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The effects of retirement on women;
A field study in Erbil city

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Abstract

This study examines the multifaceted effects of retirement on women, focusing on various dimensions including financial stability, social engagement, health outcomes, and caregiving responsibilities. Drawing from quantitative surveys, the research explores how retirement impacts women's economic independence, considering factors such as pension benefits, savings, and access to healthcare.

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Chapter one

Introduction

1.1 Introduction

In the last century, the transformation in the nature and dynamics of women's work lives has been tremendous. Notably, the remarkable surge in female participation in the paid workforce means that an unprecedented number of women are retiring today. How do they navigate this lifestyle transition? What are the primary

issues they face? How do they practically address the issues linked to managing this transition while most retirement is considered on men? Hence, gender specific challenges among women 'retired' such as the wage gap, the double shift, women's longer life

expectancy, and their traditional roles as social caregivers and educators

Retirement is when a person ceases working in their job or reduces their workload in their regular job. Perhaps they're working fewer hours or engaging in a different job after dedicating years to their career, and now they have the opportunity to enjoy the freedom that retirement brings. They can pursue hobbies, travel, spend time with loved ones, and explore new interests. Retirement is a time for relaxation, reflection, and embracing new opportunities.

Retired women often interact with various institutions and services. Due to the lack of discourse on this issue and the insufficient emphasis on the shortcomings and negative impacts on the psychological, social, and economic aspects of retired women, it is crucial to address the topic of retired women. This article aims to advance the discussion by exploring ways to support retired women, leading to positive outcomes in all aspects. Institutions that foster greater coordination and

cohesion will result in better outcomes. The study's findings can be utilized to caution against the neglect of retired women

1.2 research problem

many of us spend years picturing our ideal retirement — whether its traveling the world, spending more time with family and friends, pursuing hobbies like painting, gardening, cooking, playing golf, or fishing, or just enjoying the freedom to relax and take it easy. However, while we tend to think a lot about planning for the financial aspects of retirement, we often neglect the psychological impact of retiring from the job

Instead of feeling free, peaceful, and satisfied, you may feel depressed, aimless, and isolated. You might be grieving the loss of your old life, feeling stressed about how to fill your days, or worried about being home all day in your relationship with your spouse or partner. Some new retirees even suffer from mental health issues such as clinical depression or anxiety. However, their problem may be their incompatibility with the new needle and how much they enjoy their work.

It is not easy to give up working for many years, whatever the situation. Ending working life changes problems completely—some for the better, others for the unexpected. At the same time, if a person enjoys their job, they can live happily and have good social relationships because life can affect how well they treat others. A positive and optimistic outlook on life makes it more likely to deal with change in a positive way rather than being worried or upset.

Whatever the situation, ending working life changes problems completely—some for the better, others for the unexpected. At the same time, if a person enjoys their

job, they can live happily and have good social relationships. Life can affect how well they deal with it. A positive and optimistic outlook on life makes it more likely to deal with changes positively rather than being worried or sad.

1.3 research questions

1. How can retired women adjust their economic situation after retirement?
2. Compare how retirement affects married and unmarried women?
3. Does retirement change their position in society?

1.4 research objectives

The main objectives of this study are to discuss:

1. The psychological, social, and economic aspects of retired women.
2. understand Their lifestyle and the problems they face

1.5 Definition of concepts:

1. Retirement:refers to withdrawal from paid working life That" To withdraw from office or an official position to give up one's business or occupation in order to enjoy more leisure or freedom especially after having made a competence or earned a pension(**Rowe, Geoff and Huan Nugyen 2002**).

2.Women retirment:It is a stage that retired women face in life Women face a number of barriers that make achieving financial security in retirement more

challenging. They make less money than men; They often work part-time, save less money when they take time off to care for children and elderly parents, work in fields with less employer-sponsored retirement benefits, have more chronic diseases with associated costs, and feel less comfortable in Discussing finances. All of these factors contribute to women's struggles and can make them worse as they prepare for and live for retirement(<https://www.ncoa.org/>).

3.Retirement Center: This is the center that retired women visit daily. There is only one retirement center in Erbil. It was opened on 8/3 on International Women's Day with the help of Barzani Charitable Organization(**Retirees Center**).

