





Not Done Yet

Seniors rewrite the rules of retirement

BY PAUL NATINSKY

If a quick glance around the office reveals more silver hair and sensible shoes, it's no illusion. Older workers are sticking around—and in greater numbers.

Nearly 20% of people 65 and older are working, according to 2023 data from the Pew Research Center—double the share from 35 years ago. In that same period, wages for this demographic have nearly doubled.

The reasons vary. Some seniors remain on the job out of financial necessity, while others continue working for social connection, stimulation, or a sense of purpose.

"This is a very timely topic because the reality is people are living longer. As people are living longer, they should do more with their lives rather than sitting around watching TV," said Ron Acho, 79, an attorney who has practiced law in Metro Detroit for 51 years following a few years working for Ford Motor Company.

Acho has noticed that retired friends of his who are active mentally have stayed sharp, but has watched as others without activities to keep them going have deteriorated mentally and physically more quickly.

In some ways, Acho's late work life is reflective of broader general trends in the older segment of the workforce. He is educated with at least a four-year college degree, spends much of his time working from home and enjoys a flexible schedule.

Jacob Bacall, a 69-year-old property developer, is another senior who abhors the idea of a purposeless tour through his golden years.

"I don't see myself sitting home and watching TV. That's not me, man," he says, imagining himself eventually beginning to argue with friends and family.

Like many in the Chaldean community, Bacall's roots are in the grocery business. He says he is a merchant with a merchant's mentality. All of his life has been spent either going to school or working or both.

Continuing that cycle keeps Bacall surrounded by life, youth and opportunities, that in turn keep him stimulated in body and mind.

"To be honest with you, I have no plan to retire fully." It's hard for him to stay away from the office, but he'd like to come in around 10 o'clock after having breakfast with his wife, work four or five hours, go for a walk and then spend time reading.

"That would be an ideal way of life for me," he says.

He still works more hours than he wants to. He hates to see negligence and when he does, it bothers the heck out of him.

Work itself has changed

In addition to work moving increasingly out of the office and into people's homes, the information age has made it less physical and more accessible to people as they age.

"More people are working at desk jobs that don't require much physical labor," Gal Wettstein, a senior research economist at the Center for Retirement Research at Boston College told CNN business in 2024. "That contributes to people's ability to work longer."

"The reality is that a lot of people are not physical laborers," said Acho. "You don't see a lot of welders or concrete people work late. It's too hard for them. A lot more service jobs, professional positions, reporters. Why would you stop? It's not like you can't do it."

Lifestyle—or survival?

For Acho and Bacall, working past typical retirement age is lifestyle choice, but for many grinding it out into their golden years is a matter of survival. Rising healthcare costs, later eligibility for Medicare benefits and the change from defined benefit retirement plans (pensions) that guarantee payment to less certain 401(k) plans have pushed some into working longer than they had planned.

On the bright side, people are living longer and are healthier than ever before. These trends help older workers remain in the workforce later, maximizing Social Security income and offsetting the cost of living they will incur when they can no longer work.

Fifty years ago, Acho represented workers in workers comp cases at the Rouge Industrial Complex. All of them died before age 65. With modern medicine and medications, people are living longer, he said. "People were 65 and they were old. Now, 65 is young and you see people (living into) their 90s and even 100s—which was unheard of."

Acho tells the story of Mike George, a famous Chaldean who he says was, at one time, president of 24 companies and worked into his 80s. George said everyone was invited to his retirement party—it would be his funeral.

A different work ethic

Like many Chaldeans of their generation, Acho and Bacall grew up with fewer resources and worked harder for life's basics. Saving two years to buy a TV, paying out of pocket for job training, or traveling overseas to purchase a washer and dryer were not unusual.

Even taking that into account, Bacall says he sees America getting fat and lazy. Today, more than ever. "You see three people doing the job of one person."

Acho said he still commands respect in the courtroom, sometimes even more so when judges realize he's older than they are. Integrity, he added, remains central at his firm, Cummings, McClorey, Davis & Acho.

All these years later his firm still teaches attorneys to have a lot of integrity so that when they go into court, they are respected. "Not that they are always going to find in your favor, but at least they will believe you are being straight with them."

Still, he sees two troubling trends: too many lawyers in metro Detroit—about 500 Chaldean attorneys now, compared to just four when he began—and a decline in civility among younger lawyers.

"As an officer of the court, you're supposed to be honorable and decent," he said. "Some lawyers are foul-mouthed, abusive, just not polite. Unabashedly uncivil."

Looking ahead

When asked if he has any personal goals left, Acho laughs and says his goal is "to live as long as I can." Still laughing, he cited an interview response from actor Tony Danza interview a few months ago:

"He turned 73 and the reporter asked what it was like being older. (Danza said), It's like walking in a dangerous neighborhood and you're afraid something bad's gonna happen."

Dark humor aside, both men insist attitude matters. Staying busy, maintaining connections, and holding on to purpose—whether through work or other pursuits—are increasingly recognized as keys to aging well.

And for many, a job they enjoy is the best way to do just that.