

ASPECTS OF SOCIAL VULNERABILITY AFTER RETIREMENT AMONG THE MOHAMMEDAN POPULATION IN BULGARIA. A PILOT STUDY.

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Abstract

The present study examines the sense of social vulnerability among the elderly Bulgarian-Mohammedan population in the underdeveloped rural and mountainous regions of Southwestern Bulgaria. The problem is especially acute for the elderly because, at the end of life, they should usually be most satisfied with life and what they have achieved, but it seems that this is not the case in Bulgaria at all. The elderly population is also among the most vulnerable groups because they have limited financial resources and physical strength, and are more dependent on the care of institutions, relatives, and society. The present pilot study was carried out through a field study (survey) of participants and an interviewer from the local population. For this purpose, specific research methods are developed, including a special questionnaire and research instructions. The results are summarized, analyzed, and presented in this innovative study on the territory of Bulgaria. The resulting data reveal the aspects of life that worry the elderly the most and that bring them the greatest satisfaction. Surprisingly, it is not limited to income and financial funds. The results obtained are intriguing and can inform the creation and updating of state and local policies to improve the sense of quality of life and satisfaction among the elderly population. Research should be extended to other areas of the country to cover a larger percentage of Bulgaria's elderly population for even more precise results.

Keywords: social vulnerability; Bulgarian-Mohammedan; elderly population; rural areas; mountainous areas; social problems.

JEL Codes: Q5, Z13

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Introduction

The elderly population has traditionally been among the most vulnerable groups in any society. For the Bulgarian-Muslim population in Southwest Bulgaria, the situation is even more challenging. They face numerous economic, social, and cultural challenges that require particular attention to the situation of this social group. According to Filipova, Yuleva-Chuchulayna and Iliev, the dynamic development of scientific and technical achievements of today, the integration of digital technologies into everyday life have a tangible impact on the functioning of all spheres of social life, which in global terms poses updated challenges to humanity that require a response (Filipova, Yuleva-Chuchulayna & Iliev, 2021).

This scientific article presents a pilot study on the social vulnerability of the elderly Bulgarian-Muslim population conducted in the village of Ribnovo, Southwestern Bulgaria. The article provides data collected from interviews with elderly individuals in the village who identify as Bulgarian-Muslims.

The study aims to contribute to a better understanding of the issues faced by the elderly Bulgarian-Muslim population in Southwest Bulgaria and to draw attention to the need for more effective social and legislative solutions and support for this vulnerable social group.

The concept of social vulnerability encompasses the lack of conditions and prerequisites for leading a dignified and full life, restricting personal choice, as well as the inability to fully participate in public life. Vulnerability from a socio-economic perspective is characterized by insufficient opportunities to meet basic life needs, a lack of opportunities to find decent employment, a lack of access to productive resources, and a lack of social protection (Damyanova, 2014).

Studies on the social vulnerability of the elderly population are an important task from a philosophical standpoint, as they help us better understand what it means to be an elderly person in contemporary society. In addition to the usual daily challenges of sustenance, shelter, and mobility (Crooks, 2009), these individuals also face health issues, living with almost constant physical pain, difficulty in mobility, fear of death, lack of sufficient communication with children, grandchildren, and loved ones, limited access to adequate healthcare, impaired vision limiting their access to information and entertainment both in-person and online, reliance on medications, and many other problems, including suicidal behavior (Patel, 2022).

So, someone needs to ask these people – how they live, how they cope, what weighs on them the most, and what brings them the greatest joy in their daily lives? This is the main task of the present pilot study.

Elderly individuals face numerous economic, social, and cultural challenges. Research on their experiences helps us understand what it means to grapple with issues such as poverty, healthcare, isolation, and discrimination.

The challenges confronting the elderly highlight the importance of creating a society that recognizes and supports their rights and needs. As active citizens, we must engage in the question of what constitutes a just society and how we can ensure equal opportunities for everyone, including the elderly.

As stated by Comi et. al (2022), a substantial body of literature has focused on investigating how retirement impacts various facets of individuals' lives, such as consumption habits, lifestyles, and health status. This extensive research includes works by Banks et al. (1998) and Coe and Zamarro (2011). However, comparatively less emphasis has been placed on exploring the connection between decisions related to retirement and the social networks of individuals.

Studies on the social vulnerability of the elderly population are necessary to discover ways to assist these individuals and understand what is essential for their well-being. Such research can help us better comprehend what it means to be a person in a society that often fails to care for its most vulnerable citizens. Additionally, it can draw attention to the need for more effective social and legislative solutions and support for these individuals, as they require our assistance.

