


SATISFACTION IN RETIREMENT: A COMPARISON BETWEEN BRAZIL AND PORTUGAL

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ABSTRACT

Purpose: The objective of this study was to verify the difference in levels of satisfaction among retirees residing in Brazil and Portugal.

Originality/value: The world aging process creates challenges in the sense of providing well-being for those who have decided to retire, considering the importance of this moment in people's lives. Despite this, there are many gaps in studies on well-being in retirement, especially cross-cultural studies.

Design/methodology/approach: This is a cross-sectional, quantitative study involving 1,441 retirees, 997 Brazilians and 444 Portuguese, who responded to the Retirement Satisfaction Inventory (RSI) and sociodemographic issues. For the analyses of the data, we performed multi-group confirmatory factor analyses, internal consistency and validity analyses, invariance verification and comparison of latent means of the instrument factors between the two countries.

Findings: The results pointed to a consistent instrument structure for the two countries, which made it possible to compare them. There were no significant differences between countries in the factors related to satisfaction with individual resources and social relationships. However, in the third factor of the instrument – satisfaction with collective resources – the participants in Portugal presented a mean significantly higher than the Brazilian participants. At the end, the conclusion of the measure of satisfaction in retirement is concluded, and the differences in public service offerings between Brazil and Portugal are discussed, pointing to the specific needs of the retired population.

KEYWORDS

Retirement. Aging. Well-being. Satisfaction. Cross-cultural study.

1. INTRODUCTION

Declining mortality and birth rates, together with improvements in quality of life, have resulted in increased life expectancies (World Health Organization, 2018). This process of demographic aging has been occurring worldwide, increasing the need for research on how to take advantage of this privilege.

In Portugal, the aging of the population has been underway for some time. According to Portdata (2018), life expectancy in Portugal increased from 67.1 years in 1970 to 80.8 years in 2017. It is predicted that, soon, there will be three elderly people in Portugal for each young person, more than double the ratio observed in 2009, when there were 116 elderly people for every 100 young people (Instituto Nacional de Estatística [INE], 2009).

In Brazil, the process is similar, but it occurs more quickly than it does in developed countries. The data of The World Bank (2018) show that life expectancy in Brazil rose from 59.15 years in the 1970s to 75.15 years in 2016. Between 1940 and 2015, life expectancy in Brazil increased by 30 years for both men and women (Portal Brasil, 2016).

This process of aging has changed not only the labor market, but also the profile of older workers who work longer (França, Rosinha, Mafra, & Seidl, 2017). On the other hand, those who retire also face challenges achieving well-being at this stage. There is, thus, an ever greater need for further studies and research about the well-being of older workers and, in particular, retirees.

Satisfaction in retirement can be defined as a subjective assessment of well-being, representing contentment with life in retirement (Solinge & Henkens, 2008). The concept is more a measure of how the retiree experiences life and perceives his or her quality of life in retirement than of his or her objective living conditions, representing an indicator of well-being and contentment at this stage of life (Price & Joo, 2005).

This concept of satisfaction is based on the positive psychology approach that uses the construct of subjective well-being, seeking to understand how people evaluate their lives (Mendonça, Ferreira, Caetano, & Torre, 2014). From this perspective, well-being is understood as a combination of emotions and global judgments about important domains of life, drawing together a theory about feelings (positive or negative); and another theory, based on cognition and operates through assessments of satisfaction (Diener, Emmons, Larsen, & Griffin, 2000; Diener, Eunkook, Richard, & Heidi, 1999).



Thus, well-being can be related to living in conditions that are appropriate in terms of culture, values, and individual expectations, focusing on human virtues and qualities as a counterpoint to disease and suffering (Silva & Boehs, 2017). It is necessary, however, to make progress in the development of assessments of life satisfaction for specific groups of people, taking into consideration their beliefs, values, goals, and needs (Diener et al., 2000; Diener et al., 1999).

Taking into account the theory of resources in retirement (Wang & Shultz, 2010), which considers the preservation of individual resources essential to reducing stress and increasing well-being, it is possible to highlight some factors that various authors have considered relevant to the perception of well-being in retirement. Among these stand out individual access to certain resources, such as health, financial circumstances (Dingemans & Henkens, 2015) and engagement in physical activities (Earl, Gerrans, & Halim, 2015) that define the conditions of retirement and shape the opportunities and quality of this experience (Solinge & Henkens, 2008).

It is also important to consider all the social factors related to the retirement period, such as family and marital relations (Dingemans & Henkens, 2015; Rafalski & Andrade, 2017). This is because the decision to retire, when it is possible, is rarely an individual decision; it is almost always made in a family context, which can provide social support, but can also entail responsibility for care (França, 2008).

