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| **The Relationship Between Work-Life Balance And Retirement Planning Among Employees In Taiwan** |
| **Background/Objectives**Previous studies showed that retirement planning could improve quality of life and life satisfaction. But most people do not plan for retirement. Why do some people plan and others do not? It may be caused by individual’s engagement in work and non-work life. Work and life are two major components for the middle-aged people. In the past, however, research often focused on either work-related variables or life-related variables, and mostly ignored the interaction between work and life.In addition, more and more countries, international organizations paid attention to civic well-being, and the work life balance was an important indicator. Thus, this study constructed work-life balance variable as a predictor of retirement planning, and examined the relationship and interaction effect between work-life balance and retirement planning.**Methods**This study analyzed 1362 samples aged more than 45 years old from the survey data of “Employees Retirement planning Needs Assessment” in Taiwan. Retirement planning score was measured by the scale developed by Noone et.al in 2010. Work-life balance was measured using the engagement of life items and work satisfaction questionnaire. The scores were computed and divided into 4 types: (1) work-life balance, (2) life imbalance, (3) work imbalance, and (4) work-life imbalance. Descriptive statistics, Chi-Square, T-test and multiple regressions were used in this study. **Results**The results showed that 22.4% of the employees had work-life balance, 35.8% had life imbalance, 14.0% had work imbalance and 26.2% had work-life imbalance. Comparing employees in the group of work-life imbalance group, those who in the groups of work-life balance and work imbalance had significantly higher retirement planning score (β=5.5 and 1.51, respectively). The life imbalance group have the same retirement planning score as the work-life imbalance but did not differ significantly. In addition, engagement of life and work satisfaction had significant interaction effect to retirement planning.**Discussion**According to the results, employees who have work-life balance tend to have better retirement planning compared to employees who have work-life imbalance. The government should encourage employees to actively engage in life, such as domesticity, social participation, health care, cultivate interest, among others. Higher engagement in the life domain can significantly promote employees retirement planning.**Keywords**Work-Life, Balance, Employee, Retirement planning |