



Maintaining Mental Health for Javanese People in Retirement

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ABSTRACT

In the elderly age category, a person can no longer be called productive and generally has entered retirement age. Changes during retirement usually happen in a relatively short time, so without the right strategy to deal with these changes, they can cause health problems, especially mental health problems. This paper will discuss the changes that occur in retirees and how these retirees deal with the changes that occur. This paper uses a qualitative method with a phenomenological approach to explain the experiences of each individual in facing retirement. This research was conducted in August and October-November 2022 in the city of Yogyakarta area using a purposive sampling method and got five retirees as informants. Apart from interviews with retirees, some of the retiree's families were also interviewed to obtain a complete data. The most prominent changes in the lives of the elderly are in the economic and social fields. Economic changes occur due to reduced income and health problems. Changes in social aspects reduced activity, reduced social contact, and loss of facilities. Retirees face these changes by preparing savings, opening businesses, pursuing hobbies, and participating in community activities.

Keyword: Elderly, Mental Health, Retirement

ABSTRAK

Pada kategori usia lansia, seseorang tidak lagi bisa disebut sebagai usia produktif dan umumnya telah memasuki masa pensiun. Perubahan-perubahan yang terjadi pada masa pensiun biasanya terjadi dalam waktu yang relatif singkat sehingga tanpa strategi yang tepat untuk menghadapi perubahan tersebut, dapat menyebabkan gangguan-gangguan pada kesehatan, terutama pada kesehatan mental. Tulisan ini akan membahas mengenai perubahan-perubahan yang terjadi pada pensiunan dan bagaimana pensiunan tersebut menghadapi perubahan-perubahan yang terjadi. Tulisan ini menggunakan metode kualitatif dengan pendekatan fenomenologi untuk menjelaskan mengenai pengalaman dari masing-masing individu dalam menghadapi masa pensiun. Penelitian ini dilakukan pada bulan Agustus dan Oktober-November 2022 di wilayah Kota Yogyakarta dengan menggunakan metode *purposive sampling* sehingga mendapatkan 5 orang pensiunan sebagai informan. Selain wawancara dengan pensiunan, sebagian dari keluarga pensiunan juga diwawancarai untuk mendapatkan data yang lebih lengkap. Perubahan yang paling menonjol dalam kehidupan lansia adalah pada bidang ekonomi dan sosialnya. Perubahan ekonomi terjadi karena berkurangnya pendapatan dan munculnya masalah-masalah kesehatan. Secara sosial, perubahan yang dirasakan adalah berkurangnya aktivitas, berkurangnya kontak sosial dengan rekan kerja, dan hilangnya fasilitas yang didapatkan ketika bekerja. Perubahan-perubahan tersebut dihadapi oleh pensiunan dengan cara mempersiapkan tabungan, membuka usaha, menjalankan hobi, dan mengikuti kegiatan yang di masyarakat sekitar mereka.

Kata Kunci: Lansia, Kesehatan Mental, Pensiunan



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1. Introduction

Humans will experience aging sooner or later. We usually call someone who has experienced aging with the term 'Elderly' or *Lansia*. According to the existing regulations in Indonesia, which is stated in Law Number 13 of 1998 concerning Elderly Welfare¹, an 'Elderly' is someone who is over 60 years old. The elderly tend to be more susceptible to acute illness and complications because of the decrease in the immune system and body organs. Because the elderly are vulnerable to various diseases, it is not surprising that socially the elderly are identified as people who are dependent and placed in the role of being sick (Clark in Foster and Anderson, 2015). Reduced daily functions can prevent the elderly from becoming independent and experiencing difficulties in social activities (Asthana in Perdamaian, Manus, Periska, and Steffiasih, 2020). Therefore, in the elderly age category, a person can no longer be called a productive age and generally has entered retirement age.

The period of retirement for each individual can be different from one another. The retirement age also has differences for each profession and career path. The Indonesian government regulations governing retirement is the Government Regulation Number 45 of 2015 Article 15 regarding the Implementation of Pension Guarantee Programs². This regulation also underwent various changes along with the times. The regulations decided that the set retirement age was 56 years when it was first issued. Then in 2019, referring to paragraph (1) of Government Regulation Number 45 of 2015, the retirement age changed to 57 years, and referring to paragraph (2) of the same regulation, the retirement age will increase by one year for every three subsequent years until it reaches retirement age of 65 years in 2043 (Tempo, 2022). According to regulations from the Indonesian government, for now, the retirement age cannot be categorized as elderly, so in general, the elderly have entered retirement age, but someone who has retired may not necessarily be categorized as elderly.