In addition to individual and social factors, it is important to assess the context in which individuals live (Dingemans & Henkens, 2019). Quality of life can be defined as an individual perception of his or her position in life in the context of the culture and value system in which he or she lives (The World Health Organization Quality of Life Group, 1994), considering the individuals' own life conditions and using indicators, such as the Human Development Index (HDI), which assesses levels of income, health, and education in a certain population. Quality of life measures offered by an environment, such as leisure opportunities and security, are crucial during retirement and are even motives for retirees' decisions to migrate (Santos, França, & Pereira, 2018). According to the Portuguese Foreigners and Borders Service (SEF) (2017), Brazilians make up the largest community of foreigners resident in Portugal, which began to grow again in 2016, reversing the declining trend in Brazilian residents observed since 2011.

Considering the importance of individual and collective factors in the composition of a cognitive dimension of satisfaction in retirement, while understanding that living conditions also influence well-being and satisfac-



tion (Mendonça et al., 2014), Amorim and França (2019b) adapted the Retirement Satisfaction Inventory (RSI) developed by Floyd et al. (1992) for use in Brazil. The original instrument consists of three subscales: reasons for retirement, satisfaction with life in retirement and sources of leisure. The subscale of satisfaction with life in retirement is composed of items related to satisfaction with services and resources; satisfaction with health and activities; and satisfaction with one's marriage and family life (Floyd et al., 1992).

In the validation of the retirement satisfaction index for use in Brazil, Amorim and França (2019b) added social indicators based on the quality of collective life and the assessment of individual resources, services and the environment in which they live (França, 2008). At that time, the authors found good fit indices for both the instrument about reasons for retirement and the instrument about satisfaction in retirement, as well as confirmation of the causal relationship between reasons for retirement and satisfaction in retirement (Amorim & França, 2019b).

There are longstanding links, but also great differences between Brazil and Portugal, considering the various other cultural influences on Brazil. Despite the existing relationships, no previous studies were found that sought to compare satisfaction among elderly and/or retired people in these two countries from a psychological perspective. Studies along these lines are extremely relevant, considering the contribution that trans-cultural research can make to understand the contextual or cultural components of the phenomena and the consistency of theoretical models (Breslin, Lonner, & Thorndike, 1973; Rodrigues & Carvalho-Freitas, 2016).

Based on the data available about the two countries, it is possible to observe some similarities and differences between retirees in each. With regard to the quality of collective life, Portugal has higher indices of poverty, inequality and lack of social assistance to retirees than other European Union countries (Rodrigues, 2003), especially with the fall in family income associated with retirement (Albuquerque, Arcanjo, Escária, Nunes, & Pereira, 2010; Valadas, Vilhena, & Fragoso, 2019). Despite this, according to Loureiro, Mendes, Camarneiro, Silva, and Pedreiro (2016), retirement is viewed throughout Europe as a period for living a calmer life and enjoying a pension accumulated over a lifetime of work. Fonseca (2006) points out that Portuguese retirees are reasonably satisfied, especially in the early years of their retirement.

In Brazil, great socioeconomic inequality means retirement is experienced in various ways (Pinto, Coleho-Junior, & Carreteiro, 2019), while workers

who are more financially well-off see this phase positively, with more time for family and leisure (França, 2008). Many people at retirement age, especially men, continue working to continue exercising their role as family breadwinner (Almeida, Silva, Freitas, Mafra, & Fonseca, 2015; Guerson, França, & Amorim, 2018; Valadas et al., 2019).

The difference between the two countries can be confirmed by the HDI, a well-accepted comparative indicator with widespread applicability in a variety of contexts through which one can assess differences in the quality of life among 189 countries on all continents. Although Brazil has increased its HDI in recent decades from 0.59 in 1990 to 0.76 in 2019, it still ranks 79th among all the world's countries (0.761 points). Portugal, on the other hand, stands in 40th position, with a IDH of 0.85 (Programa das Nações Unidas para o Desenvolvimento [Pnud], 2019).

In light of the need to fill the gaps in studies about satisfaction in retirement, including the scarcity of trans-cultural studies (Amorim & França, 2019a), the aim of this study was to assess the difference in levels of satisfaction among retired people living in Brazil and Portugal. Based on these indicators and the literature discussed above, the following hypotheses were developed:

- *Hypothesis 1:* Retirees living in Portugal will report greater levels of satisfaction with individual resources in retirement than will retirees living in Brazil, in light of the former country's higher quality of life (Pnud, 2019; Oliveira, Monteiro-Neto, Félix, Lima, & Almeida, 2017);
- *Hypothesis 2:* Retirees living in Brazil will report higher levels of satisfaction with relationships in retirement than will retired people in Portugal. Although social support has been considered an important variable for retired people's well-being in both countries (Loureiro et al., 2016; Rafalski & Andrade, 2017), trans-cultural studies comparing Brazil with other countries have highlighted the extreme importance Brazilian retirees attribute to social relationships (França, 2008; França & Hershey, 2018) and the average level of satisfaction with marriage and family reported by Portuguese retirees (Fouquereau, Fernandez, Fonseca, Paul, & Uotinen, 2005).
- *Hypothesis 3:* Retirees living in Portugal will present higher levels of satisfaction with the quality of collective resources in retirement than will retired people in Brazil. This hypothesis is based on the premise that countries with a broader distribution of income and less inequality and corruption in business and government tend to show higher well-being indices (França, 2008).

