

**REGIONS AND “*THE REGIONAL*”  
IN A SOCIOLOGICAL  
PERSPECTIVE**



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# **REGIONAL VARIATIONS IN THE TRANSITION FROM WORK TO RETIREMENT. COMPARATIVE ANALYSES OF SHARE WAVE 7 DATA FROM BULGARIA, ROMANIA AND GREECE.**

**Ekaterina Markova, Gabriela Yordanova**

**Abstract:** What is the explanation for the early retirement plans of three neighbouring countries – Bulgaria, Romania and Greece? How do people evaluate their health at the end of their careers? Do they make plans for early retirement? What is their quality of life? The article presents original comparative analysis on people of working age in Bulgaria, Greece and Romania, who participated in Wave 7 of the Survey of Health, Ageing and Retirement in Europe (SHARE). Based on the collected information, certain public policy issues are addressed. They include a number of questions. How to achieve a longer and better quality of life? What influences people's adaptation in the transition from employment to retirement? Will lifelong learning and better health policies for people aged 50+ be effective in terms of their staying for a longer time and more efficiently in the labour market? The comparative perspective sheds light on interesting country specificities that need to be taken into account in connection with national, regional and European policies.

**Key words:** Comparative analyses, (early) retirement, health, quality of life, ageing

## **Introduction**

The transition from work to retirement is widely explored in a comparative EU perspective (Scharn et al. 2018), but determinants for retirement timing vary across countries (De Tavernier, Roots 2015, 7-20, Lytle et al. 2015, 185-198). Raising the retirement age is the political response to population ageing and the coming pressure on the social systems of many European societies, especially with regard to achieving longer and healthier working lives.

Motivation for early retirement, work after retirement, and retirement choices in general depend on multidimensional factors, both individual and institutional. Demographic characteristics such as health, education, age, and gender, and also social, economic and institutional (macro) circumstances, could be push or pull factors for (early) retirement decisions. The theoretical background and empirical evidence tends to indicate multiple individual and institutional factors

in comparative and cross-national perspectives on the domains for retirement timing (Badun, Smolic 2018, 671-690, Scharn et al. 2018).

This original analytical research aims to explore in a comparative perspective the Southeast European regional variations in early retirement plans. The analysis is based on comparative SHARE wave 7 data for Bulgaria, Greece and Romania. Regardless of the specific national policies for early retirement, people of working age who were working at the time of the survey were analysed.

The countries of interest – neighbouring Greece, Bulgaria and Romania, represent a Southeast European socio-economic and demographic pattern, and share common historical and societal circumstances. Romania and Bulgaria, as former Socialist countries, go together in line with the European Union membership, and have similar economic and demographic developments. Greece is recovering from economic crisis and is undergoing migration pressure. All three countries face population decline and economic challenges, and all are trying to implement socio-economic policies for a longer working life.

However, Bulgaria is the extreme case in population decline, with its rapidly ageing population, high poverty rates, and low life expectancy. Greece is among the EU countries with the lowest fertility rates (European Parliament 2019). Romania has been experiencing a negative population growth in the last decades (Barbulescu 2012, 77-86).

## **Theoretical and Empirical Considerations**

Based on complex factors, retirement from work is one of the major life course transitions. Multidisciplinary analyses explore how retirement decisions might influence older workers' relationships, their daily activities, life satisfaction, and well-being. Retirement theories, widespread in the scientific community, are described and discussed in the following direction: individual motives, personal attitudes and life-course changes in personal and family life are analysed as directly or indirectly related to retirement. Retirement is defined as a stage in career development (Wang, Shultz 2010), as a stage of working life. Retirement is accompanied by full or part-time employment. In general, most theories on transition from work to retirement do not consider retirement as a career stage, nor adequately address vocational concerns in a multicultural perspective (Lytle et al. 2015). Transition from work to retirement is discussed in so-called vocational theories, which use the individual life-stage and/or multicultural approach (Career Development Theory, Multicultural Career Theories, Theory of Work Adjustment, etc.) Vocational theories deal with retirement indirectly, viewing it as a stage of working life and attempting to describe its individual, social and other contextual variations. The theory of work adjustment formulated by Dawis, England, and Lofquist (1964) explores career decisions as an outcome of the relationship between employee