Research Methods

The present study is limited in scope, time, and resources. Its objective is to examine aspects of social vulnerability among the elderly population in the village of Ribnovo, Garmen Municipality, and it does not have the character of a comprehensive investigation into the social vulnerability of the population of Bulgaria. It paves the way and proposes a methodology for conducting similar studies.

Due to the lack of a clearly defined methodology for measuring social vulnerability among the elderly population in rural mountainous areas in Bulgaria, a basic methodology has been developed for the needs of the study. This methodology can serve as a foundation for future observations, inevitably undergoing refinement and corrections.

The developed methodology is based on the use of a qualitative research approach. The qualitative aspects of the study seek the subjective perceptions of the population regarding the social and economic problems that arise in retirement. For this purpose, a specific survey form tailored to the needs of the study was developed, through which

information was collected directly from village residents falling within the target group of the study, i.e., retirees. They shared their personal perceptions of their problems, which is particularly valuable since personal and subjective perceptions often elude mass statistics.

The following scientific methods were employed during the course of the study:

- Development of Ad-Hoc materials tailored to the needs of the research – survey forms.
- Conducting a field survey to gather primary information on the topic.
- Analysis and synthesis of the collected primary information.
- Visualization and presentation of the data and results to the public.

The study is conducted anonymously to enhance the credibility of responses among the respondents.

Results and Discussion.

The present study focuses on the village of Ribnovo, Garmen Municipality, for several reasons:

The first reason is that the target group of the study is the elderly rural population living in mountainous areas. As previously mentioned, the study is part of a much larger, comprehensive picture of the vulnerability of the elderly population from a socio-economic perspective, which will be formed by means of future comprehensive studies of the population of Bulgaria.

Another important reason is that there is relatively less known information about the socio-economic problems of the residents of Ribnovo compared to other regions in the area. Thus, the information gathered during the study will have even greater value and will certainly be of scientific interest.

Socially vulnerable individuals are those who are at risk of one or several forms of social exclusion (also referred to as "social falling/outfall"). Overcoming social exclusion can be considered a fundamental human right. No one should be left without support, if they fall into such a state; therefore, state and local authorities in Bulgaria have various levers of influence.

The methodology of the current study is essentially an Ad-Hoc methodology, meaning it is created specifically for the particular case. Based on the accumulated knowledge on the topic during the preparation for this study, a specific survey form was developed. This survey aimed to gather information on the subjective perceptions of the elderly people in the village regarding their social and psychological vulnerability.

The survey form included questions about the most negative aspects of their daily life status (Figure 5), intending to present them to the public for discussion and resolution through collective efforts.

Additionally, questions about the most positive aspects of retirees' lives in the village were included in the survey form (Figure 4). These aspects should be supported by society, municipal, and state policies to expand opportunities for socialization, entertainment, and social services available to these residents. This would enhance the quality of life for elderly people in Bulgarian villages.

The subjective (personal, internal) attitudes of the population and the feeling of social isolation and injustice do not always correspond to the financial, monetary, or other quantitative results reported by social and economic statistics. Therefore, revealing them requires an individualized approach.

Many factors influence the assessment of the quality of life, i.e., the physical, spiritual, and health states, depending on an individual's value system, cultural environment, and more. The various concepts of quality of life are interconnected, indicating three distinct components – health, happiness, and lifestyle (Grigorova & Obreshkov, 2014).

The present study is based on scientific principles and adheres to good practices in scientific research, which is a prerequisite for the obtained data to be trusted. The fieldwork was carried out conscientiously and ethically (Figure 1).

To maximize the reliability of the results, the village residents were personally interviewed by a local resident, an assistant to the author, following instructions. Participation in the study was voluntary and anonymous.

In the field study, 10 elderly individuals, residents of the village of Ribnovo, Garmen Municipality, participated. At the outset, the profile of the participants was examined, considering gender, marital status, and household type.

The **first stage** of the research summarized the participants' profile by gender. Three men and seven women were interviewed. While these values do not fully overlap with the male/female ratio in the village, there is a trend observed (as is on a national scale) where the female gender tends to be in a dominant position compared to the male gender among the elderly population. There were no declared affiliations with other genders, nor were there participants who preferred not to disclose their gender.

The **second stage** of the study revealed the profile of the participants' marital status. Marital status shapes not only objective but also subjective aspects of well-being in an individual's life. Objectively, individuals living with a partner typically benefit from two incomes or pensions in the family, share expenses for sustenance, house maintenance, etc. Their situation is more favorable from a purely economic standpoint.