Chapter Two

2.Licture Review

2.1 Multi-Country Studies

Early retirement has a detrimental impact on people's cognitive abilities in their early 60s, according to research by **(Rohwedder and Willis 2010)**, who used cross-country data from the Erbil, and eleven other European countries. Using comparable cross-national data , draws the temporary conclusion that retirement improves well-being based on an instrumental variable analysis based on retirement age eligibility. Using an instrumental variable approach based on pension eligibility ages, the analysis of data from several European countries leads to the conclusion that there is insufficient evidence to support the claim that retirement lowers depression. Using data from ten European nations and an instrumental variable approach, the authors conclude that while women are unaffected, men's mental health improves with retirement , examines the impact of retirement on self-reported and physical health, finding improvements, using data from twelve European countries. Retirement has a positive impact on health for both men and women of all educational backgrounds. From a global comparative study conducted in ten European countries on the impact of retirement on health and cognitive abilities, **(Mazzoni and Peracchi 2017)**.

The effects are also varied in that retirement improves cognitive abilities and health right away for those in physically demanding jobs, find that for people who retired at the statutory pension eligibility age, retirement results in a decline of cognitive abilities, measured as a sharp 20% drop in the number of words recalled between interview waves. They arrive at this conclusion using similar data and identification strategies. Those who retired under an early retirement plan, however, are shielded from it. **(Heller-Sahlgren 2017)** investigates the impact of

retirement on mental health using SHARE-data from ten different countries. These prove to be negligible in the short term but significant and detrimental in the long term. There is no variation in the effects with regard to. (**Kolodziej and García-Gómez2019**).

2.2 What to Learn from Previous Studies

A few recent overview studies have confirmed the variability in the health effects of retirement in addition to the individual studies. (**Van der Heide et al. 2013**) concentrate on longitudinal research and draw the conclusion that, although the effects on mental health appear to be positive, they are unclear on general health and physical health. examine how the retirement effects vary amongst studies and come to the conclusion that the primary factor influencing these variations is the estimation method selected. The authors conclude that, despite some cross-country heterogeneity, the results are more stable and show the beneficial health effects of retirement after reexamining a number of previous studies using a fixed effects instrumental variable analysis.

Numerous studies fail to take into account the variability in the impact of retirement on mental health. Studies that look into heterogeneous effects do so for factors like education, marital status, gender, and type of occupation. Women's retirement typically has less of an impact on their health than retirement from physically demanding jobs or from lower-educated workers. Few research take into account the effects of retirement on multiple partners. Overall, it is evident that different research methods and the nation or countries involved in the studies have different effects on retirement's mental health(**Nishimura et al 2018**).

2.3 Institutional Set-up

Three pillars support the Erbil pension system: individual, collective, and state pensions (also known as AOW). The state pension is paid starting at a specific, predetermined age. Employers make monthly contributions to pension funds on behalf of their employees, which are then used to pay collective pensions. Industry, individual businesses, or professional associations are the organizations that organize collective pension funds. Over 90% of Erbil workers contribute to a collective pension fund through their employer, and contributions to these funds are typically required. Independent contractors and employees who do not make contributions to a group pension plan frequently use individual pension plans.

While early or late retirement is possible with benefits from individual or collective pension funds, the state pension has a set age at which benefits must be collected based solely on birth cohort. As a result, we concentrate on how the state pension prompted , The only factors influencing the state pension's start are birth cohort and age. This had been 65 for many decades. Recently, the precise date on which a person was awarded a state pension was altered. Pension benefits were paid from the first day of the month that an individual reached pension age until January 1, 2012. The benefit is paid out as of the actual pension age date as of January 1, 2012. Couples where one partner reached old age pension age while the other was younger were eligible to receive a means-tested benefit until the younger partner reached old age pension age until January 1, 2015.

2.4 Mental health

Numerous studies demonstrate the beneficial effects of retirement on mental health. For instance, one study takes advantage of an Australian pension reform that benefits women and finds the benefits of retirement on mental health. They

stress that the decrease in mood disorders is primarily responsible for the effects. ,estimates an RDD that takes advantage of age thresholds in the German pension system using data from the German Socio-economic Panel (SOEP). Additionally, he observes that retirement has a positive impact on mental health, which he attributes to less stress from work and more frequent exercise ((cf. **Celidoni and Rebba 2017**)).

