 923$) and retired ($N = 705$). He asked his respondents to choose one of the options: well-deserved rest; a time of boredom, feelings of uselessness or emptiness; the joys of freedom from work; greater risk of financial uncertainty; and a sense of freedom, the beginning of a new life. To measure retirement lifestyle concepts, Bačová and Halama (2020) used the Retirement Lifestyles Questionnaire (RLQ) comprising 32 items, of which 16 were adopted from the measure used by Hopkins et al. (2006), and 16 were new items formulated according to the four lifestyle dimensions by Hornstein and Wapner (1985). In recent retirees ($N = 173$, $M_{\text{age}} = 64.07$ years), the authors verified the same four factors as previous authors. Tunney et al. (2022) examined the retirement views of near-retirement older workers ($N = 6024$). They developed a brief measure of

identification with retirement views labeled as Freedom from Work, Retreater, New Beginning, Continuer, and Searcher.

The Association of Retirement Concepts with other Variables

The retirement concepts relate to other variables, and these relations can help to understand the concepts and justify them. In our research which seeks to validate retirement concepts in the population of pre-retirees, we consider a relationship to work, retirement attitudes, and the satisfaction of basic psychological needs as relevant variables connected to retirement concepts.

Relationship to Work and Passion for Work

Since retirement typically represents a process of final disengagement from the labor market and paid employment, the relationship to the job that the future retiree terminates seems to influence his/her conceptualization of retirement. More research has suggested that a strong identification with one's work makes retirement adjustment more difficult (e.g., Bordia et al., 2020). The discontinuation of an occupation can be associated with the deprivation of psychological benefits stemming from work and perceived as a threat to the identity and well-being of future retirees. One of the ways to assess the intensity and quality of the relationship to work is to measure passion for work. Passion for work means a strong inclination towards work that one loves and considers important, that is self-defining, and in which one invests considerable time and energy (Vallerand & Houliort, 2019). The dualistic model of passion distinguishes two types of work passion: harmonious and obsessive passion (Vallerand et al., 2003). Concerning retirement, obsessive work passion would predict a negative

conceptualizations of retirement, while harmonious work passion could predict a positive conceptualizations of retirement (Houliort et al., 2015).

Attitudes toward Retirement

Anson et al. (1989) designed the questionnaire on retirement attitudes based on the assumption that retirement involves losses and gains. The losses involved in retirement could include losing work identity and the social relations established at work. Benefits involved in retirement can consist of the positive outcomes of leaving employment, such as freedom from a dictated schedule and leaving behind troublesome aspects of work.

The gains in entering retirement comprise leisure time and opportunities to cultivate neglected roles and social relations. Gains and losses associated with retirement are at the heart of the conceptualization of retirement. The retirement concepts contain, to varying degrees and strengths, notions of gains and losses resulting from the retirement transition.

Satisfaction of the Basic Psychological Needs

Self-determination theory (Deci & Ryan, 2000) stipulates the existence of three fundamental psychological needs, proposed to be universal for all people and in all life stages: the need for autonomy (which involves feelings of volition, congruence, choice, and internal control), competence (feelings of mastery and effectiveness), and relatedness (feeling connected and involved with others). Houliort et al. (2015) verified that the satisfaction of psychological needs mediates the relationship between a passion for work and retirement adjustment. Henning et al. (2019) found that satisfaction with all three psychological needs was positively related to the well-being

of retirees at the within-person level. At the between-person level (between workers and retirees), only autonomy and relatedness related positively to well-being. They explained that those feeling competent in the years before retirement have more negative expectations about retirement. Based on these findings, assuming a connection between psychological needs satisfaction and retirement conceptualizations seems reasonable.

The Present Study

Our research study is primarily exploratory. We aimed to find how the Slovak pre-retiree participants conceptualized retirement. Due to a lack of previous research on this population, we used Hornstein and Wapner's retirement concepts (1985). We were interested to what extent the basic, qualitatively different retirement concepts (*Transition to Old Age, New Start, Continuation, and Imposed Disruption*) observed almost forty years ago are replicable and could apply to current Slovak pre-retirees.