Subjectively, a person is happier when not alone or lonely. According to the National Statistical Institute of Bulgaria, individuals who live alone have a lower average life expectancy, specifically unmarried men (the opposite is true for married women!). Loneliness gives rise to sadness and depression, limits opportunities for social interaction, intensifies feelings of insecurity, and reduces the ability to cope with unforeseen situations.

Overall, both objectively and subjectively, family pensioners, i.e., those with living partners, are in a more favorable position. Widows and widowers, as well as those living alone for other reasons, are in a less favorable situation (Gaoling, 2022). Of course, like any rule, there are exceptions.

On a broader scale, the trend is that alienation between partners, their children, and within families is increasing in contemporary society (Pachkova, 2021). Loneliness is harmful to health. Loneliness is a common condition among all mature individuals, with its distribution reaching up to 33% or one in every three people. Statistics show that it is extremely harmful: it damages the brain and the immune system, leads to depression, and in some cases, even suicide. Loneliness can lead to premature death with the same probability as smoking. If a person feels lonely, stress permeates even the most ordinary situations, and even sleep doesn't help much – even if you've slept, you don't feel rested enough during the day. Compared to previous decades, loneliness has significantly increased worldwide. The latest trends affect not only the elderly – loneliness affects children in kindergarten and students in the early grades (Manager Magazine/Collective, 2018). Several studies report that social isolation is one of the important risk factors for the health of the elderly population living in urban areas (Yong-ook et al, 2020).

Information on this matter is also provided by the results of the **third stage** of our study – namely, the type of household in which the participants in the study live.

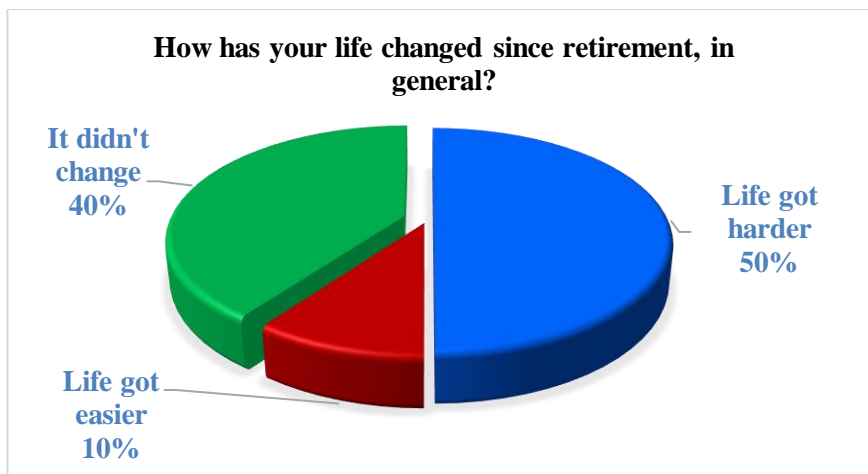
The majority of them (60%) live not only in a household with their family (whether alone or with a partner) but also share the household with their children or grandchildren. This indicates a healthy family environment in which the residents of the village of Ribnovo live. And this healthy family environment is a prerequisite for a happier life, due to the support of close family members, thereby reducing the risk of social exclusion and vulnerability.

The household plays an important role in calculating indicators of well-being. As noted by top economist Joseph Stiglitz (Angelov, 2013):

- When assessing material well-being, greater attention should be paid to income and consumption rather than production.
- Emphasize income from the household's perspective.
- Income and consumption should be considered together with well-being.
- More attention should be paid to the distribution of income, consumption, and well-being.

In the **fourth stage** of the study, participants were asked to share their opinion on how their life had changed after retirement in general. This pertains to their overall sense of things and does not specify a particular aspect such as finances, health, or loneliness. The results are presented in Figure 1.

Figure no. 1 Participants' perception of life changes after retirement



Source: author's research

Interestingly, for half of the participants, life after retirement has become more challenging, for 40%, it remains the same, and only for 1 in 10 individuals, it has become easier. Indeed, aging may be among the main reasons for a worsening subjective sense of the quality of life. The aging process is unidirectional, and figuratively speaking, it is unlikely to improve in the future. Nevertheless, as part of the EU, we must compare ourselves with other member states and strive at least to catch up with them, if we cannot surpass them. In the old EU member states, it is a common sight to see elderly people with white hair actively engaging in sports, riding bicycles, dancing, or traveling on

