



# Ageing and Retirement-A Personal Opinion

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## Introduction

Transiting to a new phase in one's life can be a challenging leg. This essay is to describe one of those thousands of transitions, which took place during the few past years. In so doing, it is important to have a look at earlier knowledge and reporting to get a sophisticated view into the topic. The current transition has taken three years, starting from reducing working hours and, accordingly, salary, and ending with kind of grief work while browsing the hundreds of files and physical documents collected during work periods at the university. Some of the files were collected at the university hospital already before the university period of the author keeping in mind the thought of "One never knows if the collected documentation can offer a valuable research material".

Due to its dynamic nature, retirement is a complex process. Despite potential earlier occupational transitions, getting retired is often challenging or includes unexpected feelings and personal experiences. Braun and Clarke [1] introduced four retirement experiences (maintaining connections with academia, gaining control over time, navigating occupational identity through the transition, and changing physical environments through the transition). These experiences sound reasonable, and after passed time they appear also credible.

Retirement can also be seen as a decision-making process that starts with thinking about retiring and making plans and ending with getting retired. According to [2], retirement thoughts have an independent effect on retirement plans, and retirement plans have an isolated effect on retirement patterns. [2] continues that intended retirement age predicts actual retirement age, as retirement intentions reveal preference and motivation to retire. According to her study, both unemployment and higher income can be connected

with earlier planned and actual retirement. Furthermore, better health pushes to later retirement while weaker health forecasts earlier retirement. As such, they are related to both retirement intentions and actual retirement.

While mental health is determined by social, biological and cultural factors, and is sensitive to life transitions (see [3]), it is tested also while people are planning to retire or already are retiring. [3] reported on psychosocial working conditions, social living environment, and cumulative risk factors. According to [3], people participating in their study showed less psychological distress during their retirement transition than before, which is seen positive. [3] also noted that psychological distress decreased at the time of retirement and clarified that retiring from poorer contexts benefited more than retiring from better contexts.

As reported by [4], public pension spending has risen in Europe during the last decades. In practice, it hints to lower benefits and a retirement time that has not lead gains in life expectancy. Nowadays, people have several challenges when planning their retirement. [5], for example, highlights pension reforms in European Union member states during the latest decades. According to [5], there are, for example, private pre-funded occupational pensions and individual provisions for delaying retirement. These options are getting more common both in public and private working areas. At the moment, the author can only be satisfied with the decision made in late 1990's and starting to save money 'for the future in case unemployment or diseases prevent professional working'.

Among several models, [6] mentioned "push-pull framework" in their research about promising aging especially in community models, which have been used in several countries. According to

the model, push factors are pushing individuals to leave their areas while pull factors are inviting individuals to enter. While the study [6] concerned 'aging in community', the concepts of push and pull sound useful also in other contexts. – When having a look at the last three years, it is easy to recognize the 'pushing and pulling' effects, which kind of guided the author to make decisions.

[7] highlighted the need the need for elderly people to be able to keep control on using any systems, without other people to give their support or assistance. In practice, this leads to the need to build 'easy to learn and operate' systems. - As a recent pensioner, it is important to recognize this need and to remember about it when new systems are introduced. Moreover, in their interesting study [8] reported how people over 90 years old were willing to keep their independence related to financial and social tasks, and how they avoid considering them 'frail'. Despite that, they mostly recognized their functional limitations in their daily lives.

In all, getting retired from the academic work and surroundings can be a smooth phase in case the retired is interested in keeping in touch with the former work environment and if the former work environment is interested in keeping in touch with the retired. This was realized in the current case, which was rewarding also the employer.

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### Conflict of Interest

No Conflict of Interest.

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