

The Impact of Retirement on Your Health

Q: Does retirement have a positive or negative impact on health?

A: Retirement can have good and bad impacts on health. One study by the National Bureau of Economic Research concluded that complete retirement leads to a 5-16% increase in difficulties associated with mobility and daily activities, a 5-6% increase in illness conditions, and 6-9% decline in mental health. But these negative health effects are reduced if the retiree is married, has social supports, continues to engage in physical activity after retirement, or continues to work part-time after retiring. The negative health effects of retirement may be larger if a person has been forced to retirement.

The National Institute on Aging says that health problems have a big influence on the decision to retire early—but less research has been done on how retirement affects your health *after* you retire. According to the Harvard Health Blog, retirement for some people is a chance to relax away from the daily grind—but for others, retirement can be a period of declining health and increasing limitations. One study ranked retirement 10th on the list of life's most stressful events. (Losing a spouse was #1.)

U.S Health and Retirement Study data shows that retirees were 40% more likely to have had a heart attack or stroke than those still working. The increase was greater during the first year after retirement, and leveled off after that. Another study from England concluded that retirement significantly increased the risk of being diagnosed with a chronic condition. In particular, retirement raised the risk of a severe cardiovascular disease and cancer.

But there are other studies which link retirement with improvement in health, or a neutral effect on health. One study found that retirement did not change the risk of major chronic diseases, and brought about a substantial reduction in mental and physical fatigue and depressive symptoms among people with chronic diseases.

So the impact of retirement on health may depend on the individual. The Harvard Health Blog suggests that “moving from work to no work comes with a boatload of other changes.” If you loved your work, retirement can bring some emptiness of purpose. If you had a stressful job, retirement brings relief. Either way, researchers offered these tips for a rewarding retirement:

- **Don't 'retire' from daily contact** with friends and colleagues:
- **Maintain Activities** like sports or traveling, to keep a purposeful daily life
- **Be creative:** keep your brain healthy by painting, gardening, or helping other people
- **Keep learning:** explore new subjects you've always been interested in.

Understanding what large group studies say about retirement is interesting, but studies can't predict how retirement will affect your life. People who retire because of health problems may not enjoy retirement as much as someone who retires feeling healthy. But it makes sense to view retirement as a process, not as a single event, that will bring good changes and bad---just like the earlier stages in your life.