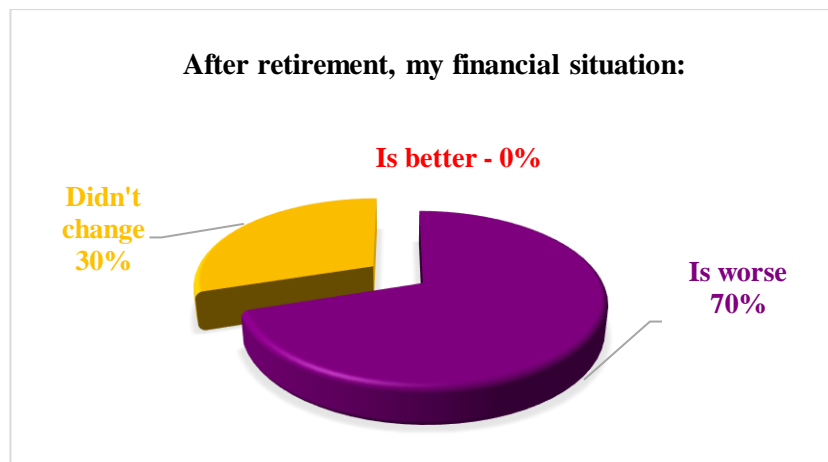
world tours and cruises. In Western societies, the idea that life hardly begins until after retirement is actively promoted, especially when the responsibilities for children have dropped off, and a person has sufficient means.

Here, it is precisely the opposite. The results are not surprising when one considers the reality of Bulgarian retirees. Bulgaria is still far from reaching the dreamed-of standards of Western European countries. Here, life becomes significantly more challenging after retirement!

According to Robinson and Smith (2021), regardless of the anticipation associated with it, the act of retiring from employment constitutes a significant life transition that may introduce not only benefits but also stress and depression. Surprisingly, certain research findings suggest a connection between retirement and a deterioration in health. An ongoing study reveals that individuals who have retired, particularly during the initial year of retirement, face a roughly 40 percent higher likelihood of encountering a heart attack or stroke compared to their counterparts who continue to work.

The data from the **fifth stage** of the research categorically support the results of the previous stage, namely - how the financial situation of the research participants changed after their retirement.

Figure no. 2 Changes in participants' financial situation after retirement



Source: author's research

Here the correlation between income and a sense of happiness and a fulfilling life is clearly visible. Bulgarian pensioners are poor, and therefore unhappy. It is both a subjective and an objective feeling. For 7 of our 10 participants, their financial situation worsened after retirement, for another 30% there was no change, and no participant reported that their financial situation improved (Figure 3).

As Tur-Sinai et. al. (2022) imply, in the literature, two broad terms are utilized to classify engagement in the labor market following retirement: "bridge employment" and "unretirement" (Forman & Scahill, 2003; Cahill et al., 2006; Van Solinge & Henkens, 2014). Bridge employment refers to any type of work undertaken by an individual of retirement-eligible age subsequent to leaving a career-oriented job. It stands out as the most prevalent and extensively studied form of employment post-retirement. Cahill et al. (2006) narrow down the definition of bridge employment to ongoing work at retirement, albeit with a different employer. Nevertheless, many use the term more broadly to encompass any form of employment after retirement and before complete withdrawal from the labor market (Wang and Shultz, 2010). This term appears to function as an inclusive expression for any post-retirement employment that doesn't involve a complete departure from the labor market or a reentry into it after a full exit. Possible variations encompass working in the same industry or field, taking up employment in a different field, engaging in contingent jobs, and pursuing self-employment (Feldman, 1994; Wang et al., 2008; Bennett et al., 2016; Mazumdar et al., 2018).

It is likely that the 1 participant for whom life overall improved after retirement (from the previous stage) attributed this improvement to other, non-financial factors, such as – more free time, less stress, more time spent with grandchildren and friends, etc.

The next, **sixth stage** is one of the two fundamental moments for the entire study. In this stage, we asked our 10 participants what weighs most on them in their daily lives after retirement. Various predefined answers were prepared for facilitation, and a free-text field was left for them to add their own responses.

Interestingly, none of the participants supplemented the answers with their own. All chose from the pre-presented options. This indicates a certain apprehension and insecurity among the participants. Perhaps they are concerned about making mistakes due to their age, fearing that they might not understand something, etc. Nevertheless, participants provided more than one answer in this stage of the study.

