

Investigating the Living Conditions of Retirees and the Elderly Covered by the Social Security Organization Based on Government Policies

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Abstract: In today's world, the issue of retirement forms a crucial element of employment systems and has long been a concern among employees in various productive and service sectors. Given that social security is entirely or largely a government welfare program, and a portion of its costs is covered by public revenues, reporting on the expenditures of social security and retirement is mandatory within the budget, overall policies, and government plans. The manner in which this segment of society spends their lifestyle and quality of life must be debatable, examinable, and a priority for the Social Security Organization in its policymaking. This research aims to investigate the impact of the quality of policy-making by the Social Security Organization on the lifestyle of its retirees in the city of Mahabad. The statistical population of this research includes all primary retirees of the Social Security Organization in the city of Mahabad, totaling 1817 individuals. The sample size was estimated at 317 people using the Cochran formula and selected via stratified random sampling. The data collection tool included a researcher-developed questionnaire related to the study. After assessing its face validity and reliability by obtaining the opinions of respected professors and determining the Cronbach's Alpha coefficient ($r=0.827$), which is higher than 0.700, it can be concluded that the questionnaire possessed acceptable reliability and was administered to the sample under study. After collecting, organizing, and classifying the data, the questionnaire was analyzed using descriptive statistics (frequency tables, mean, and standard deviation) and inferential statistics (Kolmogorov-Smirnov test and regression analysis) via SPSS software ver22. The results indicate that the quality of policy-making by the Social Security Organization has a direct impact on the changes in the lifestyle of the organization's retirees in the city of Mahabad.

Keywords: Retirement, Retirees, Social Security Organization, Policymaking, Elderly.

Introduction

In today's world, "social security" and its related fields are considered a part of human life, and an effective social security system is a core element of modern society. The Social Security Organization in Iran, with over seventy years of history, is one of the public institutions responsible for the social insurance of millions of people across various scopes. The phenomenon of "retirement" is one of the serious issues related to social security systems, and this phenomenon, in its normal and natural state, coincides with another phenomenon called "aging." Although aging is not synonymous with retirement, it is considered one of the factors leading to retirement. Given that laws concerning retirees' rights in our country are very limited, and those laws are not sufficiently robust to defend the rights of a retiree, the manner and quality of spending the retirement period must be one of the priorities and concerns of the Social Security Organization. Therefore, our definition of the way retirees of the Social Security Organization spends their time and lifestyle should be the ability to report on the way of life of the individual, family, or community. With this explanation, lifestyle during retirement and old age refers to the manner of spending this period based on a series of variables that arise in the lives of retirees, including life expectancy, leisure, illness, social status, and the mental state resulting from the inability to perform some past activities, and many other cases. This research was conducted with the aim of understanding the impact of the Social Security Organization's policies on the changes in the status, style, and quality of life among the retirees of the Social Security Organization in this group of retirees in the city of Mahabad.

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Retirement is one of the phenomena that all insured persons of social security face after completing their years of service. Considering that life expectancy in developing countries, including Iran, has increased, and insured individuals possess sufficient capacity for continued activity even after the legally determined age, the trend of retirement leads to the draining of skilled and experienced labor from industries and the shift of retirees to low-level and non-specialized jobs. Engaging in these low-level activities causes changes in their way of life. Lifestyle, or the various ways an individual or group lives, is a simple and dynamic concept in modern sociological theories that explains the modern origins of identity structure formation. In other words, lifestyles reveal the fundamental structural patterns of social stratification in a manifest way based on elective elements such as attitudes, values, and definite and specific policymaking methods. A socio-identity structure of lifestyle is conceived based on a set of social positions founded on those specific and conceivable choices and policies. The Social Security Organization is one of the main centers of social justice in Iran, and calculation results indicate that the Social Security Organization is responsible for implementing policies aimed at the sustainability and continuation of service provision to the insured and retirees. Given the increasing growth of retirees due to the fund's expansion and increased life expectancy, the need for the organization to focus on investment will be one of its paramount activities. In other words, the question arises: How has the impact of social security policymaking quality been on the lives of retirees? In line with this question, we examine the following hypotheses:

1. It is assumed that there is a direct relationship between policymaking in the Social Security Organization and the social and cultural participation of the retiree.
2. It is assumed that there is a direct relationship between policymaking in the Social Security Organization and social alienation, non-conformity, and lack of adaptation in the retiree.
3. It is assumed that there is a direct relationship between policymaking in the Social Security Organization and anxiety, aggression, and depression in the retiree.

Literature Review

Investigating Pathological Analysis of Early Retirement Among Social Security Organization Employees, by Gender, in Tehran City, Master's Thesis by Homa Erfanian (2009). This thesis examined the increase in life expectancy, re-employment, retirement age, retirement, and inflation, as well as retirement theories among Social Security Organization employees in Tehran.