Furthermore, in this paper, we were interested in the connections between retirement concepts found in Slovak pre-retirees and other psychological variables that would help clarify what fuels them. These associations could help improve our understanding of retirement concepts in contemporary Slovak pre-retirees and create a new theoretical framework for the future. For this purpose, we chose variables such as work commitment, perception of losses and gains from retirement, and psychological needs satisfaction.

In this exploratory study, we formulated particularly the assumptions related to relatively opposite retirement concepts, i.e., *New Start* and *Imposed Disruption*. These assumptions also represent the rationale for those variable choices that we considered relevant

for retirement conceptualization and present them without specifying the hypotheses in detail.

As for work passion, we assumed that the type of work passion for pre-retirees could differ for participants based on their variant of a retirement concept. Obsessive work passion would be positively connected with the negative conceptualizations of retirement (mainly the concept of *Imposed Disruption*). Harmonious work passion might be positively connected with the positive conceptualizations of retirement, i.e., a *New Start* and/or *Continuation* concepts (Houliort et al., 2015).

We further assumed that anticipation of gains from leaving work and entering retirement would be positively associated with the concept of a *New Start* and negatively with the *Continuation* concept. Anticipation of losses from entering retirement would be strongly positively associated with the *Imposed Disruption* concept.

In contrast to the research of Houliort et al. (2015), who positioned the satisfaction of psychological needs as a mediating variable, we assessed the direct connections between retirement concepts and the satisfaction of psychological needs (see also Henning et al., 2019). Based on their clues, we assume positive correlations between competence and autonomy as psychological needs with the *New Start* as retirement concept. We also hypothesize that the concept of *Imposed Disruption*, the content of which is retirement concerns, will be associated with a lower rate of satisfaction with these needs. We do not formulate any assumptions about the relationship between the satisfaction of the need for relatedness and retirement concepts.

Using data from 11 countries, Made-ro-Cabib et al. (2021) attested that men's and women's retirements differ depending on social security systems and gender norms in particular countries, with different combinations

of the effects of factors of individuals such as their health, employment, and education. Since only Slovak-employed men and women who did not differ in education and socio-economic status (see online supplements) participated in our research, we did not assume differences between men and women in the studied variables in our sample. Nevertheless, we controlled for these differences in the analyses when appropriate.

Methods

Sample

A research agency collected the data recruiting participants based on our three criteria: Age between 50 and 62 years (retirement age in our country for different groups of employees), working full-time, and not yet retired. Participants responded through an online platform.

The final sample consisted of 450 Slovak participants with a mean age of 54.86 ($SD = 3.51$; $Mdn = 54$; $IQR = 6$) years. The highest minimum recommended sample size for confirmatory factor analysis was 342 participants with the anticipated effect size of 0.2, desired statistical power level of 0.8, probability level of 0.05, 4 latent variables, and 15 observed variables (see Soper, 2023). The sample included the same number of men and women ($N = 225$). Mean age of men was 55.14 ($SD = 3.40$; $Mdn = 55$; $IQR = 6$), for women it was 54.59 ($SD = 3.60$; $Mdn = 54$; $IQR = 7$). One-hundred twenty-two participants did not have (27.1%) a partner, and 328 participants (72.9%) did. The socioeconomic status was measured by one item ranging from 1 to 10 (participants were asked to compare their socio-economic position to the rest of the society, and rate themselves accordingly). The mean score is 5.52 ($SD = 1.42$) for the whole population, 5.53 for men ($SD = 1.42$),

and 5.51 for women ($SD = 1.42$). Participants were approximately equally distributed based on regions of Slovakia. Details about the highest attained education for the whole population and for women and men separately are presented in Online Supplement 2 in Table B1. The dataset is available on the open science framework portal: https://osf.io/3h8zx/?view_only=769802a6410141f687dccd-d1e499e7ef

Procedure

As data were collected via a web-based survey, informed consent was provided through the website. At the beginning of the survey, information was provided on the study aims, inclusion criteria, designated use of the collected data, data protection, and contact information for queries. The future participants were assured that the questions did not contain any personally identifiable information and that the data collected would be used for the stated research purposes only. The two attention-check items were inserted between the questionnaires to prevent careless responses. All participants included in the final sample completed the items. The participants answered socio-demographic questions about their age, gender, education, socioeconomic status, and marital status. The research project was approved by the ethics committee of the research institution.