(**Van Ours and Picchio 2020**) find heterogeneous effects for the Netherlands using a similar methodology. They discover that retirement has no effect on the mental health of women or singles, but it has a positive effect on men and their partners. On the other hand, some research indicates that retirement has no effect on mental health, if any. For instance, (**Heller-Sahlgren 2017**) uses an RDD approach in a cross-country analysis utilizing the Survey of Health, Ageing, and Retirement in Europe (SHARE). He discovers a significant and detrimental long-term impact but no short-term effects on mental health.

Similarly, in a cross-national study conducted in the US and Europe, find negative effects on cognitive abilities, who use SHARE data to find a decline in cognitive abilities following retirement for most workers, corroborate these findings. According to (**Atalay et al. 2019**), there is a slight but negative effect on cognition; the effect is greater in men than in women.

2.5 Physical and general health

Using SHARE data, determine the beneficial effects of retirement on self-reported health status in Europe. presents comparable results for Israel. reports, using SHARE data, a decrease in the number of mobility limitations and restrictions in daily living activities, as well as an increase in maximum grip strength after

retirement. Etgeton and (**Hammerschmid 2019**) are closely related to our study, specifically in terms of the identification process using the same reform. Based on SOEP and SHARE data, they concentrate on the effects of retirement on overall, self-reported health, specifically across educational groups. They use the 1999 German pension reform to determine the effect of retirement on health using a two-sample 2SLS approach.

2.6 Mortality

This issue can potentially be investigated through analyses utilizing comprehensive administrative data that include objective health measures. Thus far, this type of data is only used in a limited number of studies. (**Kuhn et al. 2019**) for Austrian men are three examples of studies examining the impact of retirement on mortality.

Utilize data on German health insurance from a single health insurance fund to identify diverse effects among people in good and bad health. Retirement is advantageous to those in good health, while early retirement lowers life expectancy for those in poor health. (**Hallberg et al. 2015**), in contrast, make use of a pension reform for military officers that lowered Sweden's retirement age from 60 to 55.

Their hypothesis that a lower mortality rate results from early retirement is supported. According to (**Hernaes et al. 2013**), there is no correlation between mortality in Norway and a series of retirement reforms that lowered the retirement age. It is crucial to remember that death is a particular, severe result. Around retirement age, mortality rates are comparatively low. Long-term effects on mortality may not be evident right away. Therefore, estimating the mortality effects of recent pension reforms—like the 1999 reform this paper examines—is challenging.

Chapter Three

Methodology

Wilkinson defined methodology as the particular steps or methods used to locate, pick, organize, and examine data related to a subject. The methodology part of a study gives the reader the opportunity to assess the general validity and reliability of the study critically (Moustakas, C. 1994). Two major questions are addressed in the methodology section: In what way were the data gathered or produced? How was the analysis done?

3.1 Quantitative method

This study uses a quantitative method. Daniel Muijs defines quantitative method as follows:

It is a way to collect and analyze numerical data to understand and explain phenomena. In applying statistical techniques to inference and prediction, In quantitative research, data are collected through surveys, experiments, or other structured methods. These data are then analyzed using statistical

techniques to identify patterns, correlations, and trends. It allows researchers to draw objective and measurable conclusions based on the data, Quantitative methods are widely used. The choice of quantitative methods was

the best choice for data collection and the use of interviews and participants were those who were present at the center We also decided to talk to retired women about how they conduct their businesses and activities and asked them what

problems and obstacles they face during retirement and how their mental state(Berger, R. 2015).

3.2 sampling

The research sample for the current study was done in the(Women's Retirement Center in Erbil).

Chapter Four

4.1 Data Analysis

Presentation and analysis of selected research data

Table (1) I am strong against my problems

Answer	Redundant	Percentage
Yes	31	%88.57
No	2	%5.71
Sometimes	2	%5.71
IDK	0	%0

The table shows that (88.57%) of the sample said yes to their strength in facing their problems, while (5.77%) said no, which means that they are not strong in facing their problems, and (5.77%) chose sometimes. Therefore, we generally see that retirees are strong in facing their problems, and retirement does not make them weak.

1- I am strong against my problems

88% experienced many things in their lives because of the many obstacles they faced

Table (2) In this center where I dwell, I feel at ease

Answer	Redundant	Percentage
Yes	33	%94.29
No	1	%2.86
Sometimes	1	%2.86
IDK	0	%0

From this table, we see that retired women feel comfortable in the center in which they live. The table shows that (94.29%) of retired women are comfortable with life in their center, and only a small percentage, such as (2.86%), are not comfortable, and (2.86%) sometimes do not feel comfortable.