In another study, Mohammad Ali Mohammadi (1997) in his Master's thesis, aimed to identify the economic and social factors in the re-employment of retirees and determine the correlation between their current employment and their previous profession or occupation. He investigated the economic and social factors of re-employment for retirees covered by the Social Security Organization. In a general summary, the relationship between independent variables (level of material support, length of insurance premium payment history, specialization, maintenance of social status, and position of retirees) and their re-employment was confirmed. Furthermore, the main demands of retirees were announced as follows: increasing pension salaries, granting loans, free medical treatment, creating welfare and recreational facilities, timely distribution and increase of labor vouchers (coupons), selling factory shares to the insured, and establishing retiree associations or unions. "Retirement and the Psychology of Retirees," an article by Yousef Ardabili, in which the author attempts to draw the attention of interested parties to the psychology and characteristics of retirees, thereby preparing the ground for the publication of more scientific and research articles. This article first describes the legal process of retirement in Iran, then the characteristics of retirement at ages 65 and 70, the activities of retirees in these periods, the results of several researchers' studies, basic models for retirement activities, family relationships and interactions of retirees, and planning for retirement and old age (Ardabili, 2000: 53).

"Hardships and Living Difficulties of Retirees," a survey study by Shahla Akouy Mohassel in 1998. She concluded that the condition of retirees in recent years has deteriorated in terms of income, leisure time, medical treatment, nutrition, and housing (Akouy Mohassel, 1998: 42). Mohammad Zahedi Asl in research titled "Retirement, Its Characteristics and Issues from the Perspective of Social Security and

the Organization's Relationship with Retirees," focused on understanding the views and expectations of retirees as the main subject of this research. For sampling, six provinces (Kermanshah, Hormozgan, Khorasan, East Azerbaijan, Gilan, and Isfahan), excluding Tehran, were selected based on the Cabinet resolution regarding the degree of deprivation of the provinces, and Greater Tehran was added to this group. Their expectations from the Organization and a survey of retirees regarding the phenomenon of retirement, the performance of agents, and the Organization's plans and measures were compiled. This research used a descriptive survey method, and the necessary information was collected and analyzed through referring to credible available sources and documents, as well as direct reference to the covered retirees. The most significant problems stated by retirees concerning themselves, in order, were: the low amount of the retirement pension, medical problems, and housing problems. The main expectations of the studied population from the Organization, in order, were an increase in the pension amount and other benefits, the creation of welfare facilities, granting loans, attention to medical affairs, and facilitation of customer service matters.

Research Methodology

The statistical population (unit of analysis) in the present study is the retired individuals of the Social Security Organization in Mahabad County, which constitutes the sample, totaling 1817 individuals (156 men and 161 women). Sampling was performed randomly from among the retirees of the Social Security Organization in Mahabad, and these individuals constitute the statistical population of this research. In this research, to describe the opinions of the statistical sample regarding the questions, frequency distribution tables and the percentage of related responses were used. Then, in the second section, the research hypotheses were tested based on the results obtained from the analysis of the questions, using inferential statistics to confirm or reject them. Specifically, the Kolmogorov-Smirnov test was used to check the normality of the data, and Pearson's correlation coefficient test was used to test the research hypotheses.

Theoretical Explanation

If human life is divided into three periods: pre-employment, employment, and post-employment, retirement falls within the post-employment period, which liberates the individual from administrative constraints and rigid organizational regulations, bringing forth a new and different phase for the person. In societies with higher cultural and economic development, each of the aforementioned periods occupies its proper place. Active members of society, after completing the initial years of life, education, and apprenticeship, enter the job market. After 30 to 40 years of activity, they reach the retirement phase and, due to the services rendered throughout their working lives, are rewarded with the benefit of rest and welfare during retirement. The ever-increasing population of the elderly, generally across the world and specifically in our country over recent decades, as well as the doubling of this population over the next 35 years, is a significant issue. Studying the problems and issues of this group is the first step in planning in this domain. The importance of retirement matters was such that the United Nations declared 1999 as the International Year of Older Persons with the slogan, "Towards a Society for All Ages," to make various nations aware of the importance of retirement issues and to present suitable solutions for a healthy and worry-free life accompanied by capability for this vast population. Retirement is defined as the transition from one role to another, i.e., from the role of an employee or a working person to the role of a retiree who has entered a new stage of life. However, what is certain is that the failure to anticipate post-retirement changes has accompanied this period with worry and imbalance, as the increase in the number of retirees during the 1990s was more than double the number over the previous 50 years (Samar, 2002: 6).

