



Photo by [Unsplash](#)

6 Questions to Ask Before Deciding to Work During Retirement

[Retirement](#) means many different things to many different people, but most seniors will agree that it is not a time for slowing down — even if that was how you originally planned it. Some active seniors fill their time with new hobbies or travel, whereas others take on part-time work. But after so many years of working a full-time job, it's hard to know what kind of part-time work to pursue. The [Safety and Health Foundation](#) is proud to offer the six questions seniors can ask to help narrow down the search.

Should I start my own business?

Have you ever considered running a business in your golden years? Retirement could be your chance to become an entrepreneur!

If you want to start a business as a retiree, you don't want to risk your personal assets, and forming an LLC for your company will help you protect your finances. Plus, you'll get tax breaks that you wouldn't be able to enjoy otherwise. To start this process, you'll need to look into the rules for registering as an LLC [in your state](#). If you're a bit confused about what steps you'll have to take, you could pay a lawyer to guide you, but this can be costly. However, if you don't want to file on your own, you can work with an online formation service instead.

Did I love my profession when I was working full-time?

If the answer to this question is yes, then you may enjoy working part-time as a [consultant](#) or contractor in your field. For example, a hairstylist could just work as a wedding stylist. A marketing executive can take on consulting work with clients on a retainer. You can even continue working for a similar company in a part-time capacity.

Do I have a knack for sales?

If you have sales experience, think about entering the world of e-commerce. Some [e-commerce platforms](#), such as Shopify or Magento, can host your website, and they make the development fairly user-friendly. However, most developers agree that the best sites are on [WordPress](#), which might take a little more time and energy to get up and running.

It's also important to know what you want to sell and to start simple. For example, if you make your own wares, you can create them as you sell them. If you aren't much of a crafts person and have very little space for storing inventory, a [dropshipping model](#) might work better.

Whenever you're doing work online, it's crucial that you protect your devices from cyber attacks, which can include identity theft, malware, and phishing. Always download the latest antivirus software and educate yourself about online scams.

Would I enjoy simple work or more challenging tasks?

If you are nodding enthusiastically about the idea of simple work, get a part-time job at your local coffee shop, lunch diner, ice cream shop, or gas station. However, you need to ensure their physical requirements aren't too strenuous; instead, find something with an easy routine and a fun atmosphere. If you want something more challenging, you may be able to take side routes from your career or degree. For example, if you have your degree in education, you might be able to [tutor students](#) at learning centers or privately in the home.

Could I see myself teaching or giving back?

For people who have a higher-education degree, taking on an adjunct position at a university can be a stimulating way to work during retirement. Becoming a [substitute teacher](#) can also become a teaching outlet in retirement. Some seniors want to work but don't actually need or want any income. For those lucky few, volunteering at your local food pantry, homeless shelter, or healthcare clinic can be a way to share your talents with your community.

Is there a place for me in the gig economy?

The freelance economy is a place for thriving hard-working seniors who want to continue to use an aspect of their professional expertise in their own way and on their own terms, and there are many freelancing opportunities whether you have experience in writing, sales, accounting, or customer service. However, some seniors cringe at the idea of working alone and from home. And that makes sense; [senior isolation](#) is a leading cause in health decline. You can still make a social work circle as an independent contractor by spending time in coworking hubs. Or you can search for either remote or on-location work through recruiting services.

Working part-time can give seniors a sense of purpose, an extra bit of financial padding and often allows them to still claim their social security income. Seniors get the chance to keep challenging their minds while also making money to add to their retirement income.