Retirement is a period of change in which an individual's lifestyle undergoes many changes. According to Hurlock and Kimmel (in Ermayati and Abdullah, 2007), changes that occur during retirement are important changes in a person's life, when working individuals become unemployed (end of a work career), reduced income, reduced interaction with friends work and relationships, and increased of free time. These changes usually occur in a relatively short time, so without the right strategy to deal with these changes, these changes can cause health problems, especially mental health problems.

Retirement has a different meaning and impact on each individual. During retirement, the direction of an individual's life can lead to one of two directions, the first one is that retirement is seen as an unlimited freedom, and the second one is that retirement is seen as a state of restraint and increasingly limited opportunities (Sargent, et al., 2013). These different meanings and impacts can be caused by various things, such as socio-economic conditions, socio-cultural differences, life experiences, etc. Differences in how to interpret retirement also have an impact on each individual's strategy for preparing for and dealing with retirement. This strategy can also help elderly retiree to maintain healthy ageing. According to WHO, healthy ageing is defined as the process of developing and maintaining the functional ability that enables wellbeing in older age, this include a person's ability to meet their basic needs; learn, grow, and make decisions; be mobile; build and maintain relationship; and contribute to society (WHO, 2020).

Changes in lifestyle in retirees can cause various problems for the elderly's mental health. Mental health is a mental or psychological state that shows a person's ability to make adjustments or solve problems that exist within oneself (internal) and issues that exist in the environment outside of oneself (external) (Hanurawan in Alini and Ardianti, 2020). Retirement often involves significant losses, such as losses of identity, purpose, structure, and even social contacts, that can trigger depression and other psychiatric illnesses (Weston, 2022). The impact that often appears on the elderly in retirement is a result of a person's unpreparedness to face retirement, for example, psychological disorders, anxiety, stress, or even depression (Kadarisman, 2011). Good mental health also affects the health of the elderly in general. Previous studies suggest a causal relationship between better mental health and overall health and a positive increase in specific diseases (Tang, Tang, and Gross, 2019).

Some things need to be prepared before retiring. Each individual's view of retirement may vary, but without proper preparation and support, retirement can be a frightening time for the elderly. For this reason, this article will discuss the changes that occur after retirement and how the elderly can maintain their quality of life to maintain their physical and mental health.

¹ See peraturan.bpk.go.id

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2. Methods

The data used in this paper were obtained using the interview method. Interviews are conducted by researchers and informants, where researchers have several topics that need to be discussed (Babbie, 2010). The form of the interview was a semi-structured interview so that the conversation could remain on the topic, but the informants could still freely share their experiences. In addition to using interviews, this paper is also equipped with secondary data obtained through a literature study. According to Creswell (in Habsy, 2017), a literature review is a written summary of articles from journals, books, and other documents describing theory and information, both past and present, by organizing literature into the needed topics. Secondary data in the form of articles, journals, books, and news used in this paper is literature related to the quality of life of the elderly and retirement.

This research was conducted in August and October-November 2022 in the city of Yogyakarta area using a purposive sampling method with the criteria (1) living in the city of Yogyakarta area; (2) has retired; and (3) over 60 years old. From these criteria, the author obtained five informants, 3 of whom were women and two men, namely Mrs. S (84 years), who is a housewife and widow of a retired lecturer at a state university in Yogyakarta, Mrs. A (75 years) who is also a housewife and widow of a former lecturer at a state university in Yogyakarta, Mrs. I (62 years) who is a retired private employee, Mr. T (69 years) who is a retired civil servant, and Mr. M (61 years) who is a retired soldier. Apart from interviews with retirees, some of the retired families were also interviewed to obtain more complete data.

After conducting interviews as a form of data collection, the data is then analyzed. The data analysis technique used is the model from Milles and Huberman, where this research goes through three stages to arrive at conclusions (Miles, Huberman, & Saldana, 2014). These stages include the data reduction stage to determine data that is relevant to the research, presenting data by delivering research data in narrative form, and drawing conclusions. The results of the analysis will be explained in more detail in the next section of this paper.

Changes That happens in Retiree's Life

After retirement, there are various changes in various aspects of the life of the elderly. The most prominent changes are changes in the economic and social fields.

a. Economic Changes

One of the most notable changes in retirement is a change in the economic field. When someone has entered retirement, their income will change. According to Russel Ward (in Hakim, 2007), many retirees feel financial instability at the beginning of their retirement life, and they mostly spend their finances on food, housing, and health care. When you still have a job, your income tends to be more stable with a fixed nominal for a fixed period of time. When you retire, the nominal income decreases in the form of pension money or doesn't exist at all. In this study, it was found that health problems caused the most felt financial problems by retirees.