2. METHODOLOGY

To achieve the proposed goal, a cross-sectional study was outlined using quantitative analysis of questionnaire responses. The sample was selected using the criteria of region of residence, in order to include participants from all regions in both countries. The sample size was calculated in light of the model's complexity, the magnitude of the coefficients and the number of variables measured, aiming at five to ten participants per estimated parameter (Bentler & Chou, 1987). The data were analyzed using modeling by structural equations.

2.1 Participants

The study used a convenience sample consisting of 1,441 retirees, 444 of whom reside in Portugal and 997 of whom reside in Brazil. The sample was composed of a slightly larger number of men (51.2%) than women (48.2%). The average age was 63.7 years old (SD = 7.0), ranging from 44 to 90 years old, and most participants (73.2%) were married or living in a stable partnership at the time the data was collected. With regard to education, more than 70% of the sample had elementary, secondary or university education. Most participants' incomes were between one and six times the local minimum wage, and the average number of dependents relying on this household income was 2.6 (SD = 1.0). At the time of data collection, most of the participants (77.1%) were fully retired, slightly more than 10% worked up to 30 hours per week and a similar percentage worked more than 30 hours per week.

The Portuguese sample (N = 444) was composed mostly of men with an average age of 68 (SD = 6.1), married (73.0%), with elementary or secondary education (45.6%). Most (76.9%) received an income of up to six times the minimum wage, with 41.8% earning less than three times the minimum wages in Portugal, which was 557 euros at the time data was collected (Portdata, 2018). The Portuguese participants had, on average, two dependents (SD = 1.0) and had chosen full retirement. In keeping with the distribution of the Portuguese population (Portdata, 2018), most of the participants lived in the metropolitan region of Lisbon, followed by the North, Center, Alentejo, Algarve, Azores, and Madeira regions.

The majority of the Brazilian sample (N = 997) were women (53.8%), with an average age of 61.9 (SD = 6.7), married, with high-school, college

or graduate education. The income of the sample was more evenly distributed and slightly different than typical for Brazil as a whole, with slightly more than half of the participants (67.0%) receiving an income of up to nine times the Brazilian minimum wage. It is important to emphasize that the minimum wage in Brazil was R\$937 at the time of data collection.

The Brazilian participants had, on average, 2.8 dependents (SD = 1.4) and reported being fully retired. In keeping with the distribution of the retired Brazilian population (Instituto Brasileiro de Geografia e Estatística [IBGE], 2017), the largest segment of participants resided in the Southeast, followed by the Northeast, South, Center-West and North regions. The data for the total sample and sub-samples are shown in figures 2.1.1 and 2.1.2.

(Figure 2.1.1)

CHARACTERISTICS OF THE TOTAL SAMPLE AND SUB-SAMPLES

Variable	Total sample (n = 1441)	Portuguese sample (n = 444)	Brazilian sample (n = 997)
Gender			
Male	51.2	62.5	46.2
Female	48.8	37.5	53.8
Age			
Average (standard deviation)	63.7 (7.0)	68.0 (6.1)	61.9
From 44 to 55 years	11.3	1.2	16.0
From 56 to 65 years	49.5	31.6	56.5
From 66 to 75 years	34.0	56.9	24.2
From 76 to 90 years	5.2	10.3	3.3
Marital status			
Married or stable partnership	73.2	73.0	72.9
Single, divorced or widowed	26.8	27.0	27.1
Level of education			
Primary and high-school	33.3	45.6	27.9
College	40.4	36.0	42.3
Graduate study	26.3	18.4	29.9

(continue)

(Figure 2.1.1 (conclusion))**CHARACTERISTICS OF THE TOTAL SAMPLE AND SUB-SAMPLES**

Variable	Total sample (n = 1441)	Portuguese sample (n = 444)	Brazilian sample (n = 997)
Income			
Up to three times the minimum wage	22.3	41.8	13.6
Three to six times the minimum wage	27.0	35.1	23.3
Six to nine times the minimum wage	17.9	12.8	20.1
Nine to 15 times the minimum wage	20.8	7.7	26.6
More than 15 times the minimum wage	12.1	2.6	16.2
Number of dependents			
Average (standard deviation)	2.6 (1.3)	2.0 (1.0)	2.8 (1.4)
Up to three dependents	79.6	94.2	88.6
Four or more dependents	20.4	5.8	11.4
Employment:			
Fully retired	77.1	83.4	74.2
Working fewer than 30 hours	12.3	12.4	12.2
Working more than 30 hours	10.6	4.3	13.5

Source: Elaborated by the authors.