Concept of Retirement

In the Dehkhoda Dictionary, retirement is described as the period during which a member of an office or institution receives their salary from that office or institution's fund after a period of service, without performing any work. Furthermore, among the definitions of retirement, the following definition is noteworthy:

Retirement is a state in which a permanent government employee, meeting specific age and years of service criteria, has their employment status terminated by law and under the order of the competent

authority, and becomes entitled to receive a lifetime retirement pension (Economic Assessment of Pension Funds in Iran, 1996: 48). In the Moein Dictionary, retirement is defined as being dismissed from service due to old age, or a person who has been dismissed from work in old age or after a long period or for other reasons and receives a retirement pension (Moein, 1997: 256). In the Amid Dictionary, a retiree is someone dismissed from work in old age, or an employee who has completed their years of service according to the law and is dismissed due to fatigue or old age and receives a retirement pension.

Legal scholars define it as follows: Originally, it is the dismissal of a government employee from service due to a decline in strength resulting from the attrition of faculties and long years of service, keeping them from work, by providing a specific salary appropriate to their age and service period, which is called a superannuation pension (Langroudi, 1998: 173). This definition faces problems from several angles. First, retirement is defined as dismissal from service, whereas retirement, according to regulations, can manifest in two ways: 1- Resignation (Voluntary Withdrawal) and 2- Dismissal (Forced Removal). Therefore, the above definition is not comprehensive in this regard. Second, these definitions only refer to the idea of aging and the resulting inability and do not mention the idea of the acquired right to rest and tranquility from long service. Therefore, it seems more appropriate to define retirement as a "status" in which a person, either voluntarily or compulsorily, withdraws from their work due to reaching a specified age and having a defined service history, while also enjoying specific rights and benefits. This definition, therefore, reflects the right of the individual, the right of the employer or the state, and the duty of society. The definition provided in Article 2, Clause 15 of the Social Security Law is closer to the definition mentioned above, but it does not consider the criteria of service history and insurance premium payment. Another criticism leveled against this definition and the legislator's approach is that the dominant perspective has been purely economic.

Theories of Retirement

Experts hold various interpretations of retirement. Schwartz presents retirement as a transition to a new life pattern and sees the provision of welfare services as the best way to solve their problems. Anthony Giddens views retirement as a new situation that often brings social, economic, and psychological issues for individuals and families. For those who perceive their newfound free time as an opportunity, it is considered a crucial transition period. Furthermore, retirement, in addition to its social and psychological consequences, practically always involves the loss of job income, and in a society where employment holds fundamental value, retirement often means the loss of relationships. Retirement not only means losing a job but also losing contact with others at the workplace (Giddens, 2007: 654). Ashley views retirement as a process of transformation and role shifting to another role, and Gatler also sees retirement as a loss of status/prestige (Retirement Organization, 1998: 85-86). In administrative law, retirement is described as a non-active and non-productive period of life. From this perspective, the status of retirement is established by law and by the official decree of competent authorities, leading to the commencement of retirement benefits (Aboulhamd, 1997: 197).

Retirement Models (Pension Models)

Retirement systems follow different models to achieve the goals set for them, and the difference between these models stems from the philosophical roots and the varied social and economic doctrines prevalent in that society. In other words, there was no pre-established model for selecting a social security system; rather, each country adopted a model according to its social, economic, and political conditions, which later became the basis for classifying retirement systems. Generally, according to studies conducted by the Danish Social Research Institute in 1995 regarding European social security systems, five retirement models have been identified by blending the criteria for entitlement and the rules governing benefit levels.

Table (1): Theoretical Retirement Models

Model	Assistance	Citizenship	Employment Record	Group Insurance	Individual Insurance
Basis of Entitlement	Financial Need	Citizenship	Employment	Occupation	Contract
Coverage	Needy Elderly	Entire Population	All Occupations	Group	Individual
Level Determination Criteria	Means Test	Flat Rate	Wage-based or Deductions	Wage-based or Deductions	Premium-based
Objective	Minimum Income Provision	Basic Income Provision	Maintenance of Living Standard	Maintenance of Living Standard	Maintenance of Living Standard

In the Assistance Model, financial need is the most important factor for receiving benefits. A means test is used to determine financial need, and its main objective is to guarantee a minimum standard of living for those who lack sufficient income. This system exists in Germany and is also implemented in some countries for other age groups (non-elderly). In the Citizenship Model, the status of being a citizen is the basis for establishing benefits and covers almost the entire elderly population of a country. The most important goal of this model is to provide a basic minimum income for the entire population of a country. In the Employment Record Model, the most important criterion is having a work history, and thus it mainly covers the active segment of a country's population. In this model, the pension amount is determined based on income and the amount of contributions paid by employers and workers. Its goal is to maintain the living standard of individuals who were actively employed up to the threshold of retirement.

In the Group Insurance Model, the situation is largely similar to the previous model—Employment Record—but it is important to note that this model provides coverage based on the previous connection of various labor market groups to professions, factories, industrial sectors, regions, etc. However, the Individual Insurance Model is based on private contracts and only covers the contracting individual. Its benefits are a function of the paid insurance premium, and its objective is the relative maintenance of the insured individual's standard of living (Plag, Niles, Vokvist, Jan, 2000: 145-147). Thus, it is observed that the criteria and objectives of retirement systems differ according to social conditions, especially demographic structure, economic factors, political structure, and the policies enforced in various countries. Therefore, any benchmarking and comparison between retirement systems must be conducted with a deep and realistic perspective.