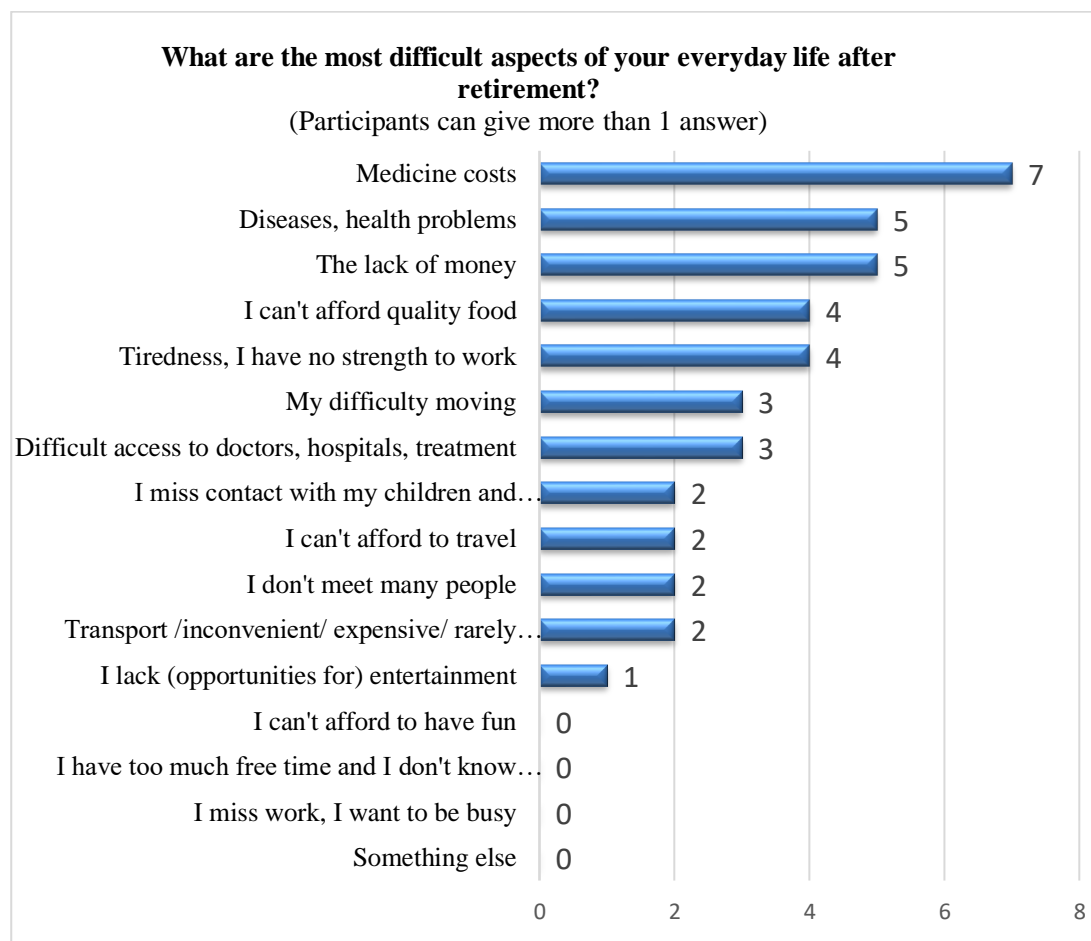
Figure 4 presents the most burdensome aspects of life for our participant retirees from the village of Ribnovo. The values in the graphs show the frequency of indicating the respective answer, corresponding to the number of participants who selected it.

According to Pilehvari et. al. (2023), estimations reveal a statistically notable adverse impact of retirement on physical health, depression, and anxiety. The results bring to light that retirees not only possess a smaller number of individuals within their social circles but also engage with these members less frequently when compared to non-retirees. Given the established link between social networks and health, variations in the social networks of retirees and non-retirees account for a substantial portion of the

differences in health outcomes observed between the two groups. Our findings suggest that a significant part of the influence of retirement on health is channeled through alterations in social networks.

Social vulnerability can also lead to additional problems (Manov and Milenkova, 2021). One of the most common is segregation, which is usually spatially defined and means the separation of social groups on the basis of ethnicity, race and religion. Segregation can be forced and voluntary in order to protect and strengthen community and social identity.