and employer; the level of work satisfaction is a crucial dimension for it. Sociology and gerontology have focused more attention on theories of ageing, defining retirement as the cessation of work and discussing social, personal and psychological factors (Disengagement Theory, Continuity Theory, and Role Theories of retirement). Combining various kinds of theoretical research, the “resource-based dynamic model for retirement adjustment” (Wang et al. 2011, 204-213) sees the retirement timing as depending (in different ways and to different degrees) on the individual’s personal (physical, cognitive, financial, social, emotional, etc.) resources as well as on the institutional (legislative, economic, establishment) background. The family and household resources (marital status, children and grandchildren, social networks, etc.) may also be push or pull factor for retirement. Some theoretical considerations explain the transition to retirement in terms of cultural and traditional factors (Lytle et al. 2015, 185-198); this approach supports the empirical evidences for cross-national variations in retirement timing. The resource-based dynamic model provides a more comprehensive explanation for retirement timing (Wang et al. 2011, 204-213); it is partly supplied by SHARE with cross-national and comparative data from Bulgaria, Romania and Greece.

The measurement of quality of life is essential when focused on older individuals, as these are most likely to experience negative effects on their autonomy, everyday life and well-being. The SHARE database includes modified Quality of Life Measurement (Von dem Knesebeck et al. 2005) using the CASP 12-item index. This aggregated index is composed of four subscales (each with 3 variables), which form the acronym CASP (Control, Autonomy, Self-realisation and Pleasure), assessed on the four-point Likert scale. The aggregated index score ranges from 12 to 48, where the higher the CASP index, the better the quality of life.

The closure of industrial sites in Bulgaria and Romania during the change from a planned to a market economy after 1989 forced employees to find any available jobs – including jobs not corresponding to their education, experience and qualifications. Many workers became unemployed and, as a result, could not attain the age and length of work experience required for retirement. Those who are 50-64 years of age are perceived as vulnerable to unemployment (Holtgrewe et al. 2015).

The transition from work to retirement affects age cohorts in the age category of 50 and 69 years, which amounts to 80% of the population. The remaining 20% either are not in employment or do not consider themselves “retired” (Eurostat 2012). To gain income is the main reason why people keep working after retirement in Romania, Bulgaria and Greece.

Early retirement schemes, introduced in many countries as a response to unemployment, tend to be closed or quite limited. Romania, Greece and Bulgaria are also constantly raising the retirement age and trying to reduce,

or severely limit, the options for early retirement. While Greece and Romania plan to keep some early retirement opportunities in a long-term perspective (Table 1), Bulgaria will discontinue such schemes as of 2020. Comparability of public policies and population attitudes will be achieved through detailed research on personal plans and motives for longer stay on the labour market. If not, sharp public resistance to national retirement policies, like those in France in 2019-2020, may be expected.

**Table 1.** Statutory and early retirement ages (in bracket)

	MEN					WOMEN				
	2008	2013	2020	2040	2060	2008	2013	2020	2040	2060
Bulgaria	63	63.7 (63.7)	65 (65)	65 (65)	65 (65)	59.5	60.7 (60.7)	62.7 (62.7)	63 (63)	63 (63)
Greece	65	67 (62)	67 (62)	69.9 (64.9)	71.9 (66.9)	60	67 (62)	67 (62)	69.9 (64.9)	71.9 (66.9)
Romania	63	64.7 (59.7)	65 (60)	65 (60)	65 (60)	58	59.7 (54.7)	61.4 (56.4)	63 (58)	63 (58)

Source: Ageing Report (2009, 2015), updated for Belgium (November 2015)

## Data and Methods

This article is based on a quantitative analysis of the data collected in Bulgaria, Greece and Romania in 2017 within Wave 7 of the Survey of Health, Ageing and Retirement in Europe (SHARE)<sup>1</sup>. The data is analysed using SPSS software (version 26.0 (IBM, 2019)).

SHARE is a multidisciplinary and cross-national panel database of micro data on health, socio-economic status and social and family networks, covering about 140,000 individuals aged 50 or older (around 380,000 interviews). SHARE covers 27 European countries and Israel (Börsch-Supan et al. 2013). SHARE is a longitudinal panel survey that collects repeated observations (on the same interviewees) every 2 years, through ex-ante harmonization and using a standardized tool and methodology in all participating countries.

For the needs of analysis, the cross-national SHARE data for Bulgaria, Greece and Romania are further limited to persons in working age and aged 50+: for Bulgaria, men aged 50-64 and women aged 50-61; for Greece, respondents aged 50-67; for Romania, men aged 50-65 and women aged 50-61 (Table 2).