Pension Plans

Pension Plan: A pension plan is a legally enforceable contract whose explicit goal is retirement, or whose benefits cannot be paid until the beneficiary reaches a specified legal retirement age due to the establishment of tax conditions or contract clauses, or else a considerable penalty will be incurred. This contract may be part of a larger employment contract, stated in the plan's regulations, or mandated by law. The elements of a pension plan can be made compulsory by law or structured as a prerequisite for specific tax behaviors, as is the case with many tax-advantaged savings or retirement programs established for plan members and retirement income beneficiaries. In addition to having an explicit retirement objective, pension plans may offer other benefits, including disability, sickness, and survivor benefits (Niroumand, 2007: 2-4).

In most industrial and European countries, there are two types of statutory pension systems that complement each other:

Occupational Pension is a type of pension that everyone earns through their office job or self-employment. Salaried employees and self-employed individuals are covered by the occupational pension system.

The employer is obliged to arrange and pay pension insurance contributions for all their employees and workers. Self-employed individuals pay these insurance premiums themselves. National Pension is a type of pension where the government guarantees a minimum standard of living for retirement days. Both of these pensions cover old-age retirement and disability retirement. Old-age retirement can begin at various ages, typically between 63 and 68, while the national retirement age starts at 65 (www.ayandehsazfund.com).

Private vs. Public Pension Plans

Public Pension Plans: These are social security pension plans or similar statutory plans administered by the government (including central, state, and federal governments, as well as other public sector entities like social security institutions). Public pension plans are traditionally financed through a Pay-As-You-Go (PAYG) system, but some OECD countries bear a partial responsibility for financing public pensions or have delegated this program to the private sector.

Private Pension Plans

Private pension plans are those administered by entities other than the central government. Private pension plans can be administered directly by a private sector employer acting as the plan sponsor, or by a private pension fund or a private sector provider.

Private pension plans can be complementary to or substitutes for public pension plans. In some countries, these plans may also include programs for government employees.

Occupational vs. Personal Pension Plans

Occupational Pension Plans: Access to such plans is conditional upon employment or a professional relationship between the plan members and the entity establishing the program (the plan sponsor). Occupational plans can be established jointly or separately by employers or similar groups (such as industrial companies) and labor or professional unions. The plan can be administered directly by the program sponsor or by an independent entity (a pension fund or a financial institution acting as a pension provider). In the latter cases, the program sponsor may still retain responsibilities for inspecting the pension plans.

Mandatory Occupational Pension Plans: Participation in these programs is mandatory for employers. They are legally obliged to participate in plans that employees naturally require. Even when employers are forced to participate in an occupational scheme, if employee membership is voluntary, these plans are considered mandatory.

Voluntary Occupational Pension Plans: Participation in these programs is optional for employers. (This includes those programs where enrollment is automatic as part of the employment contract, or where the law requires employees to join plans that are optional for their employer). In some countries, employers can establish voluntary occupational plans that partially or wholly replace social security system programs. These plans fall into the voluntary category, although employers must continue to support these programs due to exemption from social security participation.

Personal Pension Plans: Access to this plan should not be linked to the existence of an employment relationship. The plans are established and administered directly by a pension fund or a financial institution acting as a pension provider without any employer involvement. Individuals independently select and purchase the necessary contractual aspects. The employer may have no involvement in these pension plans whatsoever. Some personal pension plans may have limited membership.

Mandatory Personal Pension Plans: These are plans that individuals must join, or they are suitable for mandatory pension contributions. Individuals may be required to pay contributions to a specific program or to a pension plan of their own choice.

Voluntary Personal Pension Plans: Membership in these programs is optional for individuals. Legally, individuals are not required to participate in a pension plan. Voluntary personal plans include those

programs that individuals join if they decide to substitute part of their social security benefits with personal pension plans (Jalili, 2008: 1-3).

Pension Plans in Developing Countries

Countries that have a young population, low per capita income, and a small support system or a state-managed support fund (preferably a system that covers public sector employees)—such as many African and South Asian countries—tend to have a decentralized, savings-based support system due to the lack of adequate capital and insurance markets and the emergence of political pressures for development. Therefore, they must provide a suitable environment for the operation of voluntary, and subsequently mandatory, annuity schemes. This includes:

- Keeping inflation low.
- Avoiding control over interest rates and currency exchange rates.
- Establishing a precise administrative system and fiscal policy.
- Forecasting the human resources necessary to manage financial and executive systems.

