Day after day, you go to your workplace and spend anywhere from 6 to 12 hours a day at your job. Of course, some days are better than others, but you keep plugging away and looking forward to the day you can retire. You've checked out your 401K or other workplace pension plan to ensure you can maintain a healthy financial lifestyle. You work on preparing financially, but are you mentally prepared for the changes ahead? Retirement depression is a real risk as you pursue this milestone life event. What can you do to guard against it in the future or deal with it in the present?

Key takeaways:

- Retirement is a significant life transition and can be a reason to celebrate. However, it can also be a chapter of extreme loss of community and identity.
- There is a risk of depression in adults who retire, but often it can surface weeks or months after leaving your place of employment.
- Engaging with other people by volunteering or a part-time job may be beneficial to your mental health when you retire.
- Be alert to signs of "retirement depression" in you or your loved one. See your healthcare provider for an assessment or referral to a mental health professional.

Retirement may affect one's well-being

While no federal law mandates retirement at a certain age, some private organizations may have a retirement policy. However, a retirement policy cannot be solely on a person's age as that would violate age discrimination laws. Even if the **decision to retire has been our own, sometimes it is due to declining health and stamina**. Some **aspects of retirement may be out of our control which may contribute negatively** to our feeling of well-being.

No matter where the decision to retire originates, it is a significant life change. It is worth noting that any major life event that is a substantial loss can contribute to the risk of depression. For example, retirement may be a loss of connection with our workplace community, a loss of our perceived identity, and a loss of previous income.

What causes retirement depression?

The World Health Organization reports that **more than 20 percent of adults over age 60 already live with some form of a mental or neurological disorder**. In addition, the risk of **clinical depression in older adults can increase by as much as 40 percent after retirement**, according to a report from the Institute of Economic Affairs based in the UK. Sometimes referred to as "retirement depression," it can occur before or after the event.

Several things can contribute to retirement depression. While any one cause can be an underlying source, the following issues may collectively add to the risk:

- Previous mental health concerns;
- Physical illness;
- Medication;
- Loss of purpose or identity;
- Loneliness;
- Financial worries.

Therefore, focusing on our **psychological or mental health when planning retirement** is essential. Even if you are already retired, information and tips are available to make this new chapter in life beneficial to your **sense of security**.

When you first retire, you may have a bit of a "**rush**" **in now having freedom** from adhering to a schedule and time to do the things you love. But just like the "high" a "sugar rush" gives you, there is a time when you come down to reality. The first few weeks may seem like a vacation, but then it hits you. You may have worked in a professional capacity which **has been your identity for 40 or more years**. So, if you aren't working as that "professional" any longer, who are you? **We place so much of our identity** in what we do for a living.

How to identify retirement depression

If you have never had a clinical diagnosis of depression, you may not recognize the signs. Sometimes these **signs may be subtle**, and not even your family will notice. Although everyone's experience with depression is unique, there are **some common themes** that you or your loved ones may be able to recognize.

Here are some of the signs of retirement depression:

- **Losing interest**. This could be for activities you once enjoyed;
- **Isolation**. Staying away from others, staying in the house and not wanting to leave;
- **Increased fatigue.** It's a feeling of constant tiredness or weakness;
- **Energy.** Decreased energy level;
- **Sleep**. Changes in sleeping patterns include sleeping more or less than usual, waking at night, and being unable to go back to sleep;
- **Unhappiness.** Agitation, restlessness, or crying more often;
- **Sadness**. Persistent feelings of hopelessness, and sadness;
- **Appetite**. Change in appetite, eating more than or less than usual;
- **Weight**. This could be weight loss or weight gain;
- **Sense of self**. Feelings of worthlessness or extreme guilt;
- **Decisiveness**. Having problems making decisions;
- **Mental capacity**. Difficulty with memory or concentration;
- **Suicidal ideation**. Thoughts of harming yourself or suicidal thoughts (the risk of suicide is most significant in males over age 75).

If you or your loved one has one or more of these symptoms, it's time to **see your healthcare provider as soon as possible**. Whether it is depression or any other medical condition, a proper diagnosis is essential. Besides, there may be a physical source of your change in mood needing treatment.

Tips to avoid retirement depression

Whether retirement for you is still in the planning stage or you've already made the leap, there are some things you can do to care for your mental health preventatively.

- **Visit your doctor.** Make an appointment with your healthcare provider for ongoing preventative care. In addition, regular monitoring of your health is vital to maintaining your optimum level of wellness. If the concern is depression, your healthcare provider may recommend a referral to a mental health professional;
- **Exercise.** Again, we often put this off because of the time factor, but some exercise programs only demand a little of your time. Consider Nordic walking or yoga, participating alone or with friends. Join an exercise class or gym, or you can also check out YouTube. When you exercise your body, you also exercise for your brain health;
- **Improve diet**. Take time today to look at your dietary intake. We may have opted for fast food or a snack-type diet when working full-time for years. Choosing to improve our nutritional intake will add benefits to our overall health. Consider making an appointment with a dietician for the best possible education on maximizing your diet;
- **Connect with other people.** Whether with one other person or a group of friends, getting together with other people benefits your overall health and sense of well-being. Loneliness is both a symptom and a contributor to depression. Contact your local community center or place of worship that often has various groups that meet over shared interests;
- **Volunteer**. Countless non-profits rely on volunteers to maintain their programs. Call or visit your favorite organization to explore the options available. Volunteering can bring great satisfaction while helping people in your community;
- **Find a job.** While it may seem that this tip doesn't make sense in a retirement article, it has a purpose. Studies show that people who continue to work or volunteer after age 65 have better mental health outcomes. Working part-time or as a consultant in your area of expertise could be the "best of both worlds." You gain some extra income to supplement your pension, and you connect with other people in your field to provide that sense of community. In addition, studies show that when someone participates in activities that stimulate the brain, it decreases the risk of cognitive impairment or dementia.

When to retire is a monumental life decision and needs careful consideration. **It can be the best chapter in your life** as you move to a less hurried lifestyle. However, it may also be a time that is **problematic for your mental health — developing healthy strategies** before and while in retirement **can reduce the risk of developing mental health concerns such as retirement depression.**

Resources:

1. Retirement, health, and well-being.
2. How Retirement Affects Mental Health, Cognitive Skills, and Mortality: An Overview of Recent Empirical Evidence.
3. The Impact of Working Beyond Traditional Retirement Ages on Mental Health: Implications for Public Health and Welfare Policy.
4. Suicide Disparities.