(Figure 2.1.2)**REGION OF RESIDENCE FOR PORTUGUESE (N = 444) AND
BRAZILIAN (N = 997) PARTICIPANTS**

Portugal	%
Algarve	3.4
Alentejo	7.4
Lisbon metropolitan area	41.3
Center	20.0
North	24.7

(continue)

(Figure 2.1.2 (conclusion))

REGION OF RESIDENCE FOR PORTUGUESE (N = 444) AND BRAZILIAN (N = 997) PARTICIPANTS

Portugal	%
Azores	2.0
Madeira	1.1
Brazil	
South	17.5
Southeast	43.5
Center-West	9.4
Northeast	24.8
North	4.7

Source: Elaborated by the authors.

2.2 Instruments

2.2.1 Satisfaction in retirement

Satisfaction in retirement was measured by the RSI, developed by Floyd et al. (1992) as a Likert scale (ranging from 1 to 6 as to the degree of satisfaction) and adapted for use with Brazilian retirees by Amorim and França (2019b). The Brazilian adaptation showed good psychometric characteristics: (χ^2 (gl) = 507.62(74); CFI = 0.90; TLI = 0.88; RMSEA = 0.01). The instrument showed invariance for age, level of education, income, and region of residence and consisted of 15 items distributed among three factors: 1. satisfaction with individual resources; 2. satisfaction with relationships; and 3. satisfaction with collective resources (Amorim & França, 2019b).

To adapt the Brazilian version for use in Portugal, it was reviewed and translated by two Portuguese psychologists who work with the elderly and/or retired people. The scale adapted for use in Portugal contained the same items as the scale used with Brazilian retirees, but the questions were re-phrased in a language that would be more familiar to Portuguese retirees, showing good fit indices (χ^2 (g) = 337.14(87); CFI = 0.90; TLI = 0.98; RMSEA = 0.08).

2.3 Procedures

2.3.1 Data collection

The research project was approved by the Research Ethics Committee of Salgado de Oliveira University under the number 51932015.5.0000.2589. All participants were treated in accordance with the ethical procedures specified by the American Psychological Association (APA). The data were collected online using a questionnaire on the GoogleDocs platform. In both, Brazil and Portugal, the retirees were invited to participate through messages and e-mails, through dissemination of the questionnaire on social media, with the collaboration of businesses and associations, and through the use of the snowball technique, by which participants forwarded the questionnaire to other retirees.

Those who agreed to participate in the study were given access to and signed the Free and Informed Consent Terms (FICT) containing all the required information about the study and guarantees that their responses would be treated with confidentiality and anonymity. The two criteria for inclusion in the study were being retired and residing in one of the countries in which the data was being collected.

2.4 Data analysis

The data were analyzed through structural equations modeling using R version 3.5.3 and RStudio version 11.463. First, missing data and outliers were verified. The chi-squared test for goodness of fit, comparative fit index (CFI), Tucker Lewis index (TLI), root-mean-square error of approximation (RMSEA), and standardized root mean square residual (SRMR) were considered, in accordance with Byrne's recommendations (2016) about models with a good fit, with CFI and TLI values close to 0.90 and RMSEA and SRMR values close to or less than 0.08 considered as acceptable. The MCFA was conducted with the Lavaan package, using the weighted least squares means and variances (WLSMV), taking into account the ordinal level of measurement of the items.

To test whether the instrument's dimensions were correlated among themselves, the assumptions of convergent and discriminant validity were assessed using the average variance extracted (AVE). AVE values higher than 0.5 were considered indicative of convergent validity and AVE values higher than the square of the correlation between the two factors were considered indicative of discriminant validity (Marôco, 2014).

The semTools program was used to calculate levels of invariance among the countries using the categoric structure with *theta* parameterization, using the semTools package. The samples from both countries were compared based on the configural, metric, scalar, residual and latent averages models of invariance, taking into account the reductions in the CFI and TLI values and the fact that the large size of the samples makes it more likely that the qui-squared values will present significant differences. Finally, the semTools program was used to test the differences in levels of satisfaction in retirement between the countries by comparing the latent averages, holding the parameters constant, using the partial invariance algorithm (Sinval, Pasian, Queirós, & Marôco, 2018).

3. RESULTS

3.1 Properties of the items

First, the missing and outlying cases were identified and the histograms of each of the 15 items were analyzed, assessing the distribution and sensitivity of the items (Figure 3.1.1). Missing data were detected only in items five and six, in which participants without a stable relationship were instructed not to respond. The distribution properties of the other items indicated appropriate psychometric sensitivity.

