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## RETIREMENT REIMAGINED

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# KEEPING THE MIND ALIVE IS NOT THE SAME AS KEEPING A JOB

A new American study says staying employed protects the ageing brain. Dr Denise Taylor thinks the headlines emphasise the wrong thing.

At 69, my own life probably looks very different from what many economists would define as productive ageing. I no longer live inside the pace and structure of full-time organisational work. Yet my days are rarely passive. I write. I research. I walk woodland paths. I manage four acres of woodland. I volunteer, attend improv and theatre classes. I lift logs, move equipment, plan projects, film videos, and remain intensely curious about life.

One of the strangest assumptions in modern ageing is that if something benefits us, work must be the reason. A recent study of Americans is generating global headlines and suggesting that early retirement may accelerate cognitive decline, while remaining employed appears to protect the brain. The message quickly became familiar: Keep working. Delay retirement. Stay economically active for longer. At first glance, the evidence seems persuasive. The researchers found that people who left employment following labour market disruptions showed greater declines in cognitive scores over time. That idea is not entirely new. I remember reading the Whitehall II studies during my doctorate, research

exploring cognitive decline before and after retirement among British civil servants.

Human beings clearly need stimulation. We need challenge, novelty, interaction and engagement. But when I looked more closely at the newer study, I found myself wondering whether something important had been lost in translation. Because the study wasn't really measuring the value of work. It was measuring the value of stimulation. And those are not necessarily the same thing.

The researchers repeatedly refer to cognitively and socially stimulating activity associated with work. *Associated with work. Not limited to work.*

The research was also examining labour market shocks — people pushed out of employment through job loss, industry decline or economic disruption — rather than individuals consciously choosing to step away from work and reorient their lives. Being forced out of work unexpectedly may bring loss of structure, social connection, confidence, routine, identity and daily stimulation all at once.

For some people, retirement genuinely does bring narrowing. Daily routines disappear. Social contact reduces. Long-established identities weaken. Without intentional replacement, days can become increasingly passive and isolated.

But for others, leaving full-time employment creates space for forms of engagement that were previously squeezed out by time pressure, exhaustion, commuting and constant productivity expectations. Curiosity returns. Creativity returns. Physical movement returns. Relationships deepen. Attention widens. Not all work nourishes people. Some jobs are exhausting, narrowing, and isolating. And some people only rediscover curiosity, movement, creativity and aliveness after leaving full-time organisational life behind.

This is where I think the conversation around ageing sometimes becomes too economically framed. Activity that generates income is often treated as inherently meaningful, while engagements that nourish people psychologically, socially, creatively or spiritually can become almost invisible within economic narratives



of ageing. But human flourishing in later life cannot be measured solely through labour participation.

The real question may not be: ***“Should people keep working longer?”***

The deeper question may be: ***“How do we remain mentally, socially, emotionally and physically engaged with life as we age?”***

Perhaps what truly harms us is not retirement itself, but withdrawal from life. And perhaps one of the risks in today’s longevity discourse is that we begin to confuse economic usefulness with human vitality.

The challenge for later life may not simply be to extend employment. It may be to create lives rich enough that the mind, body and spirit remain engaged long after formal careers end.

That feels like a far more hopeful question to explore.

— Ends —

# RETIRE, JUST DON'T *WITHDRAW*

Taylor writes from England, but the question travels — and it lands differently for anyone whose retirement may now run to two or three decades rather than one.

What fills those years is the whole question. The study points to stimulation and social connection linked to work, not employment itself. Which means the answer was never a job. It is a diary with something in it: the walking group, the creative workshop, the bowls green,

the bookclub, the grandchildren, a charity drive or the committee nobody wants to chair.

Retirement does not shrink a life. Withdrawal does. In the words of John Chapman, a director at Rabie Property Developers, and a resident at Oasis Life Constantia: ***“It’s not about what you’re retiring from, it’s about what you’re retiring to.”***