Figure no. 3 Most burdensome aspects of participants' lives after retirement

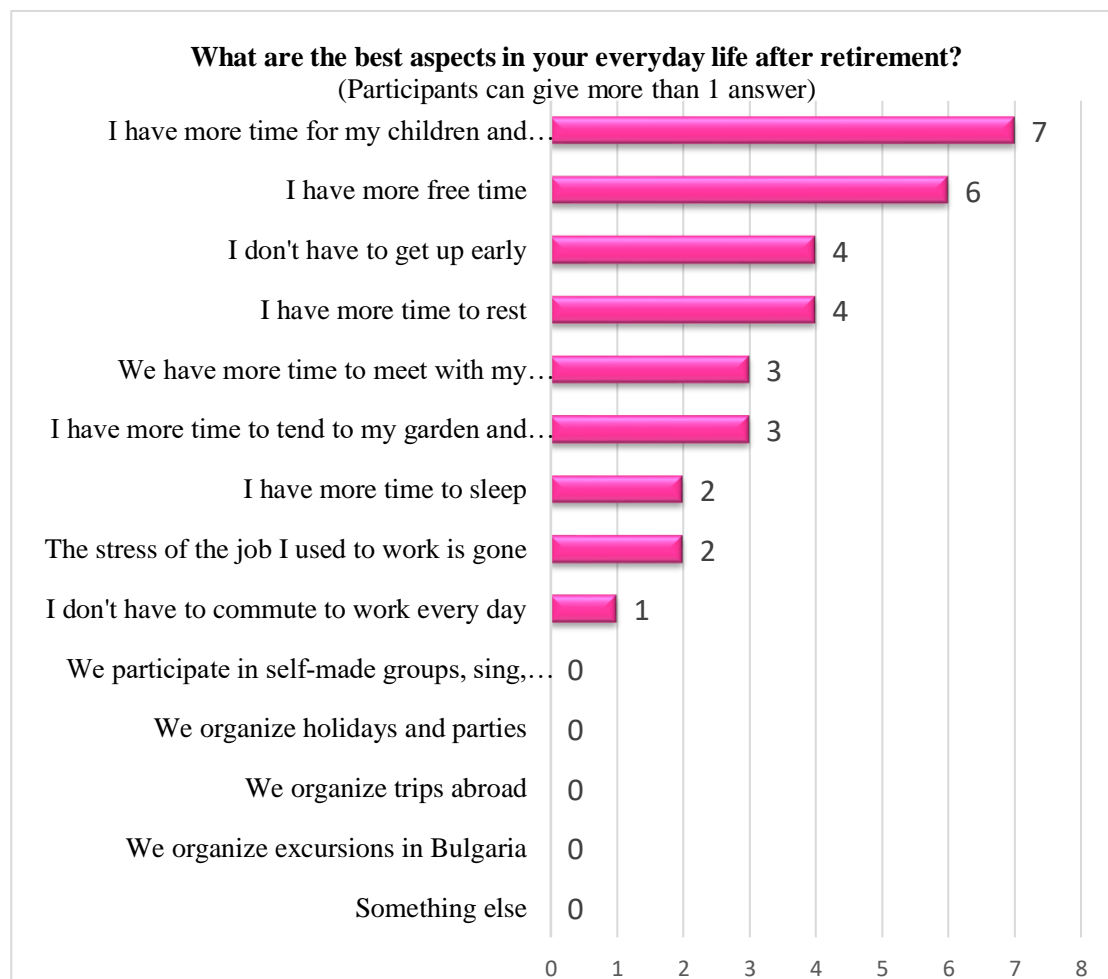


Source: author's research

Immediately noticeable is what concerns the elderly people in Ribnovo the most. It is health and access to healthcare and medicines. Participants most frequently mentioned expenses for medicines (7 out of 10 people), illnesses and health problems (5 out of 10 people), and similar issues such as "difficult access to doctors, hospitals, and treatment" – mentioned by 3 out of 10 people.

Related to health, but also to mobility and travel, is the answer "difficulty in moving" – indicated by 3 out of 10 people.

Figure no. 4 Most enjoyable aspects of participants' post-retirement lives.



Source: author's research

Difficulty in moving refers to the physical movement of a person. Fatigue is also among the health problems that intensify with age. It has been mentioned by 4 out of 10 participants.

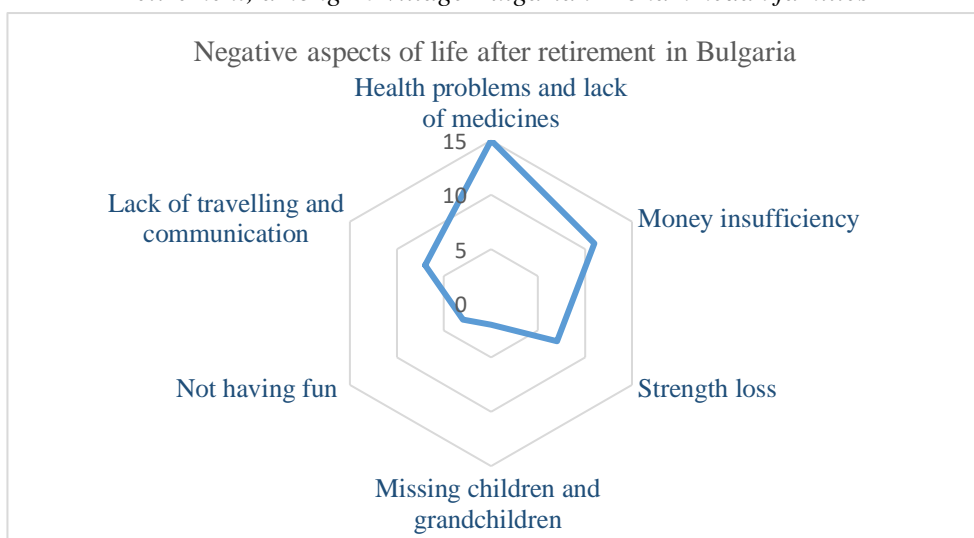
From the above, it becomes clear how strong the health aspect of life is in the perceptions of its quality. Not coincidentally, in the Bulgarian language, the most important and widespread wish is "stay alive and healthy." This shows that in the cultural psychology of Bulgarians, health is the most valuable thing after life itself.