(Figure 3.1.1)

DESCRIPTIVE STATISTICS OF THE ITEMS

Item	Missing	N	Average	SD	Histogram
1. Physical health	0	1,441	4.4	1.24	
2. Personal safety	0	1,441	4.4	1.30	
3. Engaging in physical activity	0	1,441	3.74	1.51	
4. Financial circumstances	0	1,441	3.78	1.35	
5. Marriage or partnership	529	912	4.79	1.36	
6. Health of spouse or partner	529	912	4.28	1.46	
7. Relationship with family members	0	1,441	4.92	1.23	
8. Quality of the home	0	1,441	5.04	1.05	

(continue)

(Figure 3.1.1 (conclusion))**DESCRIPTIVE STATISTICS OF THE ITEMS**

Item	Missing	N	Average	SD	Histogram
9. Local education and health services	0	1,441	3.68	1.49	
10. Available community services	0	1,441	3.43	1.37	
11. Available leisure areas	0	1,441	3.68	1.40	
12. Quality of the environment	0	1,441	4.05	1.33	
13. Urban accessibility	0	1,441	3.55	1.45	
14. Access to education	0	1,441	3.92	1.40	
15. Respect for the dignity of the citizen	0	1,441	3.63	1.46	

Source: Elaborated by the authors.

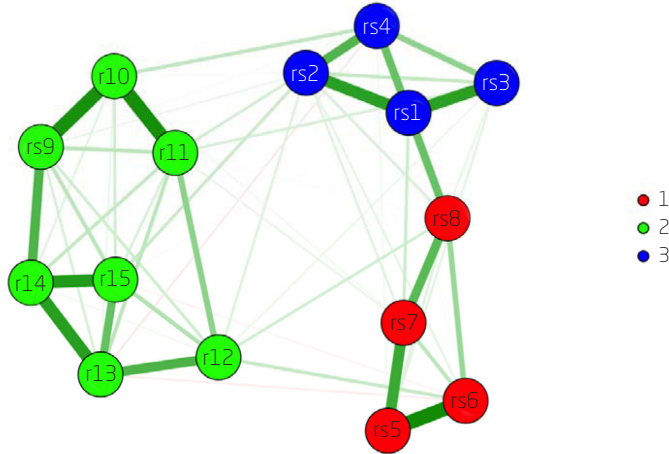
3.2 Multigroup confirmatory factor analysis (MCF) and internal consistency

To verify the instrument's factorial structure, a network analysis known as exploratory graphic analysis was performed, including all 15 items of the RSI suggested by Amorim and França (2019b), which indicated the extraction of three factors (Figure 3.2.1). Based on this structure, the confirmatory factor analyses were performed, which showed good fit indices both for the Portuguese sample ($\chi^2(\text{gl}) = 324.12(87)$; CFI = 0.99; TLI = 0.98; RMSEA = 0.08; SRMR = 0.07) and for the Brazilian sample [$\chi^2(\text{gl}) 776.01(87)$; CFI = 0.99; TLI = 0.98; RMSEA = 0.09; SRMR = 0.07].

With regard to internal consistency, the final model, composed of three factors (satisfaction with individual resources, satisfaction with relationship and satisfaction with collective resources), all the items presented factor loads above 0.60 and the factors presented high alphas for both samples, with the total alpha being 0.88 for Brazil and 0.91 for Portugal. These results are shown in Figure 3.2.2.

(Figure 3.2.1)

EXPLORATORY GRAPHIC ANALYSIS OF THE 15 ITEMS OF THE RSI, SUGGESTED BY AMORIM AND FRANÇA (2019B)



Source: Elaborated by the authors.

(Figure 3.2.2)

FACTORIAL LOADS (STANDARDIZED) AND ALPHAS OF THE THREE RSI FACTORS FOR THE SAMPLES FROM PORTUGAL (N = 444) AND BRAZIL (N = 997)

Items	Brazil			Portugal		
	F1	F2	F3	F1	F2	F3
1. Physical health	0.75	-	-	0.74	-	-
2. Personal safety	0.81	-	-	0.81	-	-
3. Engagement in physical activity	0.62	-	-	0.61	-	-
4. Financial circumstances	0.72	-	-	0.71	-	-
5. Marriage or partnership	-	0.67	-	-	0.66	-
6. Health of spouse or partner	-	0.69	-	-	0.69	-
7. Relationship with family members	-	0.72	-	-	0.72	-
5. Quality of residence	-	0.82	-	-	0.81	-

(continue)

(Figure 3.2.2 (conclusion))**FACTORIAL LOADS (STANDARDIZED) AND ALPHAS OF THE THREE RSI FACTORS FOR THE SAMPLES FROM PORTUGAL (N = 444) AND BRAZIL (N = 997)**

Items	Brazil			Portugal		
	F1	F2	F3	F1	F2	F3
9. Local education and health services	-	-	0.82	-	-	0.77
10. Available community services	-	-	0.87	-	-	0.83
11. Available leisure areas	-	-	0.82	-	-	0.78
12. Quality of the environment	-	-	0.68	-	-	0.62
13. Urban accessibility	-	-	0.81	-	-	0.75
14. Access to education	-	-	0.87	-	-	0.84
15. Respect for the dignity of the citizen	-	-	0.82	-	-	0.77
Alpha	0.79	0.78	0.92	0.83	0.83	0.89
Omega	1.42	1.44	1.41	1.42	1.44	1.53
Omega 2	1.42	1.44	1.41	1.42	1.44	1.53
Omega 3	1.49	1.54	1.47	1.36	1.40	1.61

F1: satisfaction with individual resources; F2: satisfaction with relationships; F3: satisfaction with collective resources.

