

Is retirement good for health or bad for it?

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For many people, retirement is a key reward for decades of daily work—a time to relax, explore, and have fun unburdened by the daily grind. For others, though, retirement is a frustrating period marked by declining health and increasing limitations.

For years, researchers have been trying to figure out whether the act of retiring, or retirement itself, is good for health, bad for it, or neutral.

A new salvo comes from researchers at the Harvard School of Public Health. They looked at rates of heart attack and stroke among men and women in the ongoing [U.S. Health and Retirement Study](#). Among 5,422 individuals in the study, those who had retired were 40% more likely to have had a heart attack or stroke than those who were still working. The increase was more pronounced during the first year after retirement, and leveled off after that.

The results, reported in the journal *Social Science & Medicine*, are in line with [earlier studies](#) that have shown that retirement is associated with a decline in health. But others have shown that retirement is associated with [improvements in health](#), while some have shown it has little effect on health.

Retirement changes things

In their paper, Moon and her colleagues described retirement as a “life course transition involving environmental changes that reshape health behaviors, social interactions, and psychosocial stresses” that also brings shifts in identity and preferences. In other words, moving from work to no work comes with a boatload of other changes. “Our results suggest we may need to look at retirement as a process rather than an event,” said lead study author J. Robin Moon, who is now a senior health policy advisor to New York Mayor Michael Bloomberg.

These changes may be why retirement is ranked [10th on the list of life’s 43 most stressful events](#). Some people smoothly make the transition into a successful retirement. Others don’t.

For four decades, Dr. George E. Vaillant, professor of psychiatry at Harvard Medical School, and numerous colleagues talked with hundreds of men and women taking part in the [Study of Adult Development](#). Initially focused on early development, the study now encompasses issues of aging, like retirement.

When researchers asked study participants 80 and older what made retirements enjoyable, healthy, and rewarding, four key elements emerged:

Forge a new social network. You don't just retire from a job—your retire from daily contact with friends and colleagues. Establishing a new social network is good for both mental and physical health.

Play. Activities such as golf, bridge, ballroom dancing, traveling, and more can help you let go a bit while establishing new friendships and reinforcing old ones.

Be creative. Activating your creative side can help keep your brain healthy. Creativity can take many forms, from painting to gardening to teaching a child noun declensions in Latin. Tapping into creativity may also help you discover new parts of yourself.

Keep learning. Like being creative, ongoing learning keeps the mind active and the brain healthy. There are many ways to keep learning, from taking up a new language to starting—or returning to—an instrument you love, or exploring a subject that fascinates you.

Individual effects

Understanding how retirement affects a large group of people is interesting, but doesn't necessarily have anything to do with how it will affect you.

If you've had a stressful, unrewarding, or tiring job, retirement may come as a relief. For you, not working may be associated with better health. People who loved their work and structured their lives around it may see retirement in a different light, especially if they had to retire because of a company age policy.

An individual who has a good relationship with his or her spouse or partner is more likely to do well in retirement than someone with an unhappy home life for whom work often offered an escape hatch.

People with hobbies, passions, volunteer opportunities, and the like generally have little trouble redistributing their "extra" time after they retire. Those who did little beside work may find filling time more of a challenge.

And then there's health. People who retire because they don't feel well, or have had a heart attack or stroke, or have been diagnosed with cancer, diabetes, or other chronic condition may not enjoy retirement as much as someone who enters it in the pink of health.

Are you retired, or planning to be soon? What do you think are the elements of a successful retirement?