A significant concern for the participants is also financial insufficiency. Although significantly inferior in overall representation compared to the health factor, it is still mentioned by half of the participants in the study.

The lack of contact with close relatives and family, albeit to a lesser extent, is also among the negative aspects of retirees' lives.

In small settlements like the village of Ribnovo, elderly people do not suffer from a lack of contact with their peers, neighbors, and fellow villagers. Due to the compactness of the settlement, they all see each other frequently and communicate with each other. The issue is rather the limited encounters with children and grandchildren in cases where families move to another location or abroad.

Figure no.5 Quantitative representation of the negative aspects of life after retirement, among 10 village Bulgarian-Mohammedan families



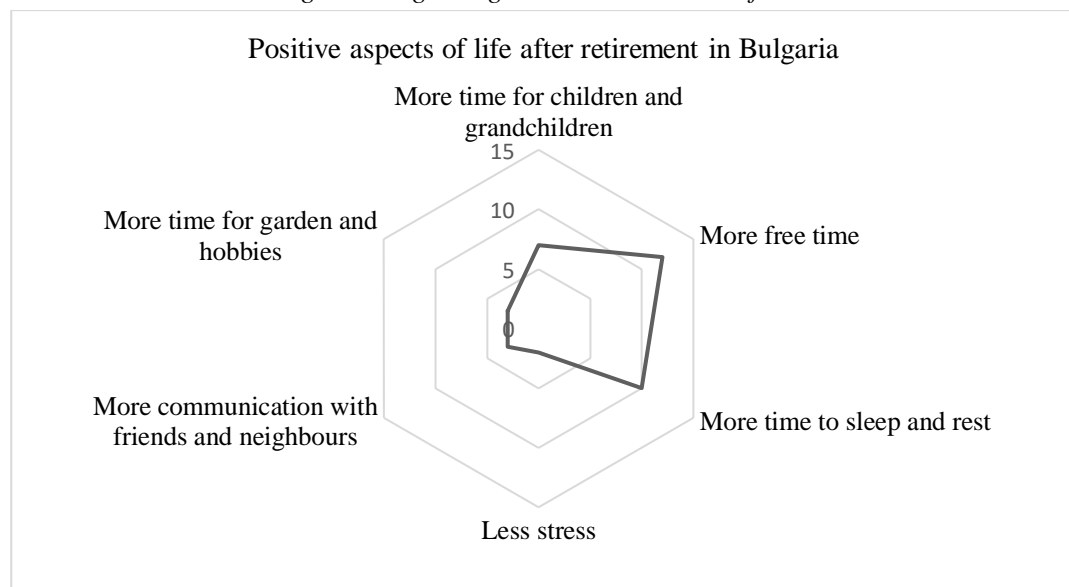
Source: author's research

In the concluding, **seventh stage** of the field study, we asked our participants about the most enjoyable aspects of their daily lives after retirement. Following the logic of the

results obtained from the previous six stages, the expectations were confirmed that the most pleasant aspects of life for retirees in the village, providing a sense of comfort and satisfaction, are not related to the financial side of existence (Figure 4).

This once again reveals that Bulgarian pensioners are poor and, in this case, find happiness mainly in non-material aspects of life. For the majority of participants, these include "having free time to spend with their grandchildren," as shared by 7 out of 10 participants. "Having more free time (in general)" was mentioned by 6 out of 10 participants; "having more time for rest" by 4 out of 10; "more time for meetings with peers and friends" by 3 out of 10, and "more time for activities in my garden" again by 3 out of 10.