It is worth noting that achieving these fundamental conditions, while important for old-age support systems, also plays an effective role in sustained economic growth. Furthermore, these countries must move towards establishing a multi-pillar support system by using sound financial methods—devoid of the problems inherent in cost-actuarial funded schemes—to predict necessary support for old age, while observing the following:

- Forecasting social assistance (in cash or in-kind) for the poorest segments of society, including the elderly not covered by insurance schemes.
- Examining the long-term effects of implementing government schemes (in terms of coverage level, benefit amounts, and retirement age) on taxes and income redistribution, considering variables such as wage growth, interest rates, labor force participation rate, unemployment, and instances of abuse, and determining the extent to which the choice of support system will affect these parameters.
- Providing incentives for families to care for elderly relatives.

It is crucial to avoid irrational decisions such as forecasting excessively high pensions, early retirement, benefits, and premiums that lead to abuse and deter savings, such as illegal, unsupported professional schemes (like the law concerning female heirs), especially in countries that are economically nascent and have new support schemes with limited organizational and executive capacity (Ghaffari, 2005: 15-16).

Social Policy

Richard Titmuss defines social policy as follows: In social policy, we examine a series of needs and the social tensions related to the organizations addressing them, which have been known in the past as social services or the social welfare system, and through which it was attempted to meet these needs. This complex area of social life is different from what we call the free market or the price mechanism and the possibility of exchange (Mousavi quoting Titmuss, 1974: 20).

Social Policy Making

Social policy making is an objective and practical matter implemented outside the academic environment by the government and refers to issues such as social security, education, social care, etc. (Saeedi & Tajoddin, 2009: 29).

All matters such as social security, health and treatment policies, social care systems, environment, housing, the future of the social system, crime and punishment, and even policies related to labor and employment are examined and decided upon within social policy making (Hezardjaribi & Safari Shali, 2012: 156-157).

Theories of Health and Lifestyle in Old Age and Retirement

Most recent gerontological works examine the health and lifestyle of the elderly and retirees. The Activity, Continuity, and Disengagement theories have been the dominant theories in gerontological studies over the last three decades.

Activity Theory

The essence of the Activity Theory is that there is a positive correlation between activity and life satisfaction. In this theory, a linear relationship between the loss of roles (activity, work, job) and a decrease in life satisfaction is taken for granted. The main idea of this theory is “successful aging” or “successful retirement,” which is achieved by maintaining the activity patterns and values of middle age. Happiness can be reached by denying the onset of old age, and where middle-aged connections, activities, and roles are lost, replacing them with new examples is very important to maintain life satisfaction (Bond & Corner, 2010: 106).

Two criticisms have been leveled against the Activity Theory in recent years:

1. Many of this theory's hypotheses are not confirmed by scientific methods. The simple linear relationship between activity levels and life satisfaction, reported in empirical studies, is insufficient to explain the complex interpersonal interactions and changing social environments of the elderly.
2. Another criticism directed at this theory is idealism; surely, expecting most elderly and retired people to maintain the activity levels and social interactions of their middle age is unrealistic. Today, it might be possible for retirees in the “third age” to choose an active lifestyle, but for many retirees, the reduction in social networks, the loss of loved ones, and physical and mental illnesses have turned maintaining an active lifestyle into a major challenge. At the end of the 20th century, the importance of Activity Theory diminished, but it still has proponents among scholars. Examining the link between social activity and lifestyle continues, but the complexity of these connections, the role of the environment, and other psychosocial factors prevent definitive confirmation of this relationship (Fernandez, Ballesteros et al., 2001, as cited in Bond & Corner).

Continuity Theory

Long-term adaptation, which is the foundation of the Continuity Theory, differs from the vital equilibrium predicted by the Activity Theory. The Continuity Theory views the link between past, present, and future in terms of thought frameworks, behavior, living arrangements, and lifestyle as heterogeneous and inflexible. The basis of the Continuity Theory is the expansion of adaptation and continuous adjustment to life conditions and situations (Archi, 1989). This theory was formed through observational studies; these studies show that despite wide changes in health status, physical functions, and social positions, many attitudes, values, patterns of thought, and social activities of the elderly and retirees remain constant (Antonioni & Yakiyama, 1987, as cited in Bond & Corner). Based on empirical studies, the Continuity Theory explains the long-term stability of the lives of the elderly and retirees. According to this theory, individuals have a successful old age when they transfer their effective life performances and methods from middle age to this period; in other words, physical, psychological, and social characteristics remain constant throughout life (Bond & Corner, 2010: 108).

