Abstract: It represents an important phenomenon in life that can mark an endpoint to social dynamism or, contrary, a starting point for a life reserved for relaxation and all activities for which previously there were no time or funds. There are situations where retirement occurs out of necessity (illness), a moment that usually occurs suddenly, without any preparation, and the impact of which brings multiple problems for the individual or to society.

Key words: retirement, elderly, volunteering, active life

Retirement represents an important phenomenon in life that can mark an endpoint to social dynamism or, contrary, a starting point for a life reserved for relaxation and all activities for which previously there were no time or funds. There are situations where retirement occurs out of necessity (illness), a moment that usually occurs suddenly, without any preparation, and the impact of which brings multiple problems for the individual or to society.

The staff involved in working with older people often wonder why many sexagenarians are insulted when they are called "elders" when retirement comes. There are several explanations, such as the fact that the financial situation of the elderly does not create a convenient state, the fact that generally is likened retirement is associated with illness, loneliness, stigmatization, isolation; otherwise the problem of the decreased incomes can lead to the phenomenon of frustration and revolt, considering the pension as a lack of respect from the state for their work.

We can speak of a category of "young" pensioners who are trying to find "something to work", although the labor market in Romania has a

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poor offer for them, and there are no retraining courses for the elderly in our country.

Retirement is considered by many authors a milestone, but all studies show that, even if it is perceived as a loss, a person can overcome retirement when a significance is found and when the person is trained. In general, worldwide, pre-retirement education is insufficient and late. In Romania there is no such training, and often the impact is as shown above. In this case the social worker would have a prominent role.

The impact is greater if the retirement has a pathological cause. Here the social worker would be the most representative professional to guide and counsel the sick, so his presence would be very important in hospitals. An ill pensioner suddenly loses his ability to work, which aggressively intervenes both economically (family’s financial situation) and psychically (feeling useless).

Also, retirement can be an event that generates a crisis when it occurs as a result of the restructuring made in the workplace, when to prevent unemployment they appeal more rapidly to retirement. Also at a social level some roles are lost, roles that were won during lifetime, and which can lead to adaptation crises more manifest among men that until that point have had important functions.

Women seem less affected by retirement, but may go through crises of anxiety thinking about it. In Romania many women have after retirement the role of grandmother, interior designer or, frequently, caretaker of sick relatives.

In many Western countries, after retirement, seniors become active members of some associations, each having clearly defined roles, which usually leads to a marked decrease of the impact of retirement; or they become active in charitable or religious societies. Also many participate in courses at summer universities or for elderly, or open their own small businesses.

H.Clavet claims that "the individual choice of retirement age should be raised to the level of individual right". There are countries where there are discussions in this regard, without yet reaching a decision on canceling the grounds of age, that became an institutional imposing and appreciated as obsolete in a society which is coordinated by other priorities and values.

Categories of benefits for pensioners include for all countries:
- retirement pension;
- invalidity pension;
- survivor’s pension.

There are countries where bonuses for disability are added to the invalidity pension due to a work accident or allowances for pensioners
who can prove that their income is below a decent living level on a national plan.

To obtain the retirement pension the minimum age varies from 59 to 62 for women and from 62 to 65 for men.

The condition to obtain an invalidity pension is to be situated in a calculated degree of disability.

To receive survivor's pension the main condition is related to the duration and amount of the contribution of the deceased.

After retirement, seniors may have feelings of optimism in the sense that finally the time has come to realize projects for that they had not time (literature, excursions); they can accept resigned retirement, a thing more difficult for men (it is well-known the family in which the newly retired man "is suffocating" the woman, but frequently may occur catastrophic depressive reactions that bring in sight death, uncertainty of tomorrow, disease).

Also, there may appear real "pension neurosis" that can accelerate the stress of aging. For people in rural areas, the effect of retirement does not appear brutal, adjustment is made gradually through work in agriculture and household. In Romania there are many women in rural areas that retain activity until after 75 years, thus creating a sense of power and valorization.

Retirement may reduce social relations, the elder being more circumspect in making new friends and more cautious in contact with old friends.

Being a turning moment in a person's social life, retirement should be in the attention of professionals, which unanimously accept that, if a prior training is made, it is much easier to overcome retirement.

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