Retirement in France, How is it? — 4 Testimonies

We have asked four British expatriates who have retired and live in France to tell us how it feels. To each of them we have asked the same questions: Can you briefly explain your typical day in France? What are some of the problems you have encountered regarding French administrative rules and procedures? Do you feel that you’ve made the right choice to retire in France? And what are some of the benefits and disadvantages of living as a retiree in France in comparison to living in England? Their replies are below.

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Vocabulary of Retirement

L’âge de la retraite = retirement age (usually 60 years old in France)
La retraite = pension.
La pension (de retraite) = pension (but less used than retraite).
La retraite de la Sécu / Sécurité sociale = the basic retirement pension, from the Social Security.
La retraite de base = idem.
La retraite complémentaire = complementary pension.
Le plafond de retraite = the maximum pension one can receive (for example for the retraite de la sécu one cannot get more than 50% of an amount determined by the Social Security).
Un régime de retraite = a retirement scheme.
Toucher sa retraite = to receive one’s pension.
Avoir une petite retraite = to get a small pension.
Le départ en retraite = retiring – the point that one actually retires
Prendre sa retraite = To retire.

Un(e) retraité(e) = A retired person
La pré-retraite = an early retirement possibility offered by French companies and Social Security, that many French people use (usually at around 52-55 years old, sometimes even earlier).

Une maison de retraite = a retirement home.
Un club de retraités = a private leisure, social, sports or activities club whose members are retired persons. Communities usually make their municipal meeting halls available for meetings/activities.
Un club du 3e âge = idem.
Un club des aînés = idem.