

Darcy Bergen Talks About the Benefits of Working at Home After Retirement

PEORIA, AZ, UNITED STATES, May 9, 2020 /EINPresswire.com/ -- When Social Security raised their retirement age, record-breaking numbers of Americans said they plan to work even after retirement. While this may come as bad news for some, [Darcy Bergen says](#) it's all in how you look at it. From his point of view and from talking to many of his clients, working beyond your retirement years isn't such a bad thing. It's even become the choice of those who have the opportunity to not work at all after they retire. Here, Darcy Bergen talks about why working from home after you retire might be something you want to consider as well.

"I'm sure it's something I'll be doing as well," says Darcy Bergen, referring to working after age 65. "There's just something about working and having a purpose that keeps you young."

Darcy Bergen isn't too far off base either. In fact, an April 2018 Gallup poll* showed 41 percent of Americans expect to be working after retirement.

First of all, if you're working for an employer, you'll probably be covered under their insurance plan. Instead of purchase backup insurance to Medicare, this alone will save you thousands a year.

Next, you can still continue to add to your 401K [Darcy Bergen adds](#). This means bigger withdrawal checks down the road. Adding to your savings account as you continue working will also increase your savings for later, he says.

If you postpone drawing Social Security by continuing to work, that will add to your retirement income later as well. "Be aware," Darcy Bergen says, "if you draw Social Security early while you're still working, you'll be penalized. They will withhold \$1.00 for every \$2.00 you earn over a certain threshold," he explains. However, you'll have that money averaged back into your check once you hit your full retirement age. At that point, nothing is withheld from your Social Security benefits.

Finally, there's the fact that some people actually like their job, [Darcy Bergen says](#). "To some people," it's more than just a 9 to 5 thing," he adds. Even if you're working from home, just the fact that you're continuing to talk to people every day helps combat the loneliness that's common in retirement age.

If your job is more like a hobby or something that you get enjoyment from, then it has become more than a job to you, he adds. Continuing to work past retirement should continue to give you a sense of purpose, he adds, even if you work from home, Darcy Bergen says.



Source: <https://news.gallup.com/poll/234302/snapshot-americans-project-average-retirement-age.aspx>

Caroline Hunter
Web Presence, LLC
+1 786-233-8220
[email us here](#)

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