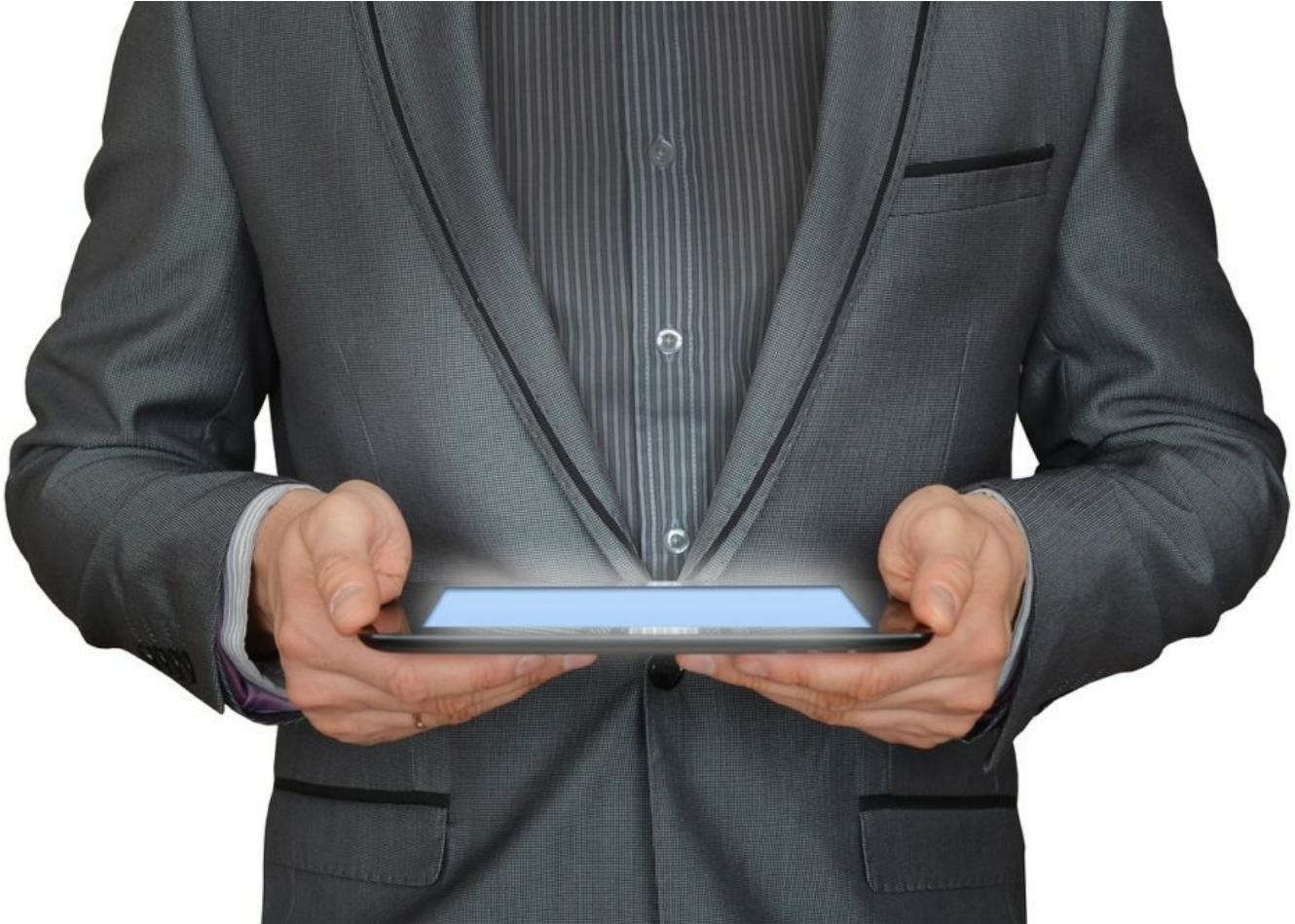


# The Upside to Working After Retirement

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Retirement Rehab



Working after retirement has become a necessity for many Baby Boomers today. 65 is no longer the real retirement age to live by. There's debt to pay off, children to support, and many other reasons to push off retirement. But working after retirement doesn't have to mean you're stuck in purgatory. There are some perks to the whole scenario that can make your Golden Years the best of your life.

## **Working After Retirement Keeps You Healthy**

The research has been done and the results are in: working after retirement keeps you healthier longer. A meta analysis by Oregon State University found that working past 65 can add years to your life. At the same time, retiring earlier increases your risk of dying younger.

Turns out the sedentary lifestyle of full-on retirement isn't all that great for us. But that doesn't mean you have to keep pulling 80-hour workweeks at a corporate job. In retirement, even part-time work can keep you physically healthy and mentally sharp. This might be extra appealing if your family has a history of dementia. Other research has shown working longer to significantly delay the onset of dementia specifically. A part-time job or a small business venture might be all you need to stay healthy longer in retirement.

## **You Can Get the Most Out of Social Security**

Okay, your Social Security benefits are probably only a fraction of what you need to get through retirement. But they do add up, especially if you choose to keep working after retirement.

The longer you wait to start receiving Social Security, the bigger your monthly check will become, up to your full retirement age. The same idea works for your 401K or IRA as well. Delay tapping into these accounts and give them more time to grow.

If you've already started collecting Social Security and decide to return to work, there are some options as well to keep getting your benefits. If you've already reached your near retirement age (NRA), you'll lose \$1 in benefits for every \$3 you earn over \$41,800 a year. So if you have a post-retirement job or business that earns less than that, you keep all your benefits. If it earns more than that, then you're doing pretty well and probably won't miss that measly check anyway!

## You Can Do More Than Just Scrape By

Let's face it, if you're like most pre-retirees today, you have some amount of savings for retirement, but probably not enough. Unless you kick the bucket in the next few years or require next to no medical care during retirement, you probably won't be able to make it through without eventually relying on your kids for support.

No retiree wants that, which is where the real appeal of working after retirement comes from. There are plenty of low-intensity enterprises you can take on during retirement to supplement your nest egg. You can still relax and enjoy retirement knowing that you have an extra stream of income to rely on. There's no way to truly know how much money you'll need in retirement, so this is the safest bet.

One of the best [home based business ideas for retirees](#) is running an online enterprise. You can sell products, knowledge, expertise, or something else to a global audience. Enlisting the help of affordable freelancers to do the heavy lifting for you, and you can put most of your business operations on autopilot. They can also take care of the technical aspects of running a business online.

**And yes, people over 50 like you and me do this successfully all the time. Sign up below for our free entrepreneurial mini-course.**



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