

More seniors working after retirement

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By Eileen Beal

What do Julian Inglefield, a former industrial supply rep, Phyllis Martin, former head of community services for the Cleveland Library System, Don Maraldo, a former customer service representative at National City Bank, and Linda Tirk, former art director at a local newspaper have in common?

All are “un-retirees”—folks who retired from full-time jobs and then went back to work. And all are on the cutting edge of a workplace trend that’s reshaping and graying the workforce. Some, like Tirk, are freelancing. Others, like Martin, who returned to school to get a degree in information technology (IT), became consultants. Others, like Inglefield, who worked on Bonne Bell’s production line, and Maraldo, who bounced from bank to bank, worked on an as- and where-needed basis.

Three things are driving the un-retirement trend.

- Boredom: For many, whether they raced out the door into early retirement at 55 or were shown the door at 65, retirement isn’t living up to its hype. “When you retire, you lose a routine, a social network, and a sense of being valued for your productivity,” explained Alice J. Kethley, the former president and CEO of Benjamin Rose.
- Skyrocketing health care costs: That didn’t used to be so worrisome for retirees, until the stock market went haywire and millions of retirees saw the dollar amount of personal and/or company-sponsored retirement savings shrink drastically while at the same time health care and long term care costs started shooting through the roof. “Their [retirees] financial responsibilities are greater, so retirement isn’t the option it used to be,” explained Nita Leff, a career counselor at Jewish Family Service Association’s Career Center.
- An “incentive” from Uncle Sam: A couple of years ago, Washington did away with its rule against collecting both a salary and a Social Security check. Today, no matter how much they earn, retirees who have reached full retirement age (65 years and 4 months in 2004, 65 years and 6 months in 2005) may keep all of their Social Security benefits. “Since making extra money wasn’t going to impact their [Social Security] benefits,” explained Wilson, “people started saying ‘Why not do it?’”

For the most part, those making the jump back into harness are going into service-related jobs, and are using the same job-search tools far younger job-seekers use. They go to job fairs and register with temp agencies, job placement services, and social service agencies that specialize in the placement of older workers; they take classes to re-focus resumes and update job skills (especially computer skills); they read the want ads and search out hidden job leads; they join job clubs, polish up their interviewing skills, and network, network, network. “They make sure they are at the top of their game,” stressed Leff.

The un-retirement trend is good news for the economy and employers. Second-time-around-employees bring things to work with them that the workforce desperately needs: people skills; a positive attitude and work ethic; loyalty; work-time flexibility; and profitability. “Retirees have a very low-turn-over rate, so retention and retraining costs are low or non-existent,” explained Bob Wotsch, who oversees almost 90 part- and full-time employees in the Senior Division at Bonne Bell.

But un-retiring isn’t just benefiting employers, it’s a win-win for those going back to work, too.

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In addition to the additional income, un-retirement “is a chance to re-invent themselves,” said Lett. For others, noted Wilson, “it’s a chance to give back by doing something they couldn’t afford to do because they had other responsibilities.”

For more information on un-retiring consult:

UnRetirement: A career guide for the retired...soon-to-be-retired...the never-want-to-be-retired, Anne M. Dorton and Catherine D. Fyock

Too Young to Retire: 101 ways to start the rest of your life, H and M. Stone

For local information, contact: (Note from Eileen: all phone numbers verified)

AARP Senior Employment Program	216-881-1155
Career Center at Jewish Family Service Association	216-292-3999
City of Cleveland’s Senior Strides Program	216-664-4673 x. 313
Cuyahoga County Public Library’s InfoPlace	216-475-2225
First Call for Help	216-436-2000
Ohio Department of Jobs and Family Service’s One Stop Shop	216-898-1366
National Caucus on Black Aging’s Senior Employment Program	216-721-9197
Matures Services/Senior Employment Center	800-554-5335