

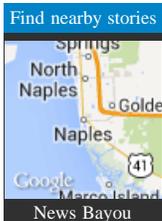


### The New Retirement Workspace



Boomers are deinstitutionalizing it, suggested Ms. Erb. They are expected to live longer than past generations, requiring more cash to live on, and also more time to fill.

“The Boomers are healthier. We know we’re going to live longer and we’re going to change things like we always have,”



Ms. Erb said. “Nobody wants to sit at home and retire the way our parents did — nor can we afford to.”

Financial challenges such as an ill spouse or children living at home can be a factor in decisions to keep working past retirement age, Ms. Erb points out. Even for wealthy clients, the sharp declines in stock market values during the recession of 2007 and overall economic uncertainty could have led some to include extra income as part of their financial strategy.

Eighty-three percent of retirees surveyed said working helps them stay more “youthful.” They are also twice as likely to say “staying mentally active” is their top reason to continue working rather than “the money.”

### Not your father’s retirement

Phillip Wilson is 66 but neither he nor his wife, Linda, plan to quit working anytime soon. For now, both find themselves blessed with health and a busy real estate practice in Port Charlotte, and enjoy the work.

Mr. Wilson’s father was a World War II veteran who ran a farm supply store for four decades in Missouri, working six days a week. But after his father retired in his early 60s, Mr. Wilson recalled, “it just seemed like he lost purpose, he lost direction, and I don’t want to do that.”

At the same time, Mr. Wilson hopes to make some changes to his schedule in later years. “My vision of retirement is to continue to work every day and be productive but at the same time having the liberty that when I want to take off and when I want to go somewhere and do something I would have the money to do it,” he said.

### Will work for happiness

At 70, Chris Fenwick became a new employee of the Lee County Sheriff’s Office. He was hired to work fulltime, four 10-hour days per week, performing background checks on potential new LCSO hires.

After a career in law enforcement in Baltimore and northern Florida, he and his wife, Mary Ann Maguire, moved to Shell Point Retirement Community in Fort Myers. The following year he became a LCSO volunteer, leading to his current position.

Looking back at his younger self, Mr. Fenwick recalls being out of shape in his 40s. Now he regularly completes triathlons. He had also planned to retire and live off his Social Security, a pension, and other retirement monies invested in products such as stock, bonds and mutual funds.

During the recession, their value took “a heck of a hit,” Mr. Fenwick said. That was a factor in his decision to keep working, although not the main one.

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“Money was part of the motivation, but just liking the work was probably the major motivation. I guess I’m in the position now that I don’t have to work. I can live quite comfortably without working, but the camaraderie and happiness with the work is important. And my wife agrees with me.”

### Learning new tricks

The study also found that people often start new types of jobs, including their own businesses, after they retire from previous careers. Working retirees were three times more likely than pre-retirees to be entrepreneurs.

Bonita Springs resident Mack Rose, who is 65 and formerly ran a welding business in Ohio, started his own unique taxi service. Mack’s Karaoke Kab includes a laser light show and full karaoke system, allowing passengers to sing along to their favorite tunes while he drives to their destination.

“I consider it play. It’s not work for me,” he said. “It’s a nice thing to do. And it keeps me more youthful. And yes, money is a big part because I need the extra income to do the things we (he and his wife) need to do.”

He adds, “I just think it’s a sin for a healthy person to stay at home and do nothing when he can continue being productive. Even if you don’t need the money per se you’ll live a longer life if you have something to look forward to and a reason to jump out of bed and go do what you’re supposed to do.”

Those surveyed in the study, called “Work in Retirement: Myths and Motivations,” also offered advice to younger workers — the most common being “be open to trying something new” and “be willing to earn less to do something you truly enjoy,” along with keeping up with technology. †

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