Measures

Retirement concepts. To measure retirement concepts, we used the shortened version of the Retirement Lifestyles Questionnaire (Bačová & Halama, 2020), inspired by Hornstein and Wapner (1985) and Hopkins et al. (2006). The shortened version consists of 20 items measuring four retirement concepts: Transition to Old Age (i.e., "With the thought

of retirement, I am beginning to realize mortality.”), New Start (i.e., “By retiring, I will free myself from the work constraints and start a new life.”), Continuation (i.e., “Retirement won’t change much in my life.”), and Imposed Disruption (i.e., “It will be difficult for me to find meaningful things to do in retirement.”). The participants answered items on a 7-point Likert scale (1 – agree, 7 – disagree).

Passion for work. We used The Passion Scale (Marsh et al., 2013; Vallerand & Houlfort, 2003; Vallerand et al., 2003) to assess harmonious passion and obsessive passion for work. The scale included six items assessing harmonious passion (i.e., “My work is in harmony with other activities in my life.”) and six items assessing obsessive passion (i.e., “I have difficulties controlling my urge to work.”). Participants rated each item on a seven-point scale ranging from 1 (do not agree at all) to 7 (completely agree). In our sample, the internal consistency (Cronbach’s α) for harmonious passion was 0.89, and for obsessive passion 0.83 and factor loadings of items ranged from 0.35 to 0.85 ($M = 0.72$).

Retirement attitudes. For detecting retirement attitudes, we used Attitudes toward Gains and Losses in Retirement (Anson et al., 1989). This scale contains 20 items divided into three subscales: Gains in Leaving Work (i.e., “It is good to retire because one is freed from everything bad about one’s job.”), Gains in Entering Retirement (i.e., “Retirement gives people a chance to reestablish relations with old friends and meet new people.”), and Losses in Retirement (i.e., “Retirement is part of a broader pattern of withdrawing from lots of other activities.”). The participants assessed all items on a 7-point Likert scale from 1 (agree) to 7 (disagree). Though the original scale is of an older date, Rafalski et al. (2017) consider it relatively frequently used with a simple structure for translation. In our sample, the internal consistency (Cronbach’s α)

for Gains in entering retirement was 0.70, for Losses in retirement 0.88, and for Gains in leaving work 0.74, and factor loadings of items ranged from 0.28 to 0.85 ($M = 0.61$).

Basic psychological need satisfaction. The degree to which the participants’ psychological needs were satisfied was measured using 21 items from the Basic Need Satisfaction in General Scale (Deci & Ryan, 2000). Seven items assessed satisfaction of the participants’ need for autonomy (e.g., “I feel like I am free to decide for myself how to live my life”), six items assessed satisfaction of their need for competence (e.g., “Often I do not feel very competent,” reverse item) and eight items assessed satisfaction of their need for relatedness (e.g., “I like the people I interact with”). Participants rated each item on a seven-point scale ranging from 1 (not at all true) to 7 (very true). In our sample, the internal consistency (Cronbach’s α) for autonomy was 0.76, for competence was 0.75, and for relatedness was 0.83, and factor loadings of items ranged from 0.38 to 0.76 ($M = 0.59$).

For the last three questionnaires, three researchers independently translated the items from English, compared them, and, when necessary, consulted with other colleagues until they reached a consensus.

