

Towards Digital Support for Mental Wellbeing in Retirement Transition: Expert Insights

Lana CVIJIC^a, Beatrice KAUFMANN^a and Kerstin DENECKE^{a,1}

^a *Institute Patient-centered Digital Health, Bern University of Applied Sciences, Bern Switzerland*

Abstract. Introduction: Transition from working life to retirement can challenge mental wellbeing due to loss of identity, meaning, daily structure, and social connections. This study aimed to gather expert perspectives to inform the design of Retirement Companion, a digital solution that supports mental health during the transition to retirement. Methodology: An online survey was conducted with 16 experts from psychology, academia, healthcare, social work, and human resources. Qualitative analysis was used to identify key themes related to mental health challenges, design requirements, and adoption factors. Results: Experts highlighted the core challenges such as loss of routines, self-worth, meaning, and social connections. Recommended features included the display of comprehensive information, tools for social connectedness, meaning-focused activities, personalized routines, peer communities, and tools for self-reflection. Discussion: The findings provide actionable design guidance for creating evidence-based and supportive digital interventions for mental health support in the transition to retirement.

Keywords. Retirement, transition to retirement, mental health, expert survey, digital health

1. Introduction

The transition from working life to retirement is a critical period that can affect mental wellbeing. Beyond opportunities for personal growth, this phase often involves identity loss, reduced sense of meaning and social isolation [1]. Evidence indicates that a substantial share of older adults experience depressive symptoms around retirement, which underscores the need for targeted support [2]. In parallel, the growing adoption of digital health tools suggests potential for accessible support for mental health [3]. However, existing interventions for older adults, such as AgeWell [4] and HealthyPast50 [5], tend to emphasize physical health or general stress management and they offer limited support for mental health needs during the transition to retirement (e.g., identity and meaning reconstruction, social connectedness). Hence, they show only mixed or no effects on mental health outcomes [4, 5].

We want to address this gap by developing a user-centered digital solution named Retirement Companion, which is intended to support mental health during the transition

¹ Corresponding author: Kerstin Denecke, Bern University of Applied Sciences, Quellgasse 21, 2502 Biel, Switzerland, kerstin.denecke@bfh.ch, This research is funded by the Velux foundation.

to retirement. To formulate the design and functionality requirements of the Retirement Companion, we used four complementary methods: (1) systematic literature review, (2) semi-structured interviews and (3) series of co-design workshops with older adults who are undergoing the transition to retirement, as well as (4) an online survey that captures experts' perspectives on this topic. Experts' input is crucial to contextualize risk and protective factors, to translate the evidence into safe digital features and to anticipate the implementation pathways in healthcare and workplace settings. In this paper, we draw on insights from the online expert survey. The survey explored three thematic areas: (1) mental health challenges and opportunities during the transition to retirement, (2) essential functionalities and design requirements for a solution that support mental health during the transition, and (3) factors that might promote sustained use and integration of such a tool into daily life of target users. In the next phase of the project, results from the expert survey will be combined with findings of other methods to formulate the design requirements and system architecture for the Retirement Companion.

2. Methods

To explore the defined areas of interest, we conducted an online survey using Microsoft Forms. It targeted experts from various professional backgrounds, including clinical psychologists, psychiatrists, psychotherapists, social workers, primary care providers, human resources (HR) professionals and academics. The survey questions were organized into four parts, as shown in Table 1, and comprised mandatory multiple-choice questions as well as optional open-ended questions. The final version of the survey is available on the following URL: <https://doi.org/10.5281/zenodo.18923714>.

Table 1. Structure of the expert survey, with the thematic parts and purpose of the questions from every part.

Thematic part	Purpose of the questions
Understanding the retirement transition and mental health (4 open questions, 1 multiple choice question)	<ul style="list-style-type: none"> • Explore protective and risk factors, as well as the key challenges for mental health in the transition to retirement • Discover which groups of employees are most vulnerable and why
Design and functionalities of Retirement Companion (3 open questions, 2 multiple choice question)	<ul style="list-style-type: none"> • Determine what support areas the solution should address • Prioritize its core wellbeing dimensions • Identify what the solution should avoid to prevent harm or unintended negative effects on users
Integration into users' daily lives and sustained use of the solution (2 open questions, 1 multiple choice question)	<ul style="list-style-type: none"> • Identify the appropriate ways to introduce the solution to target users • Anticipate barriers to adoption and regular use • Discover strategies to support ongoing engagement and reduce drop-off rates over time
Background of the participants (4 multiple choice questions)	<ul style="list-style-type: none"> • Gather data on experts' background details (experience, work context) to interpret responses appropriately

Multiple strategies were used to recruit the experts. First, we searched websites of universities to identify experts in areas of workplace health management, human resources and psychology. Next, we reviewed websites of Swiss companies to find professionals who are specialized in workplace health management. In addition, we contacted the editorial board of an American Psychological Organization (APA) journal and used the professional networks of the project team to recruit further experts. The invitations to the survey were sent via email, and it was accessible during November and December 2025. After the responses were collected, one author (LC) reviewed them and

conducted a qualitative analysis to identify the main themes. The analysis was done manually using a thematic grouping similar approach and clustering experts' responses into the themes (e. g., mental health challenges, mental health opportunities, app's functionalities). No formal coding system was developed during the analysis. However, to ensure the accurate representation of the findings, results were reviewed and verified by the other two authors (KD and BK).