Figure.6 Quantitative representation of the positive aspects of life after retirement, among 10 village Bulgarian-Mohammedan families



Source: author's research

Overall, the perception of freedom is closely related to the perception of having free time. The study suggests that these aspects of life after retirement are highly valued and provide the greatest sense of happiness among the elderly living in the village. Whether this holds true for retirees in urban areas will be the subject of future and more detailed research. The results, obtained during the survey are visualized quantitatively on Figures 6 and 7. General dominants in the negative aspects of life are poor health and financial problems, and in the positive ones - free time and rest.

In summary, the following can be generalized:

- The greatest concerns are triggered by health-related worries and problems - high drug prices, insufficient access to healthcare, concerns about diseases, fatigue, etc. Financial deprivations come second.
- These two aspects most strongly worsen the perception of happiness and quality of life among the elderly in the village of Ribnovo.
- On the opposite pole, the subjective reasons that give the most joyful emotions and increase the sense of social satisfaction and happiness are mainly related to having a lot of free time for favorite activities and social contacts with family - meetings with grandchildren and children, working in the garden, meetings with friends, or personal time. The lack of stress from past work and the elimination of the need to wake up early are also among the most pleasant aspects of retirees' lives.
- As evident from the results - happiness is determined not by financial but by subjective, personal factors and perceptions.

Conclusion

Social vulnerability is a phenomenon that is both economic and socio-psychological. It cannot be measured solely by income levels, life expectancy, and other precise indicators. A comprehensive approach must be applied.

Adults (pensioners) are one of the most at-risk groups in Bulgaria and generally. This is because, in addition to the low pension and reduced income compared to the previous active period with a relatively higher salary, factors such as fatigue, impaired mobility, increased medication expenses, lack of strength for additional work to compensate for income gaps, all come into play. The combination of these factors is not at all favorable and has a predominantly negative impact on pensioners in Bulgaria.

Partly, this is also due to past policies, such as the type of pension system. In Bulgaria, it was recently entirely, and now predominantly, of the so-called "expense-covering type," where the pension amount rarely exceeds 1/3 of the salary. This condemns pensioners to poverty. The current additional pillars of pension insurance are in their infancy, partial, and cannot fully overcome this gap. Thus, the financial problems of pensioners in Bulgaria seem insurmountable at this stage. Aging and the overall poor demographic situation in the country will further burden the pension system in the future, making the prospects for future retirees even more pessimistic.

In this context, we must distinguish two main groups of pensioners in Bulgaria - those who live in the city and those who live in the village.

At first glance, the hypothesis that urban pensioners are more vulnerable is logical. They rely solely on financial income - mainly pension and in rare cases (if they are lucky) rent and other income. They have almost no conditions to grow their own food and support their daily existence. On the other hand, urban pensioners have excellent access to health care and medical care, which is a factor of great importance in reducing social vulnerability in the third age.

Rural pensioners lead a harder life, with more physical work, but are more independent financially, because they produce goods of plant and animal nature by themselves and support both their livelihood and income. The main problem for them, as the results of the present study showed, is the hard-to-reach healthcare.

The main concern of rural pensioners is the lack of doctors in the villages, the remoteness of hospitals and doctor's offices in other settlements, irregular transport, problematic especially in emergency cases, in winter or at night, the high costs of medicines and others. These issues were most strongly registered as concerns by the study participants. These problems make elderly people in villages highly vulnerable socially. And this situation, combined with the more difficult daily lifestyle of people in the countryside, lead to the lower average life expectancy of the rural population in Bulgaria, compared to the urban population.

As a result, the conclusion is drawn that the clean environment of a village, the air, the waters, the healthy and real food, cannot make up for the complete or partial lack of adequate health care, and the death rate there exceeds the levels in the cities.

As a conclusion, elderly people in the village are less vulnerable to financial risks, to risks of malnutrition and harmful habits, and pollution. But on the other hand, they are more vulnerable in terms of insufficient health care, both emergency and preventive, difficult access to medicines and medical care, which puts them in a serious difficulty and increases their mortality rate.

The state must take large-scale measures, and not incidentally, but with a long-term perspective, especially for: improving health care and access to health care in villages in order to minimize the social vulnerability of the elderly population living in them. For urban pensioners, conclusions and recommendations will be proposed after conducting the research in an urban environment. At the moment, it can be hypothesized that more activities and investments in green urban environments, parks, public fitness equipment and bike lanes, access to better quality and bio-grown food will be needed for them to enjoy the advantages of a rural and natural way of life, combined with the opportunities that the city provides, to minimize their levels of social vulnerability and increase their

quality of life in the last years of their existence. As they have earned the right to a decent life and deserve it.

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