2- I am comfortable in the position in which I live

94% were very comfortable because it was like their second home where they gathered, spent their time and were happy

Table (3) My social relations are strong

Answer	Redundant	Percentage
Yes	30	%85.71
No	2	%2.94
Sometimes	3	%8.57
IDK	0	%0

From this table we see that (85.71%) of retired women agree that they have strong social relationships, and (2.94%) say so Their relationship is not strong and

(8.57%) it is strong sometimes, so we see that a woman's retirement does not weaken her relationship.

3- I enjoy strong social relationships

85% of them had strong relationships Extremely because they were friends spending time together

Table (4) friends helped me

Answer	Redundant	Percentage
Yes	22	%62.86
No	8	%22.86
Sometimes	4	%11.43
IDK	1	%2.86

From this table we can see that women pensioners are helped by their friends, because (62.86%) of them indicated that they help us with our friends, while (22.86%) of them did not. (11.43%) say how often their friends help them, but only (2.86%) IDK whether their friends help them or not.

4 - "My friends help me

62% of those who mentioned their friends were very comfortable and helped each other a lot, either financially or socially

Table (5) Retirement affects psychology

Answer	Redundant	Percentage
Yes	16	%45.71
No	16	%22.86
Sometimes	3	%8.57
IDK	0	%0

From this table we can see that retirement has somewhat affected the mental health of retired women, because (45.71%) of them answered yes (22.86%)said no and (8.57%) chose sometimes, so retirement has some effect on mental health.

5 - "It affects me mentally

45% of the sample said that it had a psychological impact because it brought about changes in their lives, economically and socially

(Table 6) I do my work with ease

Answer	Redundant	Percentage
Yes	26	%74.29
No	3	%8.57
Sometimes	5	%14.29
IDK	1	%2.86

From this table we can see that retirement can only constitute an obstacle to employment by 8.57%. On the contrary, 74.29% of retired women agree that they do their work easily, 14.29% sometimes do their work easily and 2.86% do not

know, which indicates that retirement does not constitute an obstacle to women's work.

6 - I do my work easily

74% of respondents said that they manage their business easily because they divide their time over everything because there are few obstacles preventing them from doing their jobs.

Table (7) I feel confused when I am not doing my work

Answer	Redundant	Percentage
Yes	14	%40
No	11	%31.43
Sometimes	9	%25.71
IDK	1	%2.86

From this table we see that 40% of retired women experience epileptic seizures when they are not doing their work, while 31.43% do not experience seizures, 25.71% experience them sometimes, and 2.86% do not know about them. This indicates that some retired women are upset about not doing their work, while others are the opposite.

7- from We talked To them They said We won't be upset if we don't do our jobs because their living conditions and retirement are a reason for their comfort in life.

Table (8) Sometimes I feel bored with life

Answer	Redundant	Percentage
Yes	13	%37.14
No	9	%25.71
Sometimes	12	%34.29
IDK	1	%2.86

From this table we see that %37.14of retired women sometimes feel bored with life, but %25.71do not feel bored with life. In addition, %34.29of them sometimes feel bored. This shows that retired women are generally somewhat bored with life, and sometimes even bored with life in general.

8 - A 30% credit card and significant budget cuts were designed for Kanyan.

Table (9) got angry quickly

Answer	Redundant	Percentage
Yes	13	%37.14
No	17	%48.57
Sometimes	5	%14.29
IDK	0	%0

From this table we can see that (37.14%) of retired women are angry easily, (48.57%) are not angry easily, and (14.29%) are only occasionally angry easily Not retired.

9 - 48% of those who are not angry are more able to cope than those who are angry about problems.

Table (10) I take care of my health

Answer	Redundant	Percentage
Yes	31	%88.57
No	1	%2.86
Sometimes	3	%8.57
IDK	0	%0

From this table we can see that retired women generally care about their health. (88.57%) of retired women pay attention to their health, which is a high rate. In contrast, the proportion of retired women who do not care about their health is only (1%) and the proportion of women who sometimes care about their health is (14.29%) Accordingly, retired women are very aware of their health.

10 - 88% of individuals the sample They take into consideration their living conditions due to their health conditions and diseases.