Data Analysis

To verify the four retirement concepts by Hornstein and Wapner (1985) in contemporary Slovak pre-retirees we conducted a confirmatory factor analysis (CFA). We used the Diagonally weighted least squares estimator (DWLS). The same estimator (DWLS) was used with exploratory factor analysis (EFA). We decided to use factor analyses as a variable-oriented approach rather than latent profile analysis (LPA) or another person-oriented approach due to the previous conceptualization of the used measure (but we used the short-

ened version as mentioned above; see Bačová & Halama, 2020). After verifying retirement concepts, we used Pearson's correlation tests to explore associations between newly discovered retirement concepts and work passion, attitudes toward retirement, and psychological needs satisfaction. For these purposes, we used mean observed scores for all variables.

To verify possible differences between men and women, Student *t*-tests were used. For comparing correlations between two groups, Fischer's *r*-to-*z* transformation tests were used.

Results and Discussion

Retirement Concepts among Slovak Pre-retirees

In the first step, we modeled the factor structure of the retirement lifestyle concepts in CFA as presented in Bačová and Halama (2020). For the low values of model fit indices and low level of factor loadings of some items, we excluded the *Transition to Old Age* concept, and the following model included only 15 items.

Even though the problem with factor loadings disappeared, the values of model fit indices were still low. For that reason, we performed exploratory factor analysis (EFA). The EFA divided the Continuation concept into two factors. Based on the content of the items, we

named them *Continuation in Activities* (items 3, 15, and 19) and *Life Without Change* (items 7 and 11). In the last step, we tried to model a new four-factor solution in CFA – the model fit indices of this structure met a satisfactory level (CFI and TLI are over the threshold 0.9, and RMSEA and SRMR were acceptable – under 0.08). Table 1 presents the detailed results of all three CFA, and Table 2 the factor loadings of EFA. The resultant Retirement concepts questionnaire is attached in Online Supplement 3.

Table 3 presents the descriptives of revised retirement concepts. We also tested the possible differences between men and women in these retirement concepts. The only significant difference was in the concept of New Start – men scored higher in this concept, but because the Likert scale was directed oppositely, women had a higher level of this variable. However, the effect size of this difference is small (Cohen's *d* = 0.26). Therefore, we further describe the retirement concepts together for the entire sample.

Based on the content of the items, the concept of a *New Start* reflects new possibilities, new plans, and new activities in retirement different from the previous ones. Retirement is a new life phase with the freedom to live according to your own. This coincides with the classic retirement concept of Hornstein and Wapner (1985), and the currently established life stage – the third age. The concept signifi-

Table 1 Results of CFA for three models

	Original 4 factor	Alternative 3 factor	Alternative 4 factor
CFI	.808	.896	.935
TLI	.777	.875	.919
RMSEA	.098 [.092-.105]	.084 [.075-.093]	.068 [.058-.077]
SRMR	.109	.091	.077
Factor loadings	.20-.87	.32-.88	.33-.99

Note. Factor loadings are presented from minimum to maximum in absolute values. *N* = 450.

Table 2 Factor loadings of items in EFA (without excluded items of the first factor)

Item	New Start	Continuation in Activities	Life Without Change	Imposed Disruption
2	0.59			
6	0.78			
10	0.75			
14	0.70			
18	0.63			
3		0.65		
15		0.51		
19		0.72		
7			0.65	
11			0.88	
4				0.68
8				0.74
12				0.78
16				0.80
20				0.35

Note. DWLS Estimator was used. Only factor loadings higher than 0.3 are presented. $N = 450$.

Table 3 Descriptive analysis of retirement concepts

	Mean (SD)	Median (IQR)	Minimum - Maximum	Internal consistency
New Start	2.91 (1.21)	2.80 (1.60)	1.00-7.00	0.82
Continuation in Activities	2.37 (1.11)	2.33 (1.67)	1.00-5.67	0.70
Life Without Change	3.78 (1.56)	4.00 (2.50)	1.00-7.00	0.72/0.57
Imposed Disruption	4.88 (1.33)	5.00 (1.80)	1.00-7.00	0.79

Note. The response scale was keyed oppositely – the low level of score means a high level of variable and vice versa. The values in the column of internal consistency are Cronbach's α – in the case of the Life Without Change, the second value is Pearson's r ; $N = 450$.

cantly positively correlates with the concept of *Continuation in Activities* ($r = 0.22$) and negatively with the *Imposed Disruption* ($r = -0.33$) concept.