The essence of the Continuity Theory is individuals' ability to extend their cognitive structures to organize and interpret life experiences (Levinson, 1990). As we get older, we gain a better perception of ourselves and the social world and pursue the goals that lead to success in life. The assumption of the Continuity Theory is that our adaptive thought patterns evolve over time and through learning so that our attitudes and beliefs are modified in response to biological and social changes. Adaptation to biological and social changes is a compulsory process due to the conservative nature of human disposition (Marsis, 1986). Structural characteristics such as gender, ethnicity, and social class are important determinants of individuals' experiences and lifestyles. Structural characteristics create deep continuity in the content of people's lives. The Continuity Theory pays attention to both internal

continuity and external continuity; the subject of internal continuity is how individuals' self-perceptions and meaning of life are preserved and maintained, while external continuity relates to the persistence of social roles, activities, and connections that constitute an individual's lifestyle (Bond & Corner, 2010: 108-109).

Disengagement Theory

The essence of the Disengagement Theory is the belief that as individuals age, their activities and social involvements decrease, and eventually, due to illness and disability, they become detached from society. The Disengagement Theory was first presented by Cumming and Henry (1961) in a work titled "Growing Old." According to their definition, disengagement is a process whereby the elderly person severs many of their connections with other members of society, and changes also occur in the content of the remaining communications (Cumming & Henry, 1961: 211, as cited in Bond & Corner).

This theory states that disengagement is a process adopted by society to prevent the disruption of functions and social order resulting from changes in the roles of its members.

The Disengagement Theory has many critics, and three main criticisms are leveled against it:

1. **First:** This theory implicitly deems disengagement desirable, and therefore, it is unconcerned with seriously addressing the problems of the elderly and retirees (Shanas et al., 1968, as cited in Bond & Corner).
2. **Second:** The process of disengagement, as described in this theory, is not inevitable; this claim is proven by the continuous social interactions of some retirees.
3. **Third:** It seems there is a misinterpretation of retirement growth data, as it is the cultural values and economic structures of society that prevent retirees and the elderly from various activities, and the retirees themselves play no role in this regard (Rose, 1965, as cited in Bond & Corner).

The Disengagement Theory is unable to provide empirical evidence to support its hypotheses, yet it is an original and innovative formulation that is rarely supported (Maddox, 1969, as cited in Bond & Corner).

Successful Ageing

The use of this concept is mostly descriptive and related to factors such as well-being, economic security, and the presence of friends and family (Havighurst, 1963). However, there is no agreement on the constituent elements of lifestyle; some scholars believe that lifestyle involves the maintenance and continuity of activity and employment (Activity Theory), while others consider retirement and separation from middle-age roles and activities as lifestyle elements (Disengagement Theory); however, there is no consensus on this. The revival of the idea of Successful Aging is owed to the work of Baltes and Baltes (1990b). They challenged the traditional social science view that was based on prescribing ideal ways of living. In contrast, their perspective is based on the processes that guide older adults toward their intended goals. They do not evaluate successful aging exclusively in terms of life satisfaction or morale—which was used in traditional quality of life studies—but their combined approach encompasses various quantitative and qualitative aspects of aging. In this regard, they propose criteria for successful aging, including life span, biological health, mental health, cognitive efficiency, life satisfaction, social competence, productivity, and perceived control.

These criteria are a combination of subjective and objective indicators of aging. Baltes and Baltes (1990a) accept the traditional scientific view that subjective measures are less useful due to the human mind's ability to reconstruct expectations. In their view, objective measures are more appropriate. Their critique of subjective measures relates to evidence showing that people who experienced very different lives had similar views on the quality of their lifestyle (as cited in Bond & Corner, 2010: 110 & 111).

Structuralism Theories of Ageing

Structuralism theories of aging, along with the ideas of structured dependency and the political economy approach, have been the dominant theories in aging for the last quarter-century. Political economy is the study of the reciprocal relationship between politics, economics, and social structures, particularly examining the connection between governmental institutions, the labor market, and various social classes and groups. Most gerontological theories focus on the distribution of social resources during old

age, which is also considered the key topic of the structured dependency approach. Structured dependency refers to the advancement of a dependent status resulting from limited access to a wide range of social resources, especially income. The consequence of this situation is the numerous elderly living in poverty (Bond & Corner, 2010: 114). One cause of poverty in old age is the lack of economic activity among the elderly, but poverty in old age is more a consequence of limited access to resources throughout individuals' lives (Walker, 1993). The reason is clear: most elderly people are women, yet few of them have held stable employment during their adult lives. Furthermore, the proportion of elderly couples where both partners earn an income or receive a pension is relatively low (Falkingham & Victor, 1991). Moreover, most male pensioners—even before retirement—experience a poor economic situation due to unemployment, early retirement, and re-employment in lower-paying jobs.