Table (11) I exercise every day

Answer	Redundant	Percentage
Yes	22	%62.86
No	9	%25.71
Sometimes	4	%11.43
IDK	0	%0

From this table we see that the students (25.3%) completely agreed and (17.3%) agreed that psychological and social researchers were able to identify an appropriate environment during discussions to solve problems. (26.7%) believe that researchers failed to create the appropriate environment.

11 - 82% of the sample members exercise because they care a lot about their health and walk for several hours a day.

Table (12) I am interested in my relationships

Answer	Redundant	Percentage
Yes	33	%94.29
No	2	%5.71
Sometimes	0	%0
IDK	0	%0

From this table we can see that most retired women care about their relationships. (94.29% of retired women care about their relationships and only (5.71%) do not, which may indicate that retirement has a positive impact on the importance of women's relationships.

12 - 62% care about their relationships, not only in terms of friendship and family, but in general, their relationships are strong.

Table (13) I care about music

Answer	Redundant	Percentage
Yes	20	%57.14
No	12	%34.29
Sometimes	3	%8.57
IDK	0	%0

From this table we can see that retired women are somewhat interested in and value music. Relatively (57.14%) of retired women pay attention to music, (34.29%) or not at all and (8.57%) pay some attention.

13 - 57% of those we spoke to are interested in songs and music and enjoy old songs the most.

Table (14) I make time for my family members

Answer	Redundant	Percentage
Yes	27	%77.14
No	5	%14.29
Sometimes	3	%8.57
IDK	0	%0

From this table we can see that retired women provide good time for their families. (77.14%) provide time for their families, while (14.29%) do not and

(8.57%) provide time for their families only occasionally. The figure shows that retired women have a good amount of time to devote to their families.

14 - 77% of the sample spend a lot of time with their families, and those who do not spend more time with their families spend more time in the center.

Table (15) Life is an experiment

Answer	Redundant	Percentage
Yes	35	%100
No	0	%0
Sometimes	0	%0
IDK	0	%0

This table shows that retired women quite agree that life is an experiment. (100%) of women identified yes to the test of life. They all agree that life is a test and this affects the events that happen to retired women and makes them resistant to unwanted events, because they see life as a test.

15. Yes, it is a test and retirement is an experience in their lives

4.2 Finding and Discussion

Based on the data we have collected, we can answer the research questions which were:

1. How can retired women adjust their economic situation after retirement?
- 2-Compare how retirement affects married and unmarried women.?
3. Does retirement change their position in society?

We concluded that they have very strong social relationships with their family members and the friends they have in this center. We find that the pensioners

have not weakened their social relationships and are not marginalized in society. They also lead a very orderly lifestyle and make time for everything. Their position in society has not changed much. Women are simply living their lives. We also came to that conclusion, The economic situation affects retired women and they cannot deal with it properly and it affects their lives. We also found that unmarried women are less affected by retirement in all aspects of life, especially psychological and economic aspects. Instead, they will have more time, pay more attention to themselves, travel, attend more conferences, activities and seminars, and have more time for themselves .

Chapter Five

5.1 Conclusions

While unadjusted differences document a strong negative effect of complete retirement on health, the aim of this study was to examine how much of this association is consistent with a causal mechanism and how much of it is being driven by non-random selection and endogeneity.

Estimates suggest that indeed most of the observed difference (80-90 percent) is due to such confounding. However, a sizable residual effect remains that is consistent with a behavioral framework. Results from the preferred specifications indicate that complete retirement leads to a 16 percent increase in difficulties associated with mobility and daily activities, a 5-6 percent increase in illness conditions, and a 6-9 percent decline in mental health. These are average cumulative effects realized over a period of about six years post-retirement.

Additional checks indicate that the effects tend to operate through lifestyle changes including declines in physical activity and social interactions. Future research should focus on these lifestyle shifts and other channels by which retirement impacts health. The adverse health effects are mitigated if the individual is married and has social support, continues to engage in physical activity post-retirement, or continues to work part-time upon retirement.

5.2 Recommendation

1. Fostering entrepreneurial opportunities: Offer to assist retired women with talents or company ideas by giving them the tools and direction they need to launch their own small companies. In addition to empowering people, this can boost the regional economy.
2. Expanding the area designated for retired women to accommodate a greater number of retirees.
3. Explain the location because a lot of people are still unaware that retired women can go there.
4. Give them employment.

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