<sup>1</sup> <http://www.share-project.org/home0.html>

- **Analysed Data Profile**

The subsamples of the three cross-national samples are filtered in the respective official working age intervals. The longest working age is present in Greece, where it is equal for men and women. Romania allows retirement for men 1 year later than in Bulgaria, while the retirement age for women is the same in the latter two countries (Table 2).

**Table 2.** Working age by gender and by country (Wave 7)

	Males up to 64	Females up to 61 years	Total	%
			(N)	(n)
Bulgaria (BG)	383	438	821	59.1%

	Males up to 67	Females up to 67 years	Total	%
			(N)	(n)
Greece (GR)	567	964	1531	50.2%

	Males up to 65	Females up to 61 years	Total	%
			(N)	(n)
Romania (RO)	522	558	1080	49.9%

*Source:* SHARE Wave 7, release 0 ( $p < 0.000$ ), 95% confidence interval

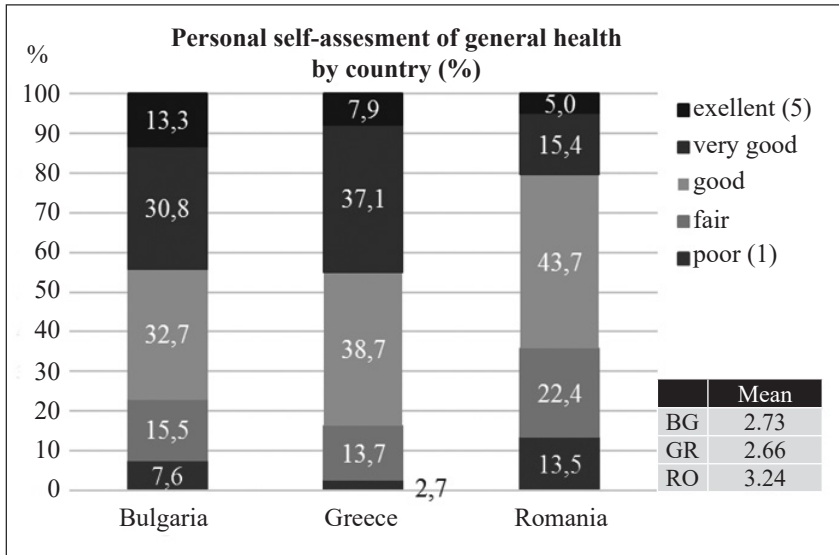
## **Physical Resources – General Health**

Health is an important determinant for individual retirement plans. Late-career Romanians give the highest average self-assessment of their health, followed by Bulgarians and Greeks (Fig. 1). What underlies higher personal health self-assessment? For example, in contrast with Greeks, Bulgarians, and especially Romanians, tend to overrate their physical health status (Fig. 2).

Health measurement needs to be taken into account together with other determinants, at both individual and macro-level, related to the respective cultural and national traditions, and with objective measures included in SHARE.

Subjectively, respondents perceive health as good or excellent while suffering from multimorbidity, while taking medications every day, not having gone to a doctor or dentist for the last 12 months, etc. (Fig. 2)





Source: SHARE Wave 7, release 0 (p<0.000), 95% confidence interval

**Fig. 1.** Personal self-assessment of general health by country

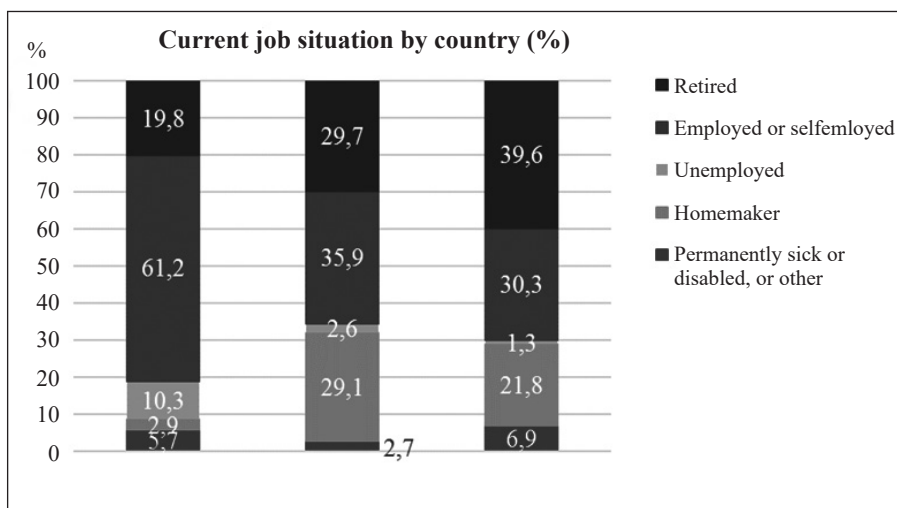
Bulgaria	Greece	Romania	
60.6%	52.5%	83.4%	• Do not seen a dentist in the last 12 months
36.4%	25.2%	37.7%	• Long-term illness
35.1%	35.5%	34.3%	• High blood pressure or hypertension
30.3%	26.0%	39.1%	• Zero times talked to medical doctor/nurse about your health last 12 months
22.5%	34.4%	30.7%	• 2+ chronic diseases
18.3%	9.2%	29.6%	• At least taking 5 different drugs a typical day
7.3%	26.7%	13.8%	• High blood cholesterol
7.0%	8.0%	10.1%	• Diabetes or high blood sugar

