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By Universitas Muhammadiyah Sidoarjo

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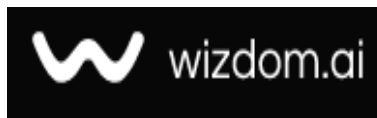
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Assessment of Coping Strategies of Elderly regarding Retirement

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Abstract

Background: Population ageing represents one of the most significant demographic shifts of the 21st century, with older adults facing profound social and psychological transitions following retirement. **Specific Background:** Retirement marks a critical life phase characterized by shifts in income, identity, and social roles, requiring adaptive coping mechanisms to maintain well-being. **Knowledge Gap:** While global research has explored retirement adjustment, limited studies in Iraq have examined how elderly populations cope with this transition and their awareness of retirement-related issues. **Aims:** This study aimed to assess coping strategies among retired older adults and evaluate their knowledge regarding retirement. **Results:** Using a descriptive design and a purposive sample of 100 retired individuals, the findings revealed that 70% lacked awareness of the legal retirement age, and 55.5% actively employed coping strategies, predominantly passive mechanisms such as avoidance or dependence reduction. **Novelty:** The study offers one of the first localized insights into Iraqi retirees' psychological and behavioral adjustments to retirement, emphasizing the socio-cultural influences on coping behavior. **Implications:** The findings underscore the need for public education, psychosocial support programs, and policy initiatives that promote proactive coping and retirement preparedness among older adults to enhance post-retirement quality of life.

Highlight :

- About 70% of seniors are unaware of the legal retirement age.
- Around 55.5% of elderly retirees use coping strategies for adjustment.
- Raising awareness through education and media can improve retirement coping.

Keywords : Ageing Population, Older Adults, Retirement, Life Transition, Demographic Changes

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Introduction

The ageing of the population is expected to be one of the biggest community changes of the 21st century. An estimated million people in the globe are above the age of sixty, making up a percentage of the total population. Older adults aged or above are growing at a rate of about percent per year, and expected to be more than double by and to be more than triple by [1].

The ageing process is normal. Old age is often thought to start upon retirement and should be viewed as a natural, unavoidable biological process. A major transitional period in human society that impacts all workers, retirement is typically described as the point at when individuals quit the paid workforce and obtain benefits of a pension plan [2].

Retirement is a time when people move into a new stage of life, frequently with additional responsibilities and difficulties [3]. As one leaves a major activity that impacts many aspects of one's life, the transition is typically fraught with uncertainty for many older persons. Financial hardship, a sense of loss, having to reassess one's life, dependence, inadequate health insurance, crippling illnesses, and even premature death are some of these difficulties [4].

Different people have different ideas about what retirement implies. Some older adults have a positive view of retirement and look forward to the time of happiness, but others have a negative view of it because they associate it with boredom, financial hardship, illness, and death. As a result, these older adults feel lonely and use techniques aimed at changing their emotional reactions to stressors to lessen unpleasant emotions [5].

In order to attain psychological comfort with retirement life, older persons must adjust to the substantial life changes that come with the shift; this coping process is not consistent. Some older persons may be more affected by retirement than others [6]. Coping mechanisms are thought to be essential to stress management and the process of adjusting to developmental obstacles. It is suitable for separating senior citizens according to how they handle possible retirement pressures [7].

The challenge of retirement has always been how to get by in the difficult economic climate and what to do with your time once your working life is finished and your primary source of income is gone [8]. Accordingly, having suitable coping mechanisms throughout the transition to retirement may help older persons adjust to this new stage of life and manage it more effectively [9]. Because of this, it's critical to evaluate older persons' retirement coping mechanisms.

Methodology

In this study, a descriptive research design was employed. the period of this study from 10 January 2025 to 22 May 2025, Current study implemented in Al-Hussein Teaching Hospital's outpatient clinics. Among these outpatient clinics were those for (diabetes, hypertension, orthopedics, and medicine) clinics visited by targeted elderly.

A purposive, non-probability sample of (100) retired from older adult in Outpatient Clinics at Al-Hussein Teaching Hospital. were selected based on the study criteria, and after obtaining a consent from them. This study included retired older adults who were able to talk well, were not disabled, and agreed to take part.

To meet and accomplish the study's goals, a questionnaire has been used. The survey is divided into six sections: Part I covers demographic information, Part II: Concerned with job characteristics of Elderly, Part III: Concerned with elderly medical health history, part VI: Concerned with elderly knowledge about retirement, in Part V: Regarding Life Patterns of Retired Elderly and Part IV: Coping Scale for Adjustment to Retirement Questionnaire

Using SPSS 26, the data was examined using descriptive statistics like frequency and percentage as well as inferential statistics like chi-square.

Result

S	1.Demographic Characteristics	No	%
1	Age		
	-50 < 60	60	60%
	-> 60	40	40%
	Mean $\pm$ (SD) 58.0 $\pm$ 81.3		
2	Gender	70	70%
	Male		
	Female	30	30%
3	Marital status:		
	- Single	2	2%
	- Married	85	85%

	- Divorced	10	10%
	- Widowhood	3	3%
4	Educational level		
	-Illiterate	6	6%
	- Primary education	25	25%
	- Preparatory education	20	20%
	- Secondary education	30	30%
	- University and more	19	19%
5	Source of income:		
	Enough	18	18%
	Almost enough	22	22%
	Not enough	60	60%
6	living with (support by social):		
	- Spouse/wife	85	85%
	- Sons	5	5%
	- Alone	10	10%

Table 1 Sample Frequency Distribution Regarding Demographic Characteristics

This table (1) show that the studied elderly retired' socio- demographic characteristics. This table shows that were in 60% the age group between 50 < 60 years old, with mean and standard deviation values of age were 58.0 ± 81.3 , 85% were married and 30% were university [10]. As for monthly income; 60% was reported by them had not enough income and 85% are living with their spouses.