Changes in physical conditions also affect changes in the financial sector. People who have entered retirement age are generally the elderly, and the elderly experience a decline in body systems and functions, especially in the body's immune system. Hence, the elderly are susceptible to various diseases. The emergence of these diseases in old age causes more and more expenses to be carried out for treatment.

Economic changes in retirees are felt more when they or their partners experience an illness that requires continued health care. Apart from that, the declining condition of the body also requires additional facilities such as a cane or walker for daily mobility.

“..these bones are like crumbs, if, to implant is too difficult, you know. So that's it, ... doctor, you have to, what is it, ask for heart [doctor] permission, ask for lung [doctor] permission if we want, if I want surgery. Well, as long as I can still walk with this (pointing to the walker next to her).”
(Excerpt from Interview with Mrs. S, 25 August 2022)

In this case, changes in the economic sector tend to be felt by retirees due to health problems. Apart from requiring long-term treatment, the body's condition also makes retirees need additional facilities for their daily mobility.

b. Social Changes

In addition to changes in the economic field, retirees also experience changes in their social aspects of life. Someone who has retired usually has reduced activity. In addition to a reduction of activity, retirement is also associated with reduced social contact in work relations (Hakim, 2007). Retirees who have a position also

often lose the "privileges" they get from their job. It is not uncommon for someone who had retired to experience post-power syndrome, which occurs when a person feels that he still has the status and privileges he got when he was still working (Ladopurab, et al., 2020).

The most noticeable change when entering retirement is reduced activity. While still working, retirees have a reasonably large workload, but when they retire, the workload decreases until it completely disappears.

“ I was, in 2018, ... , at the end of May, I resigned from [hospital name] in Jakarta. From those crowded, busy life like that, then immediately moved to Jogja, which was relaxed and calm.”

(Excerpt from Interview with Mrs. I, 19 November 2022)

Retirees tend to have more free time, and sometimes retirees are confused about how to take advantage of this free time.

In addition to reduced activity, retirees also experience changes in their social interactions. Changes in social interaction can also be caused by various factors, for example, reduced interaction with former co-workers because of where they live. Three of the five informants who were interviewed decided to move from the city where they worked to Yogyakarta, while one of them moved to live with their child. The four informants have families in Yogyakarta, so they feel more comfortable being closer to their families. In this case, even though the interaction with co-workers is decreasing, the interaction with the family is getting closer.

Retirees also feel changes in receiving facilities. When someone is still working, especially if they have an important position in their job, that person will get facilities and privileges according to their position. When retired, these facilities and benefits diminish or even disappear altogether.

“Such as all facilities are supported by the office. Once we retire, it's not there anymore. So as long as we are in the office, there are facilities in accordance with our position. For example, a car, that car, what kind of car, we have this car, this position get this car. Once you've retired, you are separated from the army there are no facilities anymore. So it's back, roughly speaking, back to ordinary society.”

(Excerpt of Interview with Mr. M, 2 December 2022)

Two informants, namely Mr M and Mr T, said that the facilities they received were much reduced when they retired, but the decrease of facilities was not a big problem for them because Mr. M and Mr. T had prepared their savings before retirement to have similar facilities like when they are still working.

Changes in the social field that retirees most feel are reduced activity, changes in daily interactions, and also changes in facilities obtained from work. The most felt changes are reduced activity and decrease in facilities that are not considered a big thing by retirees.

How to Deal with Retirement

Each individual has their own way of facing retirement. According to the research that was conducted by Damman et al. (2015), differences in life experiences can have considerable consequences for a retiree. These differences in life experience also impact how a person faces retirement so that he remains healthy both physically and mentally and can make ends meet even without a steady income.

a. Facing Economic Changes

The income of each retiree differs from one another, so the ways to meet their needs differ. Preparation for dealing with economic changes varies from one retiree to another. According to Mardova (2020), having more adequate income affects readiness in financial planning in retirement, including meeting housing and lifestyle needs. Retirees use several ways to meet their needs, including saving, investing, opening a business, and asking for help from family.

Savings is the first preparation for retirement when the retirees are still working. Mr. M and Mr. T said that they set aside part of their income for savings after retirement so that they do not only rely on pension funds but still have their own savings. Besides being used to meet daily needs, the savings can also be used as an investment.