Source: SHARE Wave 7, release 0 (p<0.000), 95% confidence interval

**Fig. 2.** Physical health – Bulgaria, Greece and Romania

## Labour Status

What is the employment status of people in working age in Bulgaria, Greece and Romania? It is notable that not all people of working age, covered by the SHARE survey, are active on the labour market. The significant differences in employment status between Bulgaria, Romania and Greece have socio-economic, political and historical contexts. Two-thirds of late-career Bulgarians



Source: SHARE Wave 7, release 0 (p<0.000), 95% confidence interval

**Fig. 3.** Current job situation by country

are employed, while in Greece and Romania most of those aged 50+ are already retired or employed in the household (Fig. 3). Active employment affects positively the socio-economic situation of an individual's family and household, as well as their quality of life in general.

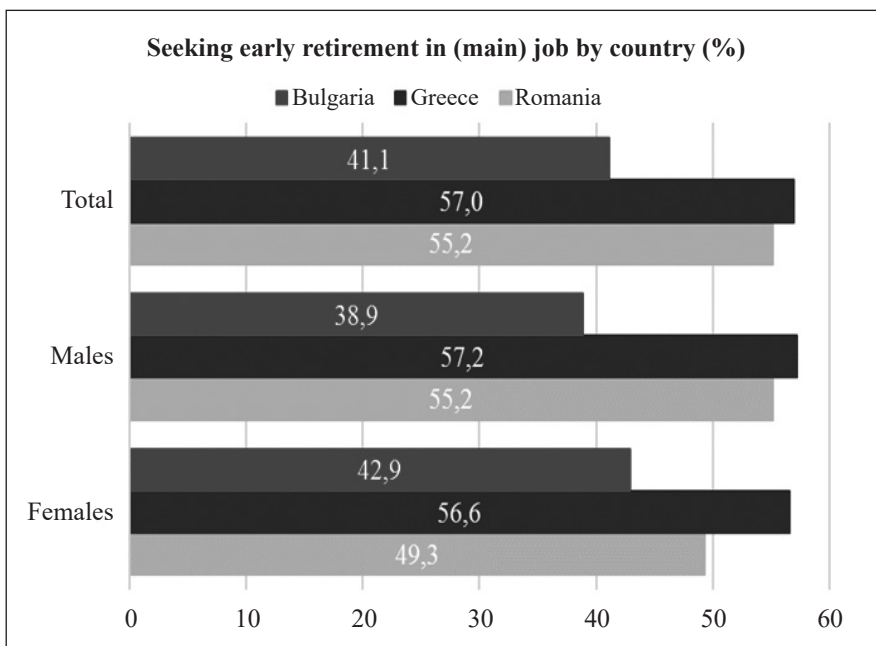
### Quality of Life

On the CASP index, which measures the quality of life by country, people of working age in Bulgaria have a higher average score than the other two countries. One possible reason for the higher quality of life index in Bulgaria could be that the share of the employed among Bulgarians in working age is highest in this country. Active employment affects the quality of life at the individual and family level. Low CASP scores, or low quality of life levels, prevail in Romania (58.7%) and Greece (57.8%) compared with Bulgaria (53.2%). Bulgaria has a very high quality of life score, 17.6%, while the scores in Greece are 9.4%; and in Romania, 13.7%.

