

Retirement: Study to gauge its impact on health

First nationally representative research to look into effects of working for longer period

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Is retirement good for health?

Researchers from the Centre for Ageing Research and Education (Care) have embarked on a study of 12,000 Singaporeans, commissioned by the Ministry of Health (MOH), to try to shed light on this million-dollar question.

This is the first nationally representative research to look into the effects of working for a longer period of time – past the current official retirement age of 62 – and how retirement affects health and well-being, said Dr Angelique Chan, one of the study's lead researchers. She is also director of Care, which is part of the Duke-NUS Graduate Medical School.

"It's important to investigate this if we want Singaporeans to work

longer," she said. "There's very little research on retirement here and existing ones focus on the financial and economic aspects."

By next year, the Government will update the law to raise the re-employment age from 65 to 67.

Singapore is one of the fastest-ageing societies in the world. By 2030, one in five people here will be aged over 65, more than double the number now.

Since December, Care's researchers have been mailing letters to randomly selected Singaporeans and permanent residents aged 50 and older to invite them to be part of the study. The respondents will be interviewed twice over two years and the study is expected to be completed by the end of 2018.

The study will dig deep to gather a host of data. This includes:

- How retirement affects physical,

- mental and emotional health.
- Whether retirement changes the financial, emotional and practical support given to, or given by seniors.
- How retirement affects social engagements, the desire to learn or even volunteer.

Said Assistant Professor Rahul Malhotra, Care's head of research and another of the study's lead researchers: "The Government is promoting lifelong learning and we want to see if people are interested and does it have any positive effects on health. Overseas research has shown that learning protects against cognitive decline."

Summarising the findings of research overseas on retirement, he said studies show that cognitive function, or mental processes such as problem-solving and memory, declines noticeably after retirement. This is because work engages the mind and the more mentally engaged a person is, the slower the cognitive decline.

However, the research findings

are not so clear-cut when it comes to the effects of retirement on physical health and mental well-being.

How a person fares in these areas after retirement depends on factors such as job stress, job satisfaction and state of health while working, he said.

Mr Edmund Song, executive director of RSVP Singapore, a non-profit group that promotes volunteerism among seniors, said the new study would yield useful data to shape policies and programmes.

He said many Singaporeans do not think very much beyond whether they can afford to retire, and they grapple with loneliness and what to do with their lives after they exit the workforce.

"People are happy travelling, playing mahjong and doing what they have always wanted to do for the first six months after retirement," Mr Song said.

"But after that, they wake up and realise: What am I going to do for the next 10 hours of the day?"

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