



Association of Retirement and Cognitive Ability in Women: A Pilot Study

Francine Sheppard, MSN, RN & Debra C. Wallace, PhD, RN, FAAN
The University of North Carolina at Greensboro, School of Nursing



PURPOSE & BACKGROUND

The purpose of this study was to explore the association between retirement status and cognitive ability in older women, to explore reasons for retiring, and to characterize experiences during women's retirement.

Retirement has a significant impact on women's physical and psychological health:

- Raises risk of severe CVD and cancer
- Worsens self-assessed health
- Increases weight gain
- Decreases cognition
- Improves sleep quality in women (and even more so in men)
- Decreases mental and physical fatigue

METHODS

- Descriptive, cross-sectional study
- Sampling: Twenty-eight women, age 65 years and older, retired at least part-time, living in western North Carolina
- Demographic and Health Data Form: Age, marital status, retirement status, length of retirement, race/ethnicity, educational level, and chronic medical conditions
- Memory Impairment Screen (MIS); Saint Louis University Mental Status Examination (SLUMS)
- Open-ended questions for participants to describe their retirement experiences

IRB obtained from UNCG's Institutional Review Board

RESEARCH QUESTIONS

1. Is retirement status (part or full-time) related to cognitive ability?
2. Do other factors such as age, race, marital status, educational level, and length of retirement influence cognitive ability?
3. What are the reasons for retiring and characterized experiences of women during retirement?

RESULTS

Characteristic	N (%) or Mean ± Standard deviation (SD) or Median (minimum, maximum)
Age (years)	71.43 (± 6.61)
Retirement status	
Retired part-time	19 (67.9)
Retired full-time	9 (32.1)
Race/Ethnicity	
White/Caucasian	16 (57.1)
Black/African-American	12 (42.9)
Marital status	
Single	2 (7.1)
Married	11 (39.3)
Divorced	8 (28.6)
Widowed	7 (25.0)
Level of Education	
High school diploma (or GED)	18 (64.3)
Attended some college	7 (25.0)
Four year college or more	3 (10.7)
Length of Retirement (years)	6.5 (1,36)
Has now or previously had:	
Chronic Heart Disease	5 (17.9)
Diabetes	11 (39.3)
PVD	5 (17.9)
Chronic Lung Disease	2 (7.1)
Stroke	2 (7.1)
Heart Attack	2 (7.1)
Cancer	2 (7.1)
High Blood Pressure	16 (57.1)

Cognitive Test Results (N=28)

N(%) or Mean ± Standard deviation (SD)

MIS Score (points)

All participants 7.32 (± 0.86)
 * Retired part-time 7.42 (± 0.84)
 Retired full-time 7.11 (± 0.93)

SLUMS Score (points)

All participants 23.75 (± 3.06)
 Retired part-time 23.47 (± 3.10)
 Retired full-time 24.33 (± 3.08)

*Statistically significant ($p < 0.001$)

MIS scores are moderately correlated to age (Pearson's $r = -0.362$, $p = 0.029$, thus older age was related to higher mental impairment scores. Linear regression model indicates that age accounts for 13.1% of the mental health impairment score ($R^2 = 0.131$, unadjusted and $R^2 = 0.098$, adjusted).

INSIGHTS INTO WOMEN'S RETIREMENT

Why did you decide to retire?

Medical problems	Achieved the age and time for retirement
Taking care of others	Spend more time with friends/family/own interests
Spousal influence	Forced retirement due to workforce changes

Is there anything that you would like to share about your retirement?

Time goes faster
 Bored and unenjoyable
 Enjoyable due to volunteering, freedom, travel, and keeping busy
 Unexpected events (own or others' health decline and transitional changes)

Was there something about your retirement that surprised you?

Freedom and enjoyable	Tired/bored/feel lazy	Financially-challenging
Busy	Time passes quickly	Lonely/isolated/health decline

Is there any advice that you'd like to share with others about your retirement?

Stay active/volunteer	Plan financially	Remain social/enjoy being with others
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DISCUSSION

Cognitive ability losses were related to aging, but not specific factors other than age influencing that ability.

Participants provided insight into both positive and negative aspects of retirement.
 Positive impacts focused on family time, enjoyable and social activities.
 Negative impacts were primarily health and financial concerns.

Findings provide areas to intervene with women prior to retirement in planning for and understanding health, social and financial possibilities during retirement