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Ageing and Retirement



As the world's population ages, it is estimated that the population of individuals aged over 65 years will outnumber those under the age of 5 by the next year. Lifespans are getting longer as elderly people tend to concentrate in coastal areas.

On the one hand, we have global warming and the projections that sea level will continue to rise over the next 30 years, and on the other, prospective retirees who want to spend the rest of their lives by the sea or ocean.

Speaking of lifespan, average human expectancy once hardly exceeded the age of 60. Now, individuals are **more likely to die at age 80** or older.

Research by the European Commission tells us that people in Spain, Italy, France, Luxembourg and Sweden live the longest.

The median age of Europe's population reached 42.2 in 2023 as the number of very old people (aged 80 years or more) is growing rapidly, whereas in Türkiye, Montenegro, Serbia and Macedonia, the median age is lower than the European median. But around the world, women tend to live longer than men.

According to recent surveys, fewer and fewer people say "yes" to the "would you get vaccinated if there is another pandemic?" question, and even in some European countries, the number of people over the age of 65 who have received the flu vaccine is rapidly declining.

New pandemic?

I am not afraid of a new pandemic but the thing that worries me is that people are mad at science and scientists because of what happened during the COVID-19 pandemic.

Rapid death rates among the elderly, who were cut off from society due to quarantine, and the permanent side effects from the antiviral medications help the patients to fight the virus inevitably led to a harsh public reaction against the WHO policies.

As for the health expenditure goes, here is an example from Europe: since the early 2020s: the healthcare industry has been accounting for 9.9% of the EU economy, almost twice larger than its financial industry and 4 times larger than its automotive industry.

Only 3% of health expenditures is spent on "preventive medicine"

However, there is a problem: Research conducted in Europe and other countries indicate that 80% of health expenditures are treatment related and only 3% is spent on "preventive medicine", which apparently means healthcare providers are hoping that people get sick so they can treat them. They do not seem to be happy about the gradual increase in human lifespan.

Years ago, at a conference in Athens, I had listened, appalled, to a speech by Caroline Criado-Perez, the author of **Invisible Women: Exposing Data Bias in a World Designed for Men**, a ground-breaking systemic discrimination exposé.

She had said that there are groups of interest controlling even the clinical trials, that male and white human subjects are used for diseases that actually affect female populations, and that a tremendous economy is created from these trials.

Her most shocking finding was that although 43 percent of women experience migraines compared to men in other words, women's risk of developing migraines is 3.25 times higher compared to men - which make women twice more likely to have heart attacks - migraine drug trials are predominantly done on men rather than women.

In 2019, this compelling research by Criado-Perez won the Royal Society Science Book Prize even though she is not a scientist herself.

Life expectancy can be

prolonged

According to the reports issued by the European Commission, most of the diseases that affect the elderly are due to the lack of rehabilitation for individuals aged between 30 and 65.

This is the reason why the elderly suffer from diseases in their ages between 65 and 75, which is considered the most quality decade that people can spend after retirement.

Life expectancy can be prolonged if the necessary treatment and prescriptions for the following health problems are offered to individuals between the ages of 35 and 65.

- Healthy diet
- Exercise and physical activity
- Stress and depression
- Social and emotional exclusion
- High blood pressure and diabetes
- Obesity
- Sleep disorders

Today, most people are diagnosed with at least one of the above. However, a few of them take these problems seriously and seek treatment, mostly due to lack of awareness. But the main reason is exorbitant healthcare charges.

Perhaps it might be a good idea, in terms of affordability, for people aged 36-65 to use "wearable devices" to monitor their health and wellbeing.

Today's wearable technology falls under a wide spectrum of products, including fitness trackers, smartwatches, smart jewelry, headsets and so on.

If you enter your health data correctly, these devices can offer you a great number of suggestions about any problem from cardiac arrhythmia to sleep disorders.

Retirement pensions/national income

Now let's take a quick look at the retirement pensions worldwide and their ratio to the national income.

A study by Euronews shows the top and last five countries below.

- Italy: %17.2
- Greece: %16.6
- Austria: %15.4
- France: %14.4
- Finland: %13.8
- Lithuania % 7
- Estonia % 6.9
- Albania % 6.9
- Türkiye % 6
- Ireland: %4

Obviously, it is not possible to comment about retirement wages based on these ratios alone.

The number of people at retirement age within the total population is quite high in some countries, and even the number of people who have been granted "early retirement" as an election promise is also high, such as in Türkiye.

Similarly, the ratio of the number of retirees to the whole population in Italy is the highest in Europe. Greece also appears to have a great number of retirees. Türkiye, UK, Belgium and Finland, on the other hand, are below the average in terms of citizens over 65 years of age.

In Europe, pensions vary between €1200 and €2000 on average, with each country

providing different additional benefits to the retired. In Germany and Austria, women's pensions are lower compared to men's. In Asia, Iran pays a pension of around \$200.

Türkiye is one of the countries that pays the lowest pensions in Europe. The minimum pension that Turkish retirees receive is €303.

Of course, this issue should also be discussed in terms of purchasing power in Türkiye as well as population and national income size of other countries.

How to ensure a good future for the citizens?

In fact, pensions are not the real issue here. The problem is rather about the fact that governments seem to be reluctant to ensure a good future for their citizens, despite their life expectancy gradually increasing.

While retirees from some countries backpack and travel around the world, retirees in most countries either work until their last breath or struggle to make ends meet in retirement.

Unfortunately, most countries in the world, including the United States, do not have the financial power to make all of their citizens' lives better because a significant portion of this money is spent on other things such as armaments and construction, not people.



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Very few countries realise that taking good care of the elderly is also an investment, and

the importance of securing the future by combining experience with dynamism.

The elderly are almost regarded as useless. People who have to leave their posts to someone else when the time comes. Some old people, who are more powerful, know this and therefore they tend to treat others as cruelly as possible.

These powerful individuals are present in many areas of life, from politics to football. Others, who to earn just enough money to pay for their needs, are living out their fates quietly.