

RETIRED HURT

Experts tell **Mohana Ravindranath** of things retirees can do to remain happy and productive for as long as health permits

For the millions who retire each year, stopping work might seem like a well-deserved break. But it can also precipitate big changes in brain health, including an increased risk of cognitive decline and depression.

Before retiring, you're getting up in the morning, socialising with co-workers and dealing with the mental challenges of your job, said Ross Andel, a professor at Arizona State University in the US, who studies cognitive ageing and retirement. "All of a sudden, after 50 years, you lose that routine."

There's this idea that the body and brain adapt when they're "no longer needed", he added. "That's when you see the deterioration and its natural response to inactivity."

But retirement can also be an opportunity for improving cognitive and mental health. And even if you have started to experience some decline, there's strong evidence that your brain can bounce back from periods of inactivity, even in older age, said Giacomo Pasini, a professor of econometrics at Ca' Foscari University of Venice in Italy, who studies the impact of economic policy on seniors' mental health.

One analysis of more than 8,000 retirees in Europe found that people's verbal memory (the ability to recall a set of words after a certain amount of time has passed) generally declined faster once they retired, compared with when they were working. Another survey conducted in England showed a steep decline in verbal memory after retirement, though other skills, like abstract reasoning, were not affected.

"There's some evidence out there that retirement may be bad for cognition, because when you retire, you don't challenge your brain as much," said Guglielmo Weber, a professor of econometrics at the University of Padova in Italy, who worked on the Europe study.

Research has also found a link between retirement and the onset of depression. Suddenly going from a "busy work life to a lack of engagement can exacerbate feelings of worthlessness, low mood, sadness" and "severe depressive symptoms and memory loss", said Xi Chen, an associate professor of public health at Yale University in the US, who studies ageing.

The nature of your work — and how you view it — seem to affect the risk of decline. For example, researchers think that those who worked in higher-ranking jobs may show a steeper decline, possibly because their identities were more strongly tied to their careers, Chen said.



Do we really care?

In India, retirement age is between 58 and 60. Housewives never retire. At last count, the number of senior citizens was 138 million. What does our society do to help this growing demographic transition from one kind of life to another? Ask yourself some of these questions and you will have the answer

- How is the word "retired" used in popular vocabulary? Respectfully or like a pejorative?
- In advertisements and films how do we depict seniors?
- Do you know of efforts and enterprises that harness their expertise and actively seek their inputs?
- Are they visible in public spaces other than hospitals and banks?
- Do restaurants, hotels and entertainment zones have senior citizen friendly arrangements?
- Do civic bodies take cognisance of this group while carrying out routine maintenance of roads and sidewalks?
- When we celebrate our small and big festivals with loud decibels, do we keep seniors in mind?

Wellness desk

The study in Europe also found that people who stopped working earlier than the standard retirement age where they lived showed less of a decline than those who stopped working later, Weber said. That could be because the people who retired earlier may not have had as mentally demanding jobs, resulting in a more gradual decline once they retired.

People who are forced to retire "due to health issues or blatant ageism" or who face financial challenges in retirement, can see more severe effects, said Dr Emily Fessler, an assistant professor at Weill Cornell Medicine in the US, who specialises in geriatric care.

And women may be less likely to experience a steep mental or cognitive decline, potentially because they are more likely than men to continue to socialise and spend time with family after they retire, Weber said.

Retirement can be an occasion for growth instead of decline, the experts said. The key is to lay some groundwork ahead of time. Don't wait for retirement to plan for retirement.

Ideally, you should introduce new mentally and physically engaging routines a couple of years before you stop working, said Dr Alison Moore, chief of the geriatrics, gerontology and palliative care division at the University of California, San Diego, US. Even if you don't start them right away, you should make the plan ahead of time. Delaying those decisions — like whether to spend half the

year travelling — until after you've retired makes it harder to take the plunge, she said.

The goal is to "pivot from one type of daily life to another", she said. "Being open to new experiences before you make this big life change can kind of prep you."

"People may have felt their purpose was contributing through work and when that's taken away, they have to invent something else to take its place," said John Beard, a professor of productive ageing at the Columbia University Medical Center in the US. Studies suggest that people with a sense of purpose tend to experience less age-related cognitive decline.

Volunteer work, in particular, can help, Chen said. Research has found that people who regularly volunteer after retirement show slower rates of biological ageing, and that they can head off cognitive decline by staying active and engaged (without the stress of full-time employment).

It's common for people to lose social connections once they are retired, said David Richter, a professor of survey research in the department of educational science and psychology at Freie Universität Berlin in Germany. "We have rather solid proof that first social contacts are reduced, and then cognition declines," he said.

Doing something creative and novel can give you a sense of purpose and keep your brain agile.

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