"When I retire, I have no business here, totally unemployed, ... , yes, I happened to be doing business when I was still working, buying and selling cars, ..., so my retirement funds are from the saving from doing the side business outside my main work, yes, it also includes some from, from what, from my working time too. This means that before retiring, we have prepared it, you know. So, yes, I

have calculated, God willing, that maybe until the end of our life our funds will still be enough to be able to eat.”

(Excerpt of Interview with Mr. T, 18 November 2022)

Mr. M uses part of his savings to open boarding houses where he lives now. Mr. M prepared his boarding houses before he retired so that when he retired, these boarding houses were ready to live in.

“That's why [my wife and I] have already calculated it beforehand. We will retire in 2019, so before that, we must prepare for retirement, right? Because of our job, we were assigned to Jogja often, go out and then back to Jogja again, go out, back to Jogja again, so we decided to build a house in Jogja. Then in the end, as soon as I had a house in Jogja, in 2013-2014 [I served] here, ... , so at that time [I] had it ready. We will retire in 2019, meaning in five years, five years before retirement, we have to prepare. So we look for a place to build this house, looking for land in Jogja to make boarding houses. Indeed, we have always had a plan when we retire, we will just take care of the boarding houses..”

(Excerpt of Interview with Mr. M, 2 December 2022)

These boarding houses then became a source of passive income for Mr. M to provide for his life and that of his family.

Savings that are prepared before retirement may not necessarily be enough to meet daily needs for the long term. For this reason, another method used by retirees is to open a business to obtain a stable income. Mrs. I and Mrs. A decided to open a business to meet their daily needs and medical expenses.

“I am not a retired civil servant, so that's all, only from savings, so that it doesn't run out, I think, what will I do? So that's it. We used to have a small shop, but after a while, we got tired. This is what still survives, selling gas with very little material, yes, then chicken eggs. Now it's not a chicken egg, the prices going up high, right? Now I make salted duck eggs. Make it myself, market it myself..”

(Excerpt from Interview with Mrs. I, 19 November 2022)

“For daily expenses, I get a pension, and I have a business too, ..., if [the children] gave me, sometimes they gave me. But they don't have to.”

(Excerpt from Interview with Mrs. A, 28 November 2022)

Mrs. A is assisted by her daughter in running her business because Mrs. A is no longer physically strong, while Mrs. I run her own business.

Apart from that, it is common for retirees to receive assistance from their families, for example, help from their children. According to Brody (in Birren & Schaie, 2006), family is the primary provider of assistance for someone with cognitive and physical disorders. Mrs. A and Mrs. S live with their children because of their declining health conditions. Mrs. A is assisted by her daughter to run the business they run in her own home. In the case of Mrs. S, Mrs. S was no longer able to work, so her income only came from her pension. Therefore, Mrs. S currently lives with her child's family, and for her daily needs, she is financed by her son's family.

“She still has the money for buying small things like that, right, from the pension money of my late grandfather,... daily expenses from us. For the daily meal, daily necessities, all of it.”

(Excerpt from Interview with L, Granddaughter of Mrs. S, 10 August 2022)

At first, Mrs. S refused to live with her son's family, but due to Mrs. S's declining health condition and there was no adequate support system at her place of residence, she reluctantly agreed to live with her son's family.

“Actually, if there's no Covid and I'm not invalid, I'm still happy at [the previous residence] ... but sometimes I feel like, feel like, I want to go back to [the previous residence]. Then I remembered my friends who lived on that street had died. If I return there, then with whom will I live with?”

(Excerpt from Interview with Mrs. S, 25 August 2022)

Almost all of the informants interviewed stated that they did not want to inconvenience their children and tried to meet their own needs, even though, in the end, several conditions forced them to ask for help from their children, for example, due to health problems.

b. Facing Social Changes

One that retirees experience is reduced activity. Reduced activity can make the elderly feel restless. In addition, the lack of activity in retirees can also affect cognitive function decline in the brain. For this reason, retirees can carry out various activities to stay active to maintain brain health. Utilizing free time after retirement with various activities will help improve mood and prevent stress and maintain the mental well-being of the elderly (geriatrics, 2022) who have retired. The informants then carried out various activities to continue having activities, namely traveling, hobbies, and participating in community activities.

Retirement is also seen as a time to enjoy old age, one of the ways to enjoy retirement is by traveling. Mr. M and Mr. T spend part of their time visiting their children who live outside the city while also using this time to travel with their families to the city where their children live. Not only out of town, but retirees also have more time to travel with their families, even though they are not far away.

