

## **Older Age at Retirement is Associated with Decreased Risk of Dementia**

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### KEY POINTS FROM THIS ARTICLE:

- 1) These authors tested the hypothesis that age at retirement is associated with dementia risk. They assessed the risk using 429,803 retired self-employed people.
- 2) "There are strong arguments suggesting that intellectual stimulation could prevent dementia or delay its onset."
- 3) The concept of "cognitive reserve" suggests that "higher education is protective against the biological effects of brain ageing."
- 4) "It is suggested that lifespan mental activity could be protective against dementia."
- 5) An "important source of decrease in mental stimulation during life is retirement," with the potential to increase the risk of dementia.
- 6) Pension policies that allow and even encourage early retirement could significantly contribute to the epidemiology and escalation in the rates of dementia.
- 7) Working longer could have a tremendous cost reduction benefits on the financial and health burden of dementia on individuals, families and societies.
- 8) These authors "observed that an increase of 1 year in the age at retirement was associated with a 3.1 % lower risk of dementia." This increased risk held even when potential confounders (marital status, area of residence, pension amount, duration of work as self-employed, occupation category, type of retirement, diabetes, hypertension) were included in the analysis.
- 9) "In a large sample of retired self-employed workers, we found strong evidence of an inverse relationship between the risk of developing dementia and older age at retirement. The evidence was consistent in analyses stratified by work type and by presence of comorbidities (especially cardiovascular conditions and psychiatric disorders)."

- 10) An explanation of why older age at retirement could prevent cognitive decline and dementia is that “work itself has cognitive benefits. Such benefits may arise from mental exercise in that employed individuals encounter more cognitive challenges than retirees.”
- 11) Also, working “may entail more frequent social interactions and higher level of physical activity than maintained by retirees.”
- 12) The evidence supports that “later retirement could protect against dementia through ongoing stimulation.”
- 13) “Professional activity may be an important determinant of mental exercise and social integration. Our data show strong evidence of a significant decrease in the risk of developing dementia associated with older age at retirement.”
- 14) Dementia presents a very high burden of disease for patients, caregivers, and society. If social policies such as retirement and pension arrangements reduce the risk of dementia, even slightly, the population health consequences could be dramatic.
- 15) There was “strong evidence of a significant decrease in the risk of developing dementia associated with older age at retirement, in line with the ‘use it or lose it’ hypothesis.”
- 16) The “results indicate the potential importance of maintaining high levels of cognitive and social stimulation throughout work and retiree life.”

#### COMMENTS FROM DAN MURPHY

The September/October issue of the Rand Review profiled the  
**“Costs Of Dementia”**

Attached is a *Letter to the Editor* I submitted on this topic:

**From: Dan Murphy** dan@danmurphydc.com

**Subject:** Costs of Dementia

**Date:** September 17, 2015 at 10:44 AM

**To:** letters@rand.org

**Dear Editor:**

**Thank you for your article “Costs of Dementia” in the September/October 2015 Rand Review. The magnitude of the problem and its associated costs are staggering. Simple math indicates that throwing more money at the problem, once diagnosed, is not the answer, which is why I believe your article missed the point. The only workable solution is prevention. This means that lifestyle changes that are known to reduce the risks of dementia should be started much earlier in one’s life.**

**Dan Murphy, DC**

**Auburn, CA**