



August 13, 2025

Why So Many Retirees Are 'Unretiring'

Retirement used to mark the end of one chapter — but for many, it's becoming a midpoint. During the COVID-19 pandemic, millions of Americans chose to retire early. But in the years since, a growing number have returned to the workforce, becoming part of a trend known as "unretirement."

What's drawing people back? For some, it's financial. For others, it's the desire for connection, purpose or simply something to do. If you've been thinking about reentering the workforce, you're not alone.

Why Unretire?

Over 57% of Americans are behind on retirement planning, so it's no surprise that many find themselves returning to work after retirement.

A job can also provide people with a sense of purpose. Many retirees struggle to find one, and with people living longer than ever, retirement can mean 30-plus years of feeling aimless.

Considering a Return to Work

Whether you are worried about your financial well-being or you simply miss being at work, exploring the job market is always an option.

If you have not reached full retirement age, keep in mind that going back to work might result in a reduction of any Social Security benefits you are receiving.

Finding Your Unretirement Work

What does unretirement work look like?

Consulting: Are there opportunities to share your years of expertise? If you still feel passionate about the career you left behind, consider reaching out to your network.

Encore Careers: Unretirement can be a time to forge a new career path. Think about your hobbies and how you could leverage them for income.

Part-Time or Freelance Gigs: Opportunities for part-time or freelance work can include temporary or seasonal positions at local businesses. For the tech-savvy, you can look for ways to join the gig economy.

Need help evaluating how returning to work could affect your financial future? Feel free to reach out.

Helping clients get back to the basics of building and maintaining wealth in a tax efficient way.



ROI FINANCIAL
A Registered Investment Advisor

Lance Johnson | ROI Financial Advisors, LLC
CEO and Investment Advisor Representative
p. 503.941.5925 e. Lance.j.johnson@roi-fa.com
a. 14675 SW Millikan Way | Beaverton, Oregon 97003

[Facebook](#) | [Instagram](#) | [LinkedIn](#)

DISCLAIMER

Content provided by subscription to Outbound Engine, an entity unrelated to ROI Financial Advisors, LLC. ROI Financial Advisors, LLC (dba ROI Financial) is an SEC registered investment advisor. This publication is in no way a solicitation or offer to sell securities or investment advisory services. Statistical information, quotes, charts, references to articles or any other quoted statement or statements regarding markets or other financial information is obtained from sources which we believe reliable, but we do not warrant or guarantee the timeliness or accuracy of this information. This material does not constitute a complete description of our investment services and is for informational purposes only. ROI Financial does not provide tax or legal advice however an affiliate firm ROI

Tax LLC, (ROI Tax) which is a separate entity may provide tax preparation and CPA services. Please see our form ADV Part 2A at <https://adviserinfo.sec.gov/firm/summary/160100>, or visit our website at www.roi-fa.com for a complete description of our services. Please be advised to consult your investment adviser, attorney, or tax professional before making any investment decisions.