The concept of *Continuation in Activities* means the notion of retirement in which previous activities continue and are of interest in retired life. The *Life Without Change* concept formulates the continuity of life as a whole, not just in performed activities. This is how re-

tirement could be perceived by a person who considers, for example, housework, gardening, or family the central focus of his/her life.

The differences between the concepts of *Continuation in Activities* and *Life Without Change* illustrate correlations found between the observed retirement concepts. *Continuation in Activities* significantly positively correlates with the concept of a *New Start* ($r = 0.23$) and negatively with *Imposed Disruption*

($r = -0.24$). This is not the case for the concept of *Life Without Change* which is not significantly associated with a *New Start* nor *Imposed Disruption*. It expresses the continuity of a lifestyle without changes and the understanding of retirement as a phenomenon that does not affect lifestyle.

The concept of *Imposed Disruption* does not differ from the classic concept of Hornstein and Wapner (1985). It indicates a strong negative attitude towards retirement, perceived as a loss of highly valued work involvement and doubts about one's own ability to find meaning in retirement. The concept negatively correlates with the concept of a *New Start* ($r = -0.33$) and the concept of *Continuation in Activities* ($r = -0.24$) and confirms the negative expectations associated with retirement transition.

The most remarkable result from the verification of retirement concepts in the Slovak pre-retirees is the omission of the retirement concept of *Transition to Old Age*. We believe that this result corresponds with a trend of the 'third age' idea when retirement ceased to be understood as a "well-deserved rest" but began to be understood as a distinctive life stage, characterized by greater freedom and opportunities to participate in new social and leisure activities. This is happening within the global framework of restructuring the cycle of life phases, which has weakened the connection between the start of retirement (the 'third age') and old age (the 'fourth age') (see for example Leichsenring, 2018-2019).

The newly found retirement concept of *Continuation in Activities* is associated with the concept of a *New Start* and excludes retirement as an *Imposed Disruption*. It seems to indicate an idea of retirement as the maintenance of positively valued activities of any kind. In contrast, the second newly revealed concept of *Life Without Change* is not associated with a *New Start* nor with *Imposed*

Disruption. This concept sounds neutral – retirement is not a turning point and does not change or otherwise affect the life that principally continues as before. One can speculate whether this understanding is a defense against the expectation of an unpleasant change or whether life before retirement is similar to the life the participants want to have in retirement. Further investigation may yield more nuanced explanations.

Our results attest to the existence of the two relatively extreme retirement concepts – *New Start* and *Imposed Disruption* in Slovak participants. These concepts appear to convey a positive versus a negative picture of retirement, as suggested by several authors (see e.g., Apouey, 2022; Hopkins et al., 2006). Those who subscribe to one or the other of these opposite concepts would highly probably have contrasting attitudes to their pre- and post-retirement life. We tried to find some psychological variables that could contribute to the inclination towards a particular retirement concept by analyzing the connection of retirement concepts with other variables.

The Association of the Retirement Concepts with other Variables

After determining the revised retirement concepts among Slovak pre-retiree participants, we explored the possible associations of these retirement concepts with other relevant variables. Table 4 presents the descriptives of these variables and the differences between men and women in average scores. Table 5 displays the detailed correlations between the retirement concepts and relevant variables for the whole sample.

Comparing the scores of men and women in the variables, we found that Slovak women perceive gains in entering retirement and leaving paid work significantly higher than Slovak men. Women also reported higher sat-

Table 4 Descriptive analysis of all psychologically relevant variables included in the study and the differences between men and women