Source: Elaborated by the authors.

3.3 Converging and discriminant validity

The assumptions of convergent and discriminant validity were verified by calculating the coefficients of determination and the AVE. As shown in Figure 3.3.1, the AVE values of the three factors were higher than 0.5, in addition to being higher than the determination coefficients. The results, therefore, indicate the convergent and discriminant validity, in which the factors are not highly correlated with each other.

(Figure 3.3.1)

AVERAGE VARIANCE EXTENDED (AVE), CORRELATIONS AMONG RSI FACTORS (BELOW THE DIAGONAL) AND THE DETERMINATION COEFFICIENTS (ABOVE THE DIAGONAL) (N = 1441)

	AVE	F1	F2	F3
F1 – Satisfaction with individual resources	0.54		0.39	0.48
F2 – Satisfaction with relationships	0.52	0.63		0.16
F3 – Satisfaction with collective resources	0.67	0.69	0.40	

Source: Elaborated by the authors.

3.4 Analysis of invariance

Taking into account the large size of the sample, which increases the likelihood that the chi-square may present significant differences, the CFI and RMSEA values were considered. Since the reductions in these indices were not high (< 0.01 among the first three comparisons), it was concluded that the model, factorial loads, intercepts and residuals were invariant among the groups. With regard to the latent averages, however, a high fall in the CFI was found, indicating a non-equivalence between the groups averages Figure 3.4.1.

(Figure 3.4.1)

CONFIGURAL, METRIC, SCALE, RESIDUAL AND LATENT RAGE INVARIANCE FOR THE COUNTRY (N = 1,441)

Invariance	CFI	RMSEA	Δ CFI	Δ RMSEA
Configural	0.973	0.085	-	-
Metric	0.972	0.083	0.001	0.002
Scalar	0.968	0.078	0.004	0.005
Residual	0.963	0.081	0.005	0.003
Latent average	0.944	0.099	0.019	0.018

Source: Elaborated by the authors.

3.5 Analysis of latent averages

Finally, after the assumptions for comparing the latent averages among the groups were confirmed, an analysis was performed to set the parameters of each factor. Significant differences were found only in the third factor, concerning satisfaction with collective resources, in which Portugal shows a higher average, considering the CFI value and its significance, in addition to the higher D’Cohen effect.

Figure 3.5.1 shows these results and the standardized averages for each factor. Based on these results, it was possible to refute the first and second hypotheses and confirm the third hypothesis postulated.

(Figure 3.5.1)

ANALYSIS OF LATENT AVERAGES (N = 1441)

	CFI	<i>p</i> CFI	D’Cohens	Average
F1 – Satisfaction with individual resources	0.00	< 0.16	0.14	0.16
F2 – Satisfaction with relationships	0.00	< 0.001	0.34	0.31
F3 – Satisfaction with collective resources	-0.02	< 0.001	-0.60	-0.83

Source: Elaborated by the authors.

4. DISCUSSION AND CONCLUSIONS

With the aim of verifying the difference between levels of satisfaction among retired people living in Brazil and Portugal, the study analyzed a sample of 1,441 retired Brazilians and Portuguese who responded to the RSI and a set of sociodemographic questions. The results indicated that the instrument’s structure was consistent for both countries, making it possible to compare them.

The MCFA showed a version of the instrument with the 15 items initially proposed by Amorim and França (2019b), different from the structure of 14 items the same authors previously found for Brazilian retirees. This structure, however, maintains the three factors found and showed to be internally consistent, both for Brazil and Portugal. Furthermore, the results of the analyses confirm the assumptions of convergent and discriminant validity, in addition to invariance at four levels of analysis (configural, metric, scalar and residual).



These results not only confirm that the averages can be compared between the groups (Damásio, 2013), they represent an advance in the measures of satisfaction in retirement, filling a significant gap in the national and international literature (Amorim & França, 2019a). This study's findings seem to strengthen the idea that, regardless of the country, a retiree satisfaction is composed of satisfaction with individual resources (Dingemans & Henkens, 2015; Earl et al., 2015; Solinge & Henkens, 2008), with relationships (Dingemans & Henkens, 2015; França, 2008; Rafalski & Andrade, 2017) and with the collective resources offered by the location where he or she resides (França, Leite, Simões, Garcia, & Ataliba, 2019).

In addition to confirming the importance of individual resources, the structure found corroborates the inclusion of collective resources as a dimension of satisfaction in retirement (França, 2008). Dingemans and Henkens (2019) note that, in general, studies about retirement neglect the fact that this transition occurs in very specific and diverse contexts, which can affect satisfaction with life. According to those authors, specific features of a country can be particularly important for satisfaction with life if the country offers limited resources (Dingemans & Henkens, 2019).