3. Results

In total, we collected responses from 16 experts. Table 2 provides an overview of the experts' professional backgrounds, region of practice, as well as the years of experience with people transitioning from working life to retirement.

Table 2. Demographic data of the experts who participated in the survey.

ID	Professional background	Region of practice	Years of experience
E1	Academia	Europe	20+
E2	Academia	North America	10-15
E3	Academia	Europe	20+
E4	Academia	South America	20+
E5	Academia	Europe	20+
E6	Academia	Europe	20+
E7	Academia	Europe	5-10
E8	Psychology	Europe	15-20
E9	Psychology	Europe	10-15
E10	Psychology	Europe	5-10
E11	Psychology	Australia and Oceania	20+
E12	Psychology	Europe	20+
E13	Psychology	Europe	15-20
E14	Nursing	North America	15-20
E15	Entrepreneurship and consultancy	Europe	20+
E16	Human resources (HR)	Europe	15-20

3.1. Mental health challenges and opportunities in the transition to retirement

Results showed that the transition from working life to retirement is characterized by different challenges that affect mental health (see Figure 1). Particularly, the loss of daily routines and structured schedules could trigger boredom and disorientation in this life phase. Experts emphasized the difficulties related to identity and self-worth, that included the fear of no longer being needed and losing the professional roles that once provided purpose in one's life. Social isolation also emerged as a central theme, as people may experience loneliness and anxiety about losing workplace connections during this transition. Further concerns included maintaining the meaning in life, financial security, and adapting to societal changes (e. g., digitalization). Additional difficulties mentioned by experts included the impact of serious health issues that often arise around the time of retirement and the influence of how employers and the broader social environment support people during this transition.

Experts identified several groups of workers that are particularly vulnerable for mental health challenges during the transition. These included employees in physically demanding jobs, people in highly cognitive or responsibility-heavy positions such as managers, leaders and academics, as well as those who deeply loved their work or have few hobbies outside of it. Workers with weak social networks and people with lower

income were also mentioned as being at higher risk of mental health challenges. Furthermore, forced or unplanned retirement can further intensify the effect of retirement transition on mental health-related difficulties.

At the same time, experts stated that the transition can bring meaningful opportunities, such as more freedom and time for hobbies, personal projects and social engagement (e. g., mentoring younger generations and engaging in voluntary or consultancy work).

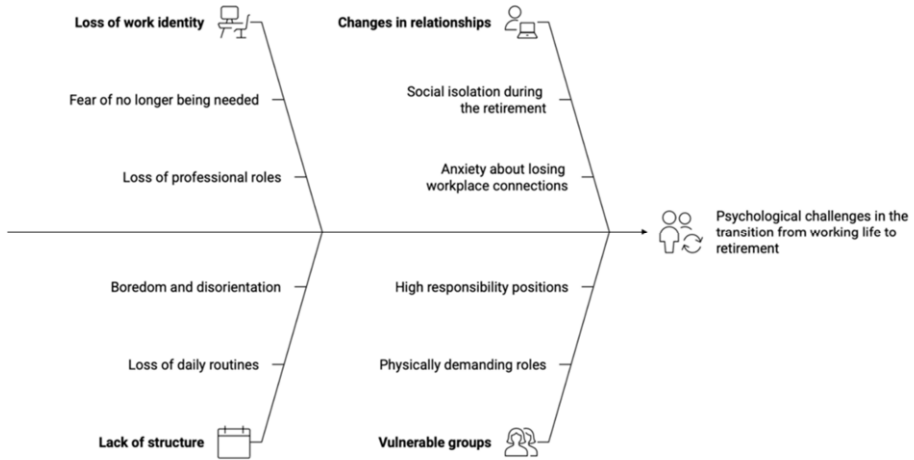


Figure 1. Challenges that emerge from the transition from working life to retirement and the most vulnerable groups of employees for these challenges.

3.2. Design and functionalities of the digital solution

Table 3 provides an overview on the identified thematic areas that Retirement Companion needs to cover, related experts’ insights, suggested design elements and functionalities, as well as the possible risks that need to be avoided in the solution.

Table 3. Thematic areas, suggested features and identified risks for Retirement Companion.