	Mean (SD)	Median (IQR)	Minimum - Maximum	Difference between men and women (Cohen's <i>d</i>)
Autonomy	4.67 (1.03)	4.57 (1.43)	1.43-7.00	-0.11
Relatedness	5.06 (1.02)	5.13 (1.38)	1.38-7.00	-0.20
Competence	4.81 (1.02)	4.83 (1.46)	1.00-7.00	-0.05
Gains in entering retirement	5.49 (0.99)	5.60 (1.35)	2.80-7.00	-0.33
Losses in retirement	3.12 (1.20)	3.00 (1.73)	1.00-6.91	0.16
Gains in leaving work	5.32 (1.24)	5.50 (1.75)	1.25-7.00	-0.27
Harmony passion	4.71 (1.36)	4.92 (1.83)	1.00-7.00	-0.17
Obsessive passion	3.11 (1.33)	3.00 (2.00)	1.00-7.00	-0.04

Note. Presented results of differences between men and women are Cohen's *d*; Results significant at level $p < 0.05$ are italicized and $p < .01$ are bolded; negative values of Cohen's *d* mean that women scored higher and vice versa. $N = 450$.

isfaction with relatedness needs. There were no differences between men and women in need of autonomy, competence, and passion for work. Therefore, we analyze data for the whole sample and women and men separately to compare the correlations. Table 5 introduces correlations of retirement concepts and relevant variables in all participants. In the interpretation, we focus only on the correlations showing at least a medium effect size ($r > 0.3$).

In the correlations between retirement concepts and other relevant variables calculated separately for men and women, we found only three significant differences between men and women in the correlation coefficients among the 32 pairs of correlations. A weak negative correlation between the concept of *Life Without Change* and Gains in leaving work was found for men but not for women. We also found non-significant correlations for men with meaningless effect size and negative significant correlations for women with almost medium effect size between the concept of *Imposed Disruption* and Relatedness and Competence. The detailed results are in Online Supplement 4 as Table D1.

As Table 5 shows, some of our assumptions about the connections between retirement concepts and other relevant variables, which we formulated in general, were corroborated. However, in our interpretation, we have to consider that the results reflect the split of the Continuation concept into two.

Our results supported the assumption of a positive connection between Obsessive work passion and the concept of *Imposed Disruption*. We found that the higher the participants' obsessive work passion, the higher the conceptualization of retirement as *Imposed Disruption*. However, the harmonious work passion was not connected to another retirement concept (although a weak positive correlation appeared between the harmonious work passion and the *Continuation in Activities* concept). The assumptions that the perception of gains from entering retirement will be positively associated with the concepts of a *New Start* and negatively with the concept of *Imposed Disruption* were also supported. Perception of retirement losses is strongly associated with the *Imposed Disruption* concept. The newly revealed concept of *Continuation*

Table 5 *Correlations between the retirement concepts and other relevant variables in the whole sample*

	Auton- omy	Rela- ted- ness	Compe- tence	Gains in entering retire- ment	Losses in retire- ment	Gains in leaving work	Harmo- ny pas- sion	Obses- sive pas- sion
New Start	.06	.14	<i>.11</i>	.48	-.27	.37	.00	-.03
Continuation in Activities	.30	.36	.34	.33	-.34	.17	.22	-.05
Life Without Change	.24	<i>.10</i>	.20	.00	-.14	<i>.11</i>	<i>.12</i>	.08
Imposed Disruption	-.18	-.20	-.21	-.32	.61	-.26	.03	.30

Note. The presented results are Pearson's r correlation coefficients; results significant at level $p < .05$ are italicized, and $p < .01$ are bolded. The scores for retirement concepts are recorded – the higher score means a higher level of the variable. $N = 450$.

in Activities is associated with the perception of gains from entering retirement while it negatively correlates with retirement losses. Quite surprisingly, the satisfaction of all three psychological needs is positively associated only with the concept of *Continuation in Activities*. The connection between the *Imposed Disruption* concept and dissatisfaction with basic psychological needs was not supported (the correlations are significant, but only with a small effect size).