Continuation of Structuralism Theories of Ageing & Research Data Analysis

After retirement, inequalities result from low wages, unemployment, and disability. For women and racial minorities, gender and racial discrimination are the causes of these inequalities. The reduction in the real value of savings and pensions has negatively affected the economic status of the elderly, especially women. Even the living standards of younger retired groups are declining. Socio-economic policies that favor younger workers exacerbate the discrimination that exists against retirees. Retirement also restricts access to social resources by reducing social ties and detachment from the labor market (Phillipson, 1982). The political economy approach examines class inequalities and the relationship between production and later life through social explanations. Recently, the political economy perspective has investigated the effects of globalization on the lives of older adults (Phillipson, 1998). This view also faces criticism, including: the limited scope of its explanations (Dant, 1988) and that it only addresses inequalities arising from poverty and adverse economic conditions. A positive aspect of structuralist theories is that instead of focusing on the weaknesses and problems of older adults, they focus on the structural barriers facing them. However, these theories, especially the structured dependency theory, can reinforce age-based discriminatory policies and behaviors (Wilson, 1995). The assumption of these theories is that inequality is not just an indicator but is also the main reason for low quality of life. For many scholars, the political economy approach provides a strong basis for explaining the quality of life in old age; however, this approach does not offer a clear explanation for individual differences (Bond & Corner, 2010: 116).

Research Data

The results from the analysis of the findings showed that out of 317 retirees surveyed, 74% were male and 26% were female. 74.4% were married, 10.4% were single, 11% were widowed, and 4.1% were divorced. Furthermore, the results indicated that 35.6% of the sample had below a high school diploma, 24.6% had a high school diploma, 8.8% had an associate's degree, 27.8% had a bachelor's degree, 1.9% had a master's degree, and 1.3% had a doctoral degree. 69.7% owned their own home, 8.5% rented, 8.2% had a mortgage, and 13.6% had a house that was both mortgaged and rented.

4.7% retired between the ages of 42 and 45, 19.9% between 46 and 50, 27.8% between 51 and 55, 27.1% between 56 and 60, and 20.5% retired after age 61.

5.9% reported their pension status as less than 5,050,000 Rials, 29.3% between 5,050,001 and 10,000,000 Rials, 36.9% between 10,000,001 and 15,000,000 Rials, 11.7% between 15,000,001 and 20,000,000 Rials, and 12.6% reported over 20,000,000 Rials.

Operational Analysis of Data and Hypotheses

Examining Hypothesis 1

The results of the research indicated a positive and significant relationship between policymaking in the Social Security Organization and the social and cultural participation of retired individuals in the city of Mahabad ($r=0.676$ $r=0.676$ and $P\geq 0.001$ $0.001P\geq 0.001$).

The resulting coefficient of determination, which is 0.4570.4570.457, shows that 45.7%45.7%45.7% of the variation in social and cultural participation in retired individuals in the city of Mahabad is explained by policymaking in the Social Security Organization.

The conclusion of this hypothesis from the current research is somewhat similar to the results of the research by Shojaeizadeh and Alizadeh (2009) titled "A Comparative Study of Health Status (Physical

and Mental) of the Elderly Disaggregated by Age Groups 60 and Above in the Population Covered by Tehran University of Medical Sciences Centers.” In their research, they concluded that there is a statistically significant relationship between the employment status of the elderly and the ability to perform daily living activities (ADLs). Specifically, elderly individuals who were unemployed and covered by support institutions required more assistance and support to perform ADLs compared to those in other occupational groups (government, self-employed, and retired with a salary). They also stated that there is a statistically significant relationship between the elderly person’s source of income and the ability to perform ADLs. Elderly individuals whose income was provided through support institutions or the help of spouses, children, relatives, and others had less ability to perform ADLs compared to employed elderly individuals with retirement salaries or assets. Similarly, there is a statistically significant relationship between the source of income of the elderly and the level of physical performance; elderly individuals whose income was provided through support institutions or the help of spouses, children, relatives, and others exhibited weaker physical performance compared to employed elderly individuals with retirement salaries or assets.

On the other hand, there is also a statistically significant relationship between the insurance status of the elderly and the ability to perform ADLs, as insured elderly individuals have a greater ability to perform ADLs. Similarly, there is a statistically significant relationship between the insurance status of the elderly and the level of physical performance, as insured elderly individuals have higher physical performance.

Examining Hypothesis 2 (Social Security Policymaking and Social Alienation)