The structure of the instrument also extends the dimension of satisfaction with relationships, which had only two items (Amorim & França, 2019b) and now takes into account family relationships and the quality of the residence. This extension is positive in that it considers the support offered by social networks for significant life changes such as retirement, in which it is essential to maintain previous social groups and create new ones (Wang & Matz-Costa, 2017).

These results are important in that they extend the Brazilian findings to another country, even if they now need to be applied in countries with more diverse cultural characteristics. A better understanding of the construct of satisfaction in retirement can improve organizational and social practices such as Retirement Preparation Programs (RPP), in which this and other instruments can be used for assessment (França, 2008; Amorim & França, 2019a).

Following the structural analysis of the construct, it was possible to compare the average of the countries with regard to the instrument's three dimensions, in order to study the hypotheses formulated. The first hypothesis, that retired people living in Portugal would be more satisfied with individual resources in retirement than would retired people in Brazil, was refuted, as no significant differences were found between the countries with regard to the first dimension of the instrument.



Considering that the average of this factor was between 3.7 and 4.4 on a scale from 1 to 7, it can be said that retirees in both Brazil and Portugal reported a reasonable satisfaction with their individual resources. These results seem to fit the real situation of Brazil, which offers few resources to retirees in terms of health, safety and leisure, making their income insufficient to cover all these services (Guerson et al., 2018; Organização Mundial da Saúde, 2018). In Portugal, although the provision of services is far more advanced than in Brazil, there is still room for improvement in comparison with other European countries (Pnud, 2019; OMS, 2018), which may have contributed to the low level of satisfaction reported by Portuguese retirees.

The results found in this dimension appear to corroborate the financial situation reported by participants in the study. Considering the values of the minimum wage of each country and using the conversion rate of the euro to real at the time of the data collection, it can be concluded that the European minimum wage was more than twice the Brazilian minimum wage at that time. Despite this, the income of the Brazilian and Portuguese samples were reasonably equivalent, as most of the Portuguese participants reported receiving up to six times their country's minimum wage, while the majority of the Brazilian participants received at least six times the Brazilian minimum wage.

However, the living conditions of the countries in question must be considered. Although it is one of the lowest in Europe, the cost of living in Portugal is higher than in Brazil (Numbeo, 2019), meaning the reported income may not be sufficient to meet the retiree's basic needs, as is the case with Brazilian retirees (Almeida et al., 2015; Guerson et al., 2018; Valadas et al., 2019).

These results corroborate the findings of other studies of retirement that show the need for retirees to continue working part-time to survive in both countries. In Portugal, Valadas et al. (2019) emphasized that most retirees have low capital due to a lifetime of low wages and limited ability to save for retirement, so that the only way to maintain their health and socialization is to continue working. Similarly, in Brazil, Guerson et al. (2018) found that satisfaction with their income was one of the principal determinants of satisfaction with life for retirees who continue working after retirement. Together with similar financial circumstances, these commonalities among retirees in both countries may have contributed to the lack of a significant difference in the dimension of satisfaction with individual resources.

Like the first hypothesis, the second hypothesis was disproven, as the retirees living in Brazil did not show greater satisfaction, with regard to rela-



tionships in retirement, than those residing in Portugal. This study found similar results in Brazil and Portugal, ranging from 4.2 to 5 on the items corresponding to this dimension, which could be considered a medium-to-high index. In other words, in both countries, the retirees reported being reasonably satisfied with their relations with family members.

The similarity in this respect seems to point to the family being the primary source of social support in retirement (França, 2008; Fonseca, 2006). In Brazil, the importance attributed by society to relationships seems to influence retirees' association with family (Rafalski & Andrade, 2017). In Portugal, although retirees have a more limited family network than in other countries, family still represents the primary source of social and emotional support (Paúl, 2005).

These similarities can also be noted in the fact that authors from both countries have highlighted the impact of retirement on family arrangements. According to these authors, retirement can be a positive event in the family environment, as there are opportunities to relax and spend more time together, but it may also be an occasion for conflict. In other words, in both, the family context and other aspects of life, retirement can be viewed as a period that has both positive and negative impacts (França, 2008; Loureiro, Angelo, Silva, & Pedreiro, 2015).

So, although it seems that there is greater relevance attributed to social relationships in Brazil than in other countries (França, 2008), this is not reflected in the degree of satisfaction with the social support that the sample's participants reported receiving. These results corroborate the results of research on the quality of life of elderly people in both Brazil (Chachamovich, 2005) and Portugal (Vilar, 2015), but not enough to provide detailed explanations, in light of the absence of trans-cultural studies of this subject.

