



Why keep working after retirement?

By Diane Klein

Have you ever pondered this question? The word “retirement” is associated with the idea of NOT working any longer, yet many question if they should or can afford not to. Thanks to my recent membership with AARP, [this article](#) outlines some general ideas on why to keep working.

1. **Cushion your savings** – increasing your money during retirement offers one the ability to not draw down on current savings. Depending on when you file for social security, this one can be tricky so get in touch with us if you are thinking of returning to work.
2. **Exercise for the brain** – continuing to work has benefits for better cognitive health. Learning new things may help slow cognitive decline.
3. **Overall health** – part time employment or even volunteer work can be associated to fewer major diseases and functional limitations.
4. **Sense of community** – work relationships are a staple during our careers, we spend a chunk of time at our jobs. New interactions with new people in a new environment can help continue that association.
5. **Sense of purpose** – giving yourself a sense of purpose and meaning can lead to a healthier retirement.
6. **Chance to give back** – teaching what you know to others, volunteering for your favorite charities, working at something you love to help others (ex: selling plants if you love doing landscaping) can lead to a higher satisfaction and quality of life.
7. **Having fun** – if you are a people person and enjoy the environment you are in (I’ll use the plant nursery example in #6), it can give you a sense of having fun with people and community.
8. **Serving the greater good** – helping your local favorite businesses who are struggling with the current worker shortages can make you feel good about working.

We’ve had many clients tell us they’re busier in retirement than they were while working full time. This is often due to social activities, travel, and especially, grandkid activities/responsibilities. Some of these same clients have part-time jobs, whether paid or volunteer, that help them fill their day with meaningful activities. For more retirement-related articles from the P&A Blog, [click here](#).

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