“Now we can go on vacation, I never went on vacation together before, even though it was only the three of us, because my brother is in Jakarta, right? But I'm happy now that I can exercise with my family, then like, sometimes, in random, like, let's go somewhere on Saturday, let's go like that. Now too, sometimes the three of us go to Jakarta to see my brother...”
(Excerpt of Interview with P, Daughter of Mr. M, 27 December 2022)

Mr. M and Mr. T also used the time to travel and increase their interaction with their families.

Another thing that retirees can do to fill their free time is to find a new hobby like gardening. Mrs. I and Mr. M use part of their spare time to garden. Mrs. I maintains ornamental plants that she gets from her relatives and friends. Mrs. I told me that she often got ornamental plants from her colleagues, she was gardening to take care of these plants without realizing it. The plants planted by Mrs. I was sometimes exchanged for other plants planted by friends of Mrs. I. It was different from Mrs. I, who kept ornamental plants. Mr. M learned through the internet about how to care for vegetables. When the vegetables were ready to be harvested, Mr. M gave the vegetables to his wife to be cooked.

"yes I seeded them myself. So [I] have the tray, right? We give this, we give seeds, for example, lettuce or something, if they grow [I] move them, ... , if there are lots of them, if there are lots of tomatoes, I put the tomatoes to eat [I] put in the kitchen.”
(Excerpt of Interview with Mr. M, 2 December 2022)

The gardening activity becomes a hobby and creates a feeling of satisfaction when the plants they care for grow well

Another hobby that is used to fill their spare time is exercising. In addition, to fill their free time, exercise is also essential for maintaining health. Sport is also a way to interact and socialize. Mr. M said that he took the time every morning to run with his wife and children so he could chat more with his children. Besides running in the morning, Mr. M also plays golf every few weeks.

"Golf is a sport, it isn't a hard sport, it's a relaxed sport, like that, ... , at least we are while, what, walking while refreshing.."
(Excerpt of Interview with Mr. M, 2 December 2022)

Playing golf, apart from being a sport, also serves as a means of refreshing and increasing interaction with family.

Retirees can do other activities to fill their free time, participate in community activities, participate in religious recitations, and be village activity organizers. One of the activities attended by Mrs. I, Mrs. A, and Mrs. S is attending the religious recitation. Mrs. I and Mrs. A participated in the social gathering and religious recitation, which were held at the mosque near where they lived, while Mrs. S attended the recitation held by her family and close friends.

“It's just the social gathering, recitation, that's all, ..., once every two months at the mosque.”
(Excerpt from interview with Mrs. A, 28 November 2022)

Participating in a religious recitation can be a means to socialize and also a means to find inner peace. Another activity that retirees can use to fill their free time is to become administrators of village activities such as posyandu. Mrs. I said she was a posyandu administrator and active in several activities in her village to fill her free time

“When socializing with neighbours, the local community, here has many activities, social gathering, posyandu, basically all sorts of things, ... , here, in the second month of socialization, I was appointed in various activities. Well, I just do it.”
(Excerpt from Interview with Mrs. I, 19 November 2022)

Retirees can achieve inner peace by becoming closer to God and positioning themselves to be surrounded by good people so that they feel calmer in dealing with the changes that are happening to them. In addition, these activities can build self-confidence and make retirees feel needed by the people around them.

3. Conclusion

Retirement is a transitional period in which many changes occur in the life of the elderly, both economically, physically, and socially. Retirees are prone to various physical and mental illnesses, for this reason, proper preparation and strategies are needed so that retirees stay healthy in their retirement years. The approach adopted by retirees in facing retirement varies due to different family conditions, but in general, the thing that is most often done is financial preparation and activities undertaken to fill spare time when they are no longer working.

To deal with economic problems, retirees have prepared savings since they were still working. The savings are then used for investment as well as capital to open a business. In addition, retirees are commonly receive assistance from their families, especially their children. Even so, retirees try to be independent and not bother their families. Pensioners will receive assistance from their families when there are certain conditions, such as declining physical health. Financially, male retirees tend to prepare their savings before retirement because they want to be more independent, while female retirees are more likely to receive assistance from their family members.

Another thing that retirees feel is the reduced activity after no longer working. To fill their free time, retirees carry out various activities such as traveling, pursuing hobbies, and participating in activities in the surrounding community. In addition to filling free time, these activities also affect retirees' physical and mental health. Socially, retired women are more active in participating in community activities, while male retirees are more focused on their hobbies. These activities can also provide inner peace, self-satisfaction, and a sense of being needed by others. These activities can also help retirees interact with their families and the surrounding community to minimize feelings of loneliness.

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