The third hypothesis was confirmed, as the retirees living in Portugal showed higher levels of satisfaction with the collective quality of retirement, compared to retirees living in Brazil. The confirmation of this hypothesis corroborates other indicators, showing that Portugal offers better quality-of-life conditions than does Brazil, such as the HDI (Pnud, 2019). Data from the Organization for Economic Cooperation and Development (Organization for Economic Cooperation and Development, 2017) indicate that the average earnings of Portuguese workers are more than twice the earnings of Brazilian workers, whether formally or informally employed, in various sectors. These differences can be confirmed by the increase in the migratory flow of Brazilians to Portugal, especially after the economic crisis of 2008, which had negative impacts on employment (Pereira & Esteves, 2017), with



migrants seeking better living conditions, especially in health care (Oliveira et al., 2017; SEF, 2017).

The results of this research allow us to advance the study of well-being in retirement with regard to the similarities and differences in perception of satisfaction among retirees in different contexts. The results showed similarities in access to individual resources such as health, safety, physical activities, and financial circumstances, and to relationships, including social, family and affective relationships. The greatest differences appear to be in the availability of collective resources such as access to health services, education, leisure, and concern for the dignity of the citizen, in which Portugal has proven to be more advanced.

Despite the results found, some limitations should be considered. First, it must be noted that the sample was one of convenience, resulting in non-representative data. Although the sample included all regions of both countries, it was not representative of the general population, especially with regard to education and income (IBGE, 2017; Pordata, 2018). Furthermore, although the results showed evidence of levels of satisfaction in retirement in different countries, more studies are needed in additional countries to better evaluate the construct. Future studies could also include other variables in the comparison between countries with the aim of gaining a better understanding of the psychosocial complexity of retirement.

Although the difference between living standards in Brazil and Portugal has already been reported in studies that look at the population in general (Pnud, 2019; Oliveira et al., 2017; Pereira & Esteves, 2017), the results of this study are of great use, considering changes to the social security system in both countries that include raising the retirement age, as well as the discussion about the factors that make up satisfaction in retirement. Because retirement is a special time of life, with its own set of motivations, needs, preferences and experiences, it is crucial that settings provide decent living conditions and opportunities to foster well-being (Santos et al., 2018).

In Portugal, there are no programs or policies specifically designed to prepare for retirement, and little thought is devoted to the subject by health professionals (Loureiro et al., 2015). In Brazil, the situation is not much different, as the only policies and initiatives for older workers are those available to the elderly in general (Brazil, 1994, 2003). Although legislation has taken important steps, such as the requirement for retirement preparation, older workers still need other interventions, such as flexible work schedules, training, ergonomic measures and the fight against age discrimination (França et al., 2017). The real situation in organizations has been shown by

studies such as França et al.'s (2014), which found that, among 207 business managers interviewed in the Brazilian public and private sectors, only one fourth had adopted Retirement Preparation Programs (RPPs), one third had adopted ergonomic measures and flexible work schedules, approximately 7% had provided training, and less than 5% offered the option of partial retirement with reduced hierarchical status.

In addition, there is a need for practices aimed at retirees at different levels, regardless of where they live. Educational campaigns are needed to encourage health care and financial preparation for retirement. Group activities can contribute to the development of a broader social network through RPP offered to future retirees by businesses, universities, and city and state authorities. Finally, public authorities have a duty to provide safe and high-quality environments with access to health, education and leisure opportunities for their population, including the elderly and retirees.

SATISFAÇÃO NA APOSENTADORIA: UMA COMPARAÇÃO ENTRE BRASIL E PORTUGAL

RESUMO

Objetivo: O objetivo deste trabalho foi verificar a diferença nos níveis de satisfação entre aposentados residentes no Brasil e em Portugal.

Originalidade/valor: O processo de envelhecimento mundial gera desafios no sentido de proporcionar bem-estar para aqueles que decidiram se aposentar, considerando a importância desse momento na vida das pessoas. Apesar disso, são muitas as lacunas existentes nos estudos sobre bem-estar na aposentadoria, especialmente os estudos transculturais.

Design/metodologia/abordagem: Trata-se de um estudo transversal, de natureza quantitativa, do qual participaram 1.441 aposentados, sendo 997 brasileiros e 444 portugueses, que responderam ao Inventário de Satisfação na Aposentadoria (ISA) e a questões sociodemográficas. Para as análises de dados, foram realizadas análises fatoriais confirmatórias multigrupos, análises de consistência interna e de validade, verificação da invariância e comparação das médias latentes dos fatores do instrumento entre os dois países.

Resultados: Os resultados apontaram para uma estrutura do instrumento consistente para os dois países, o que possibilitou a comparação entre

eles. Não foram encontradas diferenças significativas entre os países nos fatores referentes à satisfação com os recursos individuais e com os relacionamentos sociais, porém, no terceiro fator do instrumento – satisfação com os recursos coletivos –, os participantes de Portugal apresentaram média significativamente superior aos participantes brasileiros. Ao final, conclui-se pelo avanço da medida de satisfação na aposentadoria e discutem-se as diferenças de ofertas de serviços públicos entre Brasil e Portugal, apontando para as necessidades específicas da população de aposentados.

PALAVRAS-CHAVE

Aposentadoria. Envelhecimento. Bem-estar. Satisfação. Estudo transcultural.

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