S	Item	Agree		Not sure		Disagree	
		No	%	No	%	No	%
1	The formal separation from work is through retirement	60	60%	30	30%	10	10%
2	Retirement is a time of financial problems	50	50%	40	40%	10	10%
3	The good time to acquire new skills is at retirement	30	30%	30	30%	40	40%
4	Loneliness and boredom can be felt at retirement	40	40%	40	40	20	20%
5	Best time to assess personal life is through retirement	70	70%	20	20%	10	10%

Table 2. Studied Sample Distribution according to their Retirement Knowledge (n=100).

Table (2) represents 60% that of the studied subjects agreed that The formal separation from work is through retirement, 50% of them agreed that retirement is a time of financial problems and 40% of them agreed that loneliness and boredom can be felt at retirement time [11]. However, 40% & 70% of them disagree that good time to acquire new skills is at retirement or it is a time for personal life reassessment respectively

S	Pro- active Coping Strategies	Agree		Unsure		Disagree	
	Rely on back-up care						
1	Never call on others for help.	10	10%	20	20%	70	70%

2	I am not convinced that back-up help is necessary.	20	20%	10	10%	70	70%
3	Don't feel happy about receiving help from others.	80	80%	20	20%	-	-
I-Deny the existence of stress							
1	Take on only what I can easily cope with.	80	80%	20	20%		
2	Believe a stress free life is beneficial.	90	90%	10	10%		
3	Feel better about myself when there are no unwarranted demands on me.	80	80%	20	20%		
J-Use no strategies							
1	Use no strategies to guide me through retirement.	10	10%	10	10%	80	80%
2	Fate rather than my choices controls life.	20	20%	10%	10%	70	70%
	Feel uneasy using strategies to help me.	20	20%	20	20%	60	60%

Table 3 Sample Distribution regarding Coping Scale for Adjustment to Retirement (Passive Coping Strategies)

Table (3) reveals that the studied subjects used different passive coping strategies (sub items); as 90% of them were feel better about myself when there is no unwarranted demand on me, 90%of them disagreed use no strategies to guide me through retirement. While, 80%of them disagreed that they didn't feel happy about receiving help from others.

Discussion

Working life ends with retirement. Retirement eliminates limitations and tensions related to the working environment but also ending possibilities and resources that were previously available. There are both practical and emotional ramifications to moving from a life of employment to one of retirement (e.g. living with a lesser income, having many spare hours, having to leave a familiar and well-known environment) [12].

According to gender, the majority of the sample which is 70% is male. This is due This finding was in the same line with Sokoh in Nigeria, who conducted a published study which revealed that approximately 54.1 of the study respondents were male [13].

Considering marital status of studied subjects, present study discovered about three quarters of the sample were married. Such outcomes were in agreement with Abd-El Sayed in Egypt, who conducted a study entitled as "Coping strategies to retirement of community dwelling older adults", found that (77.7 %) of the studied subjects were married.

Regarding the educational level, most of the retired elderly are secondary. This may be due to living Concerning income/month, the current study illustrated that the most of the sample indicated that pension was their source of monthly income and more than half of them stated that it wasn't enough [14]. Similar findings were reported by Coelho in Ghana, who conducted a published study entitled as "Adjustment towards retirement", found that (86%) of the respondents for the study said that their current income could not support them for retirement. in an urban area and their interest in higher education.

This could be because most of them aren't currently working, they only depend on pension as a main source of income and the great variation in one's income after retirement (pension) compared to his/her income during working life. In addition, the nature of their previous occupation that not earns enough money [15].

With regard to availability of social support with whom they were living (spouse), From the perspective of the researcher, this outcome may be ascribed to the basic assumptions and traditions about family's structure among Iraqi people, emphasizing strong family ties rather than individual autonomy, and placing more importance on interdependence than on independence

Table 2 demonstrates elderly ' total Knowledge about retirement; 30% of them they had adequate knowledge, while 70% showed they had insufficient knowledge.

The reason for this could be linked to the seniors' limited education, as education serves as a driving force and provides direction for individuals, encouraging them to seek information about retirement [16]. The lack of education among the elderly may negatively impact their attitudes, beliefs, and approach towards retirement. Additionally, it is possible that the seniors in question may not possess fundamental knowledge about retirement because retirement is an inevitable biological process that cannot be altered.

Table 3 show that 55% of sample recorded high level of the total retirement coping 45% compared to low level of the general retirement coping with about 5.88 mean and about 55.97 $\pm$ standard deviation.

When it came to proactive coping techniques, most of the participants in the study reported using them extensively. Additionally, almost two-thirds of them reported using passive coping mechanisms frequently. This indicates how frequently the research participants employed both proactive and passive coping mechanisms to adjust to the retirement process [17]. Collis, an Australian researcher, discovered that the majority of study participants employed both passive and proactive coping strategies to transition to retirement. According to this finding, it was explained in Canada that more successful cops seem to possess a wide range of coping mechanisms and deliberately choose which combinations of coping mechanisms to employ in specific circumstances.

Conclusion

Most sample were married males with limited income and a medium level of education. There is an estimated 70% of the seniors who are not aware of the legal retirement age, and only a small percentage of about 30% have knowledge of the retirement age. the final conclusion, there is an estimated 55.5% elderly retired use of coping strategies.

Recommendations

Raising a positive awareness about retirement and importance of using coping strategies in order to cope successfully with retirement through mass media and educational seminars. Create groups that are self-help and include new retired elderly to transit them smoothly to retirement with successful coping.

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