### Early Retirement Plans

The motivation for early retirement "as soon as possible" depends on poor quality of work, poor health or other aggravating circumstances (low education, care for a sick member of the household, grandparenthood, illness of the spouse/partner). Surprisingly, a large share (41%) of working-age Bulgarians aged

50+ would retire as soon as possible, given the opportunity (Fig. 4). These are mostly women, people with chronic illnesses and with restrictions on their daily activities or their paid work due to poor health. In Greece, more than half (57%) of the actively employed late-career employees will retire early – most probably because they have the most generous pensions of all EU countries (2017) and there is no gender difference in retirement age. In Romania, more than a half (55.2%) of late-career employees will retire early, men being more numerous than women in this category. The profile of those desiring early retirement in Romania is close to that of Bulgaria. However, only in Bulgaria are clear gender differences observed in attitudes to earlier retirement; this is mainly because of the gender pension gap, shorter working time for women, and the social role of caregiving to family members.



Bulgaria	Greece	Romania	
42,9%	56,6%	49,3%	• Women
23,9%	23,8%	33,3%	• Long-term illness
19,6%	12,8%	33,6%	• Limited in activities because of health
7,3%	10,0%	12,6%	• Health problems that limits paid work

**Fig. 4.** Early retirement plans by country

Employment seems to be an important determinant of the quality of life. Early retirement could be motivated by the low quality of work, low wages, low education, or the need to care for dependents or grandchildren. Measured by the CASP index, among those seeking early retirement, Bulgaria has the highest average level of quality of life (35.62), followed by Romania (34.41) and Greece (33.95).

## **Conclusion and Discussion**

Personal characteristics (health, gender) and life-course circumstances (family networks, quality of life, and employment) are of key importance for retirement timing. Country specific variations are crucial for policy makers – both in a cross-national and a comparative perspective.

Late career employees aged 50 and more are the hidden resource of the labour market; societies expect them to work better and longer, which matches the planned EU and national employment policies. A long working life depends on the individual's quality of life, physical and mental health, quality of work, social networks, employment environment, and education.

Early retirement plans should be analysed in the context of employment, health and economic policy-making. Seen comparatively, the attitudes toward early retirement are important in a comprehensive and multidimensional perspective – with respect to national and EU legislation in line with the personal motives of people who want to get out of the labour market earlier.

What do Greece, Romania and Bulgaria have in common? Early retirement is perceived in both countries as a guaranteed income source, especially when a late career employee is in bad health and has low wages. This empirical evidence confirms previous conclusions that health is one of the main determinants for retirement timing (Markova, Yordanova 2019 180). However, not only individual health matters, but also the family health situation and the presence of elderly dependents or children requiring care. One of the determinants for early retirement of women in Bulgaria, Romania and Greece could be expected to be grandparenthood and, in general, care provision for other family or household members. Likewise influencing retirement timing are institutional limitations such as the lack of public services (kindergartens), the lack of alternative care for young children (the model relies on grandparents not as a cultural asset, but as an economic necessity), the lack of effective state policies to support young families and the organizations' lack of flexibility with regard to employment for workers (Yordanova 2020, 90).

A very important family determinant of early retirement may be home-maintained elderly care (Markova, Yordanova 2019, 183, 184). Bulgaria, Romania and Greece share the family pattern of people living with older parents. The lack of institutional resources for long-term care may force

women to choose early retirement schemes in order to become caregivers to their family dependents. For example, long-term elderly care seems to be a full-time commitment for Bulgarian families not using external services (Markova, Yordanova 2019, 185). How will female late career employees adapt to the constant raising of the working age and equalization of gender differences? Who will provide caregiving in the family if women work longer? The analysis for Romania, Greece and Bulgaria clearly indicates that it is better for people to be employed. Active employment increases the quality of life at the individual and family level. Early retirement schemes need to be limited, but this should be done in line with public policies for improving education and qualification, the quality of work, the health and social activity of late career employees.

With regard to policy-making, it is important to point out that significant country variations (De Tavernier et al. 2015) are a challenge to EU and Regional Development Policies. The employment structure of the population aged 50+ differs across Greece, Romania and Bulgaria, mainly because of the respective retirement and employment policies in the three countries. Complex political measures need to be taken to achieve better and longer working lives, with targeted interventions made for better education, health, quality of work and employment. The situation of the family and household (with regard to unemployment, poverty, provision of care for dependents) lags behind the resources of individuals and their retirement motives, though it may in fact play an important role for the decision to leave the labour market, especially among women.

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