MassMutual surveyed more than 1,800 retirees and pre-retirees about retirement issues. The study, released in December 2014, found retirees overall are very satisfied with life after working years.

How happy are retirees?

Seven in 10 retirees report being “Extremely” or “Quite” happy.

- Extremely/Quite Happy: 72%
- Moderately Happy: 23%

Retirement is better than expected

Pre-Retirees: What type of experience do you expect to have in retirement?
Retirees: Now that you are retired, what type of experience have you had?

- Very positive
- Positive
- Moderately positive

Positive surprises

What is your one positive surprise about retirement?

- No time constraints/having freedom: 23%
- Keeping busy/active: 18%
- Time with family/friends: 11%
- Financial (positive): 10%

Negative surprises

What is your one negative surprise about retirement?

- Financial problems: 17%
- Too busy: 13%
- No negative surprises: 11%
- Illness/disability (self and/or spouse): 10%
- Loneliness/loss of purpose/depression/bored: 10%
- Missing work/work friends/loss of professional identity: 10%

Retiring early

When did you retire?

- Earlier than planned: 52%
- About when planned: 45%
- Later than planned: 3%

For the full study, go to www.massmutual.com/retire

We’ll help you get there: