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## For Many Older Americans, Retirement Just Doesn't Work Out



After trying retirement, many Americans return to the workplace.  
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By Marilyn Gardner

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A year after Helen Davis retired, ending a satisfying 22-year career as a marketing official for the Colorado Department of Agriculture, she longed to reenter the workforce.

"I've always enjoyed working," she says. To fill the gap, she took a job as an educator with a national charity, helping older people. But when her part-time position expanded to full time, she left. After another year off, traveling with her husband, she worked part time as a community outreach director at an assisted living community.

"I really enjoyed that," Ms. Davis says.

Until recent years, the phrase "retirement jobs" was an oxymoron for most people. Retirement meant freedom from work. Now, as more retirees like Davis want or need employment, they are finding both challenges and rewards.

Money does not always head the list of motivators. A new Financial Freedom Senior Sentiment Survey reports that among the 35 percent of seniors who plan to work in retirement, more than half say they enjoy working. Nearly 40 percent are bored. Twenty percent say their spouse is driving them crazy, while another 16 percent think they spend too much time with their spouse.

"There are some who will always be bored and want to go back because they miss the structure," says Joan Cirillo, executive director of Operation ABLE of Greater Boston, a nonprofit group serving mature workers. "Others retired thinking they had enough to live on, then realized that with the escalating prices of gas, real estate, and healthcare, they do not have enough."

For both groups, job hunting techniques and requirements may have changed since the last time they knocked on employers' doors. "So many jobs want you to e-mail a résumé," Davis says. "There's no human contact when you're looking for a job."

Ms. Cirillo observes other challenges retired job seekers face. "They might have the occupational skills to transition, but lack the job search skills - being able to write a résumé, write a cover letter, send it electronically, and search online," she says. "There isn't anyone who doesn't need assistance in these areas."

Even for Davis, who has already held two jobs in retirement, the search grew challenging when she and her husband moved 60 miles away to Fort Collins, Colo. "I thought, 'It'll be very easy to find another job in an assisted living community,'" she says. "But I have found it's very difficult to find a job here. The job market is not as vibrant as in the Denver area."

### Why retirees return to work

55% say they actually enjoy working

53% would like more disposable income for fun purchases or travel

39% are bored

20% say their spouse is driving them crazy

16% of married seniors said they spend too much time with their spouse

*Source: Financial Freedom Senior Sentiment Survey of 1,129 retirees conducted June 21-25. Margin of error +/- 2.9 percentage points*

When she attended a senior job fair, Davis found "a real mix" of employers. "The bulk of them were looking for lower-skilled jobs - waitresses, cooks." She adds, "I have a lot of skills and experience. I miss working as a team with professionals to do a project."

Some retirees turn to consulting. Bob Kenworthy, who spent nearly 30 years with DuPont, now works part time as a consultant at the nonprofit Chemical Heritage Foundation in Philadelphia.

"For me, it is a desire to be significant," he says. "Is what I'm doing meaningful, of benefit to society? The driving force is much more about significance than making money."

Mr. Kenworthy works 150 days a year, spending two days a week in the office. "That's typical of what postretirement workers do," he says. "We integrate our personal lives with our work schedules in a more thorough fashion than we were ever able to do when we worked full time."

Some retired job seekers turn to special sites on the Internet. Tim Driver, CEO of RetirementJobs.com, finds more women than men visiting his website, which he calls the largest career site in the country for people over 50.

"They're either searching for themselves or for their husbands," he says. "A lot are saying they think it's a good idea for their husband to get back in the workforce. This is at first blush comical, but it makes sense for either spouse to have some kind of engagement outside the home in their retirement years. The 'retired husband syndrome' is a very real phenomenon."

For both men and women, age bias remains a very real obstacle, employment specialists say. As one way of countering that, Mr. Driver compares companies' policies and actions to determine which ones are age-friendly. His list runs the gamut from nonprofits - the Red Cross, the Peace Corps - to financial institutions such as Wells Fargo and Citizens Bank. It also includes retailers such as Borders.

One way to overcome age bias, Driver says, is by facing it head-on. "Make sure you take the attitude that you are appropriate for the job because of your competencies and because of the skills you have. Show how those skills are going to meet the needs of the employer you are speaking with."

Jobs in manufacturing, government, and utilities can be "very difficult to transition into and out of," Cirillo says. Less age discrimination is found in nonprofit organizations, education, and healthcare, according to Howard Seidel, a partner in Essex Partners, a career management firm in Boston.

Betty Brown, who retired in 2001 as director of a social services agency in Chicago, now works part time as a hospital social worker. "I'm learning a lot," she says. "They are very glad to have me, which feels awfully nice. And they are very flexible with my work hours. If I want to travel, they say, 'Fine, go, have fun.' The intellectual stimulation is important. And the money helps a lot."

Ms. Brown found her job through a group called Retired Social Workers, which is part of the Illinois chapter of the National Association of Social Workers. "It's aimed at attracting employers to the value of this untapped resource of people who are recently retired," says Joel Rubin, executive director. He hopes other state chapters will establish similar groups.

Bill Coleman, chief compensation officer of Salary.com, sums up the wish list of many retired applicants. "People are looking for flexible schedules that meet their personal needs. They're looking for something they are passionate about. A lot express interest in helping or giving back to the community. There is a strong sense to stay involved, to continue interacting, and to continue to grow and not just go off and golf for the rest of their lives."

Richard Messmer of Boulder, Colo., operated a full-service gas station for 25 years, retiring in

2002. "I've always worked from 6 to 6," he says. "My wife thought it would be great to have me home. But," he adds with a laugh, "after I retired, she said that wherever she went, there I was."

Mr. Messmer volunteered with Habitat for Humanity, going to South Africa twice. He also did mission work in Mexico. A year ago he took a job as a caregiver with Home Instead Senior Care, working in healthcare centers and homes. "There's a need out there," he says. "You learn a lot from the seniors. They've got some great wisdom."

Describing the benefits of working in retirement, Messmer says, "It is so good to be moving and doing something. I still take time for relaxation and hobbies. We have time to charge our batteries, and time with our spouses."

Whatever challenges older applicants face, demographics are increasingly on the side of retired workers. "In the next 14 years, the number of people over 50 will increase by 74 percent, and the number under 50 will increase by 1 percent," Driver says. "There simply are not enough younger people to replace those who are leaving the workforce due to retirement."

Making that demographic shift easier for both employers and employees will require more money to retrain older workers, Cirillo says. "For so many folks, we're seeing a mismatch - square pegs in round holes. There are people who desperately need to get back to work but need training to do so. It behooves employers to do everything they can to recruit and retain mature workers."

As one sign of progress, Operation ABLE received \$40,000 from a foundation to help professionals who need job-search assistance and a review of computer skills.

New retirees who hope to reenter the workforce need to find ways to stay connected and keep their skills - including computer skills - current, says Susan Ascher, CEO of The Ascher Group, a contract staffing firm in Roseland, N.J.

"You need to keep your network going, staying in touch with folks you worked with and attending conferences," she says. "Keep in touch not only with people but with current events and trends in your industry. Taking courses or seminars that can enhance what you've done in the past keeps you current." She also recommends volunteering.

Energy is also essential. "When you demonstrate energy in the job search process, it goes a long way in compensating for other issues," Mr. Seidel says. "It becomes incumbent upon folks who are older to be aware of how they are projecting energy."

He cautions that being out of the workforce for an extended time can make it harder to reenter. But in any job search, he adds, "The core piece of what you do is convey your value." The message to an employer is: "I can really help you."

Gradually, signs of progress are appearing. Some companies, anticipating a labor shortage, are starting to form consulting pools among their older employees, Ms. Ascher says. She adds, "No matter how smart or educated a 30-year-old is, they simply do not have the experience, maturity, and savvy of someone who has been in the workforce for 30 or 40 years."

Mr. Coleman also sees a growing appreciation for what older workers bring. "Younger people tend to be more energetic and aggressive, but are more likely to jump ship and go somewhere else. Older workers are more focused on having a good work experience that meets their passion and their schedule, and are more likely to stay with an employer."

Driver notes that according to the US Department of Labor, workers over 50 turn over at one-third the rate of workers under 50. They have a strong work ethic and are reliable and service-oriented. As employers look for quality applicants, Driver says, "They realize this segment of the workforce is a good investment."



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