

Why Do People Unretire?

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Some are bored and some are broke; one was just tired of needlessly long lines at the drug store. Others started new careers as rabbis, doulas, and resort owners.

Gerry Galewski of Milwaukee retired at age 69 after a 47-year career working in computer technology, most recently for a software development company. Galewski lasted six months before he got restless and "unretired," taking a job stocking shelves at his local supermarket. "It was a way to keep me active," he says.

Since then, he's taken on consulting projects as a solopreneur. Then, one day at Walgreens while picking up medicine, Galewski observed customers getting impatient in the long line. "It was obvious they needed help," he says.

He talked to the pharmacy manager about working part-time as a technician. It's a role that Galewski, now 76, has had for the past year, working six-hour shifts two to three days a week helping to fill prescriptions and check out customers.

"I'm not doing this for money," he says. "My motivation was to perform a public service, to help shorten lines and to give people a positive experience in the pharmacy."

The Benefits of Unretiring

But like many former retirees across the country who have returned to work after calling it quits, Galewski has found that "unretiring" has benefitted him, too. Working with numbers has improved his short-term memory, while engaging with customers gives him daily intellectual and social stimulation. And even though he's an avid biker and cycles 20 miles twice a week with friends, the pharmacy work means extra movement.

"You're learning new things every day, and that's so important," he says. "And now, I have no trouble getting the number of steps that I need."

While COVID-19 resulted in some 2.4 million excess retirements, according to [research from the Federal Reserve of St. Louis](https://research.stlouisfed.org/publications/economic-synopses/2021/10/15/the-covid-retirement-boom) (https://research.stlouisfed.org/publications/economic-synopses/2021/10/15/the-covid-retirement-boom), many people who went into "COVID-19 retirement" have unretired and returned to the workforce. About 1.5 million retirees reentered the workforce by March 2022, according to a [T. Rowe Price survey](https://www.troweprice.com/content/dam/iinvestor/resources/insights/pdfs/unretiring-why-recent-retirees-want-to-go-back-to-work.pdf) (https://www.troweprice.com/content/dam/iinvestor/resources/insights/pdfs/unretiring-why-recent-retirees-want-to-go-back-to-work.pdf). About 20% of people who had previously retired switched to working full or part time, while 7% were looking for employment.

The reasons for unretirement run the gamut, from people realizing they underestimated the amount of savings they would need in retirement to being bored and craving mental stimulation to looking to benefit society. Roughly half of those surveyed by T. Rowe Price (48%) felt they needed to work for financial reasons, while a similar number (45%) chose to work primarily for social and emotional benefits.

After working for two months at a major drug chain, Galewski wrote up some suggested process tweaks he says could make the company's operations more efficient. "It's worked its way up through the organization," he says. "I get personal satisfaction from using some of those data analytics neurons in my brain." As for the money he makes, he puts 25% into a Roth and the rest into savings, possibly to purchase an electric vehicle.

The Stress of Relaxation

While some retirees who return to work use skills from their prior career, others enter entirely new fields they



never expected to join. That was the case for Wendy Gibson Foster of Wilmington, North Carolina. She retired from her 32-year career in corporate financial services at age 55, and at first, she was excited about her sudden wealth of free time. She spent some of it ice climbing in Colorado, gardening and completing some woodworking projects.

But soon, boredom set in. She felt underutilized and was no longer challenged. "Who doesn't love a vacation and to take a walk on the beach?" she says. "But, to do that day-in day-out with no structure is also really hard, it just didn't suit me."

So, Gibson Foster did a year of service through [Americorps](https://americorps.gov/serve) mentoring people experiencing economic, social or familial poverty. After that, she and a friend started a non-profit that empowers low-income women to become economically and emotionally self-sufficient.

Now, at 62, Gibson Foster is back to working full time as head of operations and HR for a New England-based engineering consulting firm — a brand new field for her — and her work has helped the company to grow and expand.

"To be honest, I secretly love working and what I'm doing," Gibson Foster says. "I like being nimble and having access to decision makers."

Sara Ellis Conant, co-founder and CEO of [Conant Coaching & Consulting](http://www.saraellisconant.com/), works with plenty of retirees and people on the cusp of retirement, and she says it's not uncommon to feel a lack of purpose or even depression after retirement. Those feelings can spark people to seek out work again. Many people who return to work go back to the work they've done, but plenty of others explore totally new career paths.

One of Ellis Conant's clients who works in financial services wants to go to [rabbinical school](https://www.nextavenue.org/mothers-final-wish-rabbis-visit/) in retirement. Another, a former investment manager, opened a wellness resort in Mexico, while a retired chemist became a wedding photographer. Other clients have studied to work as birth or [death doulas](https://www.nextavenue.org/pros-and-cons-death-doula/). All have gone back part-time or on a consulting basis so they can pair work with hobbies and time with family and friends.

"People do some soul searching," Ellis Conant says, "asking themselves, what do I really want to do or be now? Usually it's something deeply meaningful if they didn't have that in their career."

Give Yourself a Break

She advises her soon-to-retire clients to unwind for a year and get adjusted to the new norm before making any radical changes. "Unless there's a financial need, just get used to it. Take the time to soul search and figure out what you want," she says. If you're going to get restless in retirement, she adds, for many people that takes around a year.

For people who decide they want to "unretire," think about what's brought you the most joy throughout your life as well as recently, Ellis Conant says. She asks her clients to reflect on their lives in five-year increments, teasing out highlights and looking for patterns.

"Retirement can be lonely," Ellis Conant says, "and reflecting on the past is an important way to create the future."

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