To interpret the findings from the perspective of retirement concepts, the results of the correlation analysis show that the concept of *New Start* is strongly associated with gains in entering retirement and leaving work, that is, with attitudes towards retirement in terms of profits and losses. For the concept of *Continuation in Activities*, up to five connections with relevant variables are significant. The concept of *Continuation in Activities* comes together with higher autonomy, relatedness, competence, and gains in entering retirement and excludes losses in retirement. We found no associations between the concept of *Life Without Change* and other variables. Even those that are significant have only a small effect size. Finally, the concept of *Imposed*

Disruption connects with the perception of losses in retirement (strong correlation) and obsessive passion. This concept also negatively correlates with the gains in entering retirement.

Summary and Conclusion

As noted by Tunney et al. (2022), despite a few attempts to develop and validate empirical measures of retirement style concepts, little is known about the prevalence and distribution of various retirement views within the general population, or about factors associated with these views. The above authors state that there is still a shortage of quantitative literature surrounding retirement conceptualizations. Therefore, we consider our findings to be a contribution to filling this gap, specified for the Slovak conditions and the pre-retirement period.

As for the answer to the question of how Slovak pre-retirees conceptualize retirement, we found that compared to the pre-retirees and retirees forty years ago, the Slovak pre-retiree participants perceive retirement as *New Start*, *Imposed Disruption*, *Continuation in Activities*, and *Life Without Change*. The concept

of *Transition to Old Age* was set aside, and the *Continuation* concept split into two – *Continuation in Activities* and *Life Without Change*. In our opinion, the abandonment of the concept of *Transition to Old Age* points to changes in the view of retirement, which ceases to be perceived as a rest in old age (Sargent et al., 2013; Van Solinge & Henkens, 2018). The new concepts identified at the individual level corroborate the changes in retirement visible at the macro level: the global landscape of retirement is changing from understanding retirement as a rest to prolonging active life in different ways (Mergenthaler et al., 2017; Sargent et al., 2013).

The observed associations of retirement concepts with other relevant variables have revealed the content of individual concepts and thus provide a basis for inferring the consequences that they may have on the behavior and experiences of pre-retirees.

We observed the connection of the *New Start* concept with the perception of gains in entering retirement and leaving work. The opposite *Imposed Disruption* concept was connected to the perception of losses in retirement and obsessive work passion, while the concept of *Life Without Change* did not connect to any of the variables. The concept of *Continuation in Activities* was connected to basic psychological needs satisfaction, and gains in entering retirement. Although we do not seek to evaluate the concepts, the *Continuation in Activities* concept sounds like a positive and active concept that fulfills the assumptions of well-being in retirement, since retirement is not perceived as a loss. In contrast to inactive, traditional views of retirement as the time to enjoy no longer having to go to work, this is a significant shift in the perception of this phase of life. There are also practical benefits in the findings of our exploratory research study. The new retirement concepts questionnaire seems to be a base for

a prospective tool for detecting adjustment problems in retirement transition, above all in the case of the retirement concept of *Imposed Disruption*.

As for limitations and perspectives for future research, we consider it beneficial that the results of this exploratory study be verified and refined in further research. These investigations should avoid the limitations of our research study, which include convenience sampling and cross-sectional research design. We obtained data from an online and convenient sample of Slovak pre-retirees recruited by the research agency. Compared to the population of the Slovak Republic, our participants included far fewer people with lower education and far more people with university education (see Table B1 in Online Supplement 2), so the generalization of the results to the general population of pre-retirees should be cautious. The next limitation that could be solved in future studies is that exploratory and confirmatory factor analyses were made on the same dataset, which could overfit the results of the models. One of the common practices is to divide the sample and use EFA in one half and CFA in the second half. However, our sample size ($N = 450$) is not large enough to divide it into two separate halves. Therefore, the replication of this study would be beneficial. Future research studies should assess retirement concepts in pre-retirees with more differentiated social backgrounds.

As our study is cross-sectional, it is impossible to demonstrate causal conclusions about relationships between the observed variables. Determining the nature of the connections between retirement concepts and other relevant variables in different settings is also a task for further research. Along with empirical research, there is a need for adequate theoretical models and explanations of how retirement conceptualizations are connected with other external and internal factors, how they

develop, what are the antecedents, implications, and consequences of the retirement concepts for successful retirement transition, and well-being in retirement.

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