Thematic area	Experts’ insights	Design & Functionalities	Risks to avoid
Information & Guidance	Users need easy and fast access to trustworthy information about finances, health, administrative and social topics	Structured information library within the app	Overly complex text; overwhelming density of information
Social connectedness	Users would profit from a functionality that helps them to build or to maintain the existing social networks	Peer communities, discussion forums, suggestions about activities (e. g., voluntary or community roles)	Replacing real-life interactions; creating dependency on the app
Sense of meaning & Identity	Transition to retirement often brings loss of identity and users need help in redefining their purpose	Tools for the exploration of hobbies and reflection	Reinforcing outdated identities; universal advice that ignores the individual needs
Routines, Goals & Habits	Structure and motivation help users to adapt to the new life phase	Tools for goal setting, habit-building and routine-building	Excessive pressure on users; controlling tone of the app; excessive notifications

Mental Wellbeing	Emotional reflection and self-awareness support the adjustment to the new life phase	Journaling, mood tracking, mindfulness or guided exercises for relaxation, informative materials about mental health and retirement	Too many notifications; intrusive prompts
Physical health	App needs to provide a holistic approach to mental wellbeing by including the aspect of physical health	Activity suggestions, tools for the sleep improvement, nutrition or reduction of stress levels	Too many gamification elements; too much focus on physical health within the solution

3.3. Adoption of the digital solution

Experts identified several possible barriers to the adoption of a Retirement Companion. These included poor digital literacy, low trust in technology, limited access to digital equipment or the Internet and concerns about data security. Additional obstacles centered on insecurities around technology use and fears about sharing personal information, as well as a low perceived usefulness and limited understanding of the importance of this transition. Some users may be unwilling to engage with the app because they do not wish to perceive themselves as needing support. Experts suggested that the app should be presented in a way that reduces stigma and noted that recognition or endorsement by peers could encourage adoption. Hence, experts highlighted several trusted adoption channels through which Retirement Companion could be introduced, including primary care providers, clinicians or therapists, human resources departments, community centers, non-government organizations (NGOs) and peers. To support positive and sustained use of the Retirement Companion, experts recommended features such as challenge-based engagement (e. g., gamification elements, streaks, small rewards) along with push notifications, ongoing challenges involving mood or wellbeing tracking and rewards for consistent use and adherence to the app. Experts placed particular emphasis on designing the app with older users in mind. For example, they suggested using larger buttons and uncluttered interfaces. They also recommended integrating opportunities to interact with real people to further enhance engagement and support.

4. Discussion

In our survey, experts placed a strong emphasis on the psychosocial dimensions of the retirement process, including loss of identity and self-worth, loss of a sense of meaning, and social isolation. Therefore, a digital companion should provide functionalities that address these issues, e.g. for fostering social engagement [6]. A recent scoping review highlights that meaning-focused experiences and engagement are critically understudied aspects of the retirement transition [7]. From this we have to assume that there is no digital solution available supporting this meaning-focused experience. Another key insight is the variety of potential users, a result consistent with those of Vigezzi et al [6]. Specifically, persons with job positions with high responsibility or physically demanding jobs have to be considered. A digital companion needs to allow users to select features and functionalities or suggest required features and functionalities based on user information. A “one-size-fits-all” approach would be insufficient and would not be

widely accepted. It is better to design for users' identity transitions than for behavior optimization. It also became clear that the solution needs to be autonomy-supportive, following the principles of self-determination theory [8] to avoid dependency, over-control, and excessive nudging by the digital solution. These aspects demonstrate the tension between providing support and promoting autonomy, making it a core ethical and design challenge. This is supported by the recent publication on responsible digital nudging [9]. Another strong ethical and conceptual contribution of the results is that they should promote real-life engagement. When it comes to digital mental health solutions, there must always be a balance between developers' desire to achieve high engagement and adherence to the digital solution and ensuring that the digital tool remains a bridge that facilitates real-world connections instead of replacing them.

The results presented here originate from 16 experts, and we acknowledge that the small sample size might limit the generalizability of findings. Therefore, we are conducting additionally the systematic literature review and interviews with people before they transition to retirement, and we will also involve them in the development process of our Retirement Companion through series of co-design workshops. The expert perspectives provide us with a basis on which to build and help us to balance the information we receive through other methods. While the experts were almost evenly split between academia and psychology, the majority were based in Europe. As the initial version is intended for release in Switzerland, this is not a limitation. However, given Switzerland's cultural diversity, this aspect is not yet adequately reflected in our results. This is likely because the experts involved had not encountered such issues before. An additional limitation of this study is that we did not use a formal coding methodology such as thematic analysis, which may mean that some nuances are missed during the analysis. In conclusion, our study provides empirical, expert-based insights into mental health needs during the transition to retirement. It provides early design-oriented knowledge for user-centered digital interventions for persons in the transition to retirement and highlights the need to reframe retirement support as identity- and meaning-oriented.

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