- **Result:** There is a positive and significant relationship ($r=0.218$ and $P \geq 0.001$) between policymaking in the Social Security Organization and the non-conformity, maladjustment, and social alienation of the retired individual in the city of Mahabad.
- **Coefficient of Determination:** The coefficient of determination of 0.047 indicates that only 4.7% of the variations in non-conformity, maladjustment, and social alienation among retirees in Mahabad are explained by the policymaking of the Social Security Organization.
- **Definition of Social Alienation:** It is a state where individuals feel that the social system is crushing and contrary to their needs, leading to their separation and lack of belonging to that system; sometimes this even progresses to the negation of the social system and the governing rules (Tavis, cited in Rabani, 1993: 41).
- **Similarities:** This type of alienation bears similarities to Merton’s ideal types of deviance and conformity, as well as Durkheim’s theory of Anomie, and can explain part of the reasons for policymaking in the Social Security Organization. This is because individuals suffering from this alienation, due to isolation and a feeling of lack of solidarity, lack the necessary motivation to strive toward achieving social goals (such as progress and law-abidance).
- **Fromm’s Viewpoint:** Fromm’s perspective is that social alienation is a state in which the person feels estranged and no longer sees themselves as the center of the world, nor as the creator of their actions; rather, actions and their results govern them, and they obey or praise them (Fromm, 1981: 147).
- **Seeman’s and Marx’s Viewpoints:** Seeman views the extent and degree of behavior based on intended future rewards, and Marx believed that the reward is not exclusively inherent in the act itself but is external to the work. The worker works without being aware of the value or the results of their labor (Mohseni Tabrizi, 1991: 38).
- **Alienation in Marx’s Thought:** It means the feeling of losing control over social life. Individuals lose their control over the production processes of their labor. This process leads to feelings of emptiness, powerlessness, demoralization, self-disgust, rootlessness, mistrust, and violence, culminating in the denial of fundamental societal values, norms, and established standards of behavior (Ahmadi, 2005: 61).

Examining Hypothesis 3 (Social Security Policymaking and Mental Health)

- **Result:** There is a positive and significant relationship ($r=0.159$ and $P \geq 0.05$) between policymaking in the Social Security Organization and anxiety, aggression, and depression in the retired individual in the city of Mahabad.
- **Coefficient of Determination:** The coefficient of determination of 0.025 indicates that only 2.5% of the variations in anxiety, aggression, and depression among retirees in Mahabad are explained by policymaking in the Social Security Organization, which is considered a very weak percentage.
- **Related Findings (Shojaeizadeh & Alizadeh, 2009):** This research showed that as the age of the elderly increases from 60 to 79 years, the rate of anxiety and depression disorders increases, but after that, in the age group of 80 and above, this rate decreases.
- **Income-Mental Health Relationship:** There is a significant relationship between the adequacy of income level and anxiety and depression disorders; the group that considered their income insufficient experienced the highest rate of anxiety and psychological depression disorders. Also, with increasing age in this group, the level of stress had also increased.
- **Final Conclusion and the Role of Organizations:** During this period, with children growing up and increasing family expenses (education, marriage, treatment), most individuals lose their working capacity or retire, which is accompanied by a decrease in income and a financial crisis. The sum of these factors creates a condition where the retired individual, instead of resting, is driven to frustration and helplessness. In this regard, social and welfare organizations related to retirees must play their role by providing fair and needs-based coverage for the living expenses of retirees.

Supplementary Initial Summary (Connection to Socio-Economic Policies)

- **Causes of Inequality After Retirement:** Low wages, unemployment, disability (for the general population), and gender and racial discrimination (for women and racial minorities).
- **Impact of Policies:** Devaluation of real savings and retirement pensions, and socio-economic policies that favor younger workers, fuel discrimination against retirees.
- **Critique of the Political Economy Approach:** Although this approach provides a strong foundation for explaining the quality of old age, it is criticized for having limited explanatory scope (Dant, 1988) as it only examines inequalities resulting from poverty and unfavorable economic conditions and fails to provide a clear explanation for individual differences (Bond & Corner, 1989: 116).
- **Strength of Structuralism:** Focuses on structural barriers faced by the elderly rather than individual deficiencies. However, this theory can reinforce age-based discriminatory policies and behaviors (Wilson, 1995).

Conclusion

Overall, the evidence suggests that although the policymaking of the Social Security Organization concerning the lifestyle of its retirees may contain shortcomings and problems for the retired individuals, reforming some of the policymaking laws regarding retirees can have a high potential for improving their status, quality, and lifestyle. Based on this research, retired individuals experience social isolation. Individuals, as they pass through middle age and enter old age, prefer to reduce their social activities and free themselves from the constraints of social responsibilities (Danaeifard, 2009: 234). Oniye (2001), through his research, found that retirement leads to consequences such as anxiety and worry about how to spend the coming days, reduced social interactions, the loss of life structure, and decreased financial security. The findings of this study are consistent with Oniye's research. Psychological and mental consequences are another outcome of retirement, to the extent that some participants believed they suffered from stress, depression, and other mental and psychological illnesses during retirement. Considering that human resources are the most valuable element of any organization, developing programs for their satisfactory transition from working life to the retirement period seems necessary. The Social Security Organization must make efforts and enact laws in this regard. The focus of this research was on the quality of policymaking in the Social Security Organization concerning the lives of its retirees, delving deeper into each of their issues and problems individually, which further illuminated

the nature of the retirement phenomenon. The findings of this research can be helpful to other studies in this field to shed light on other horizons regarding the phenomenon of retirement and their problems, and to serve as a guide for planners and managers of the Social Security Organization and other institutions related to retirees.

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