

UPDATED
EDITION

NATIONAL BESTSELLER

AARP
Real Possibilities

GREAT JOBS

FOR EVERYONE 50+

Finding Work That Keeps You Happy
and Healthy ... and Pays the Bills

BY KERRY HANNON

AARP Jobs Expert and Award-Winning Author

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KERRY HANNON

AARP[®]
Real Possibilities

WILEY

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*For my siblings Michael, Pat, and Jack, who make
a positive impact on the lives of others every day.*

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This new edition reflects the latest knowledge and experience I've gleaned along the way. As with any book project, there are several individuals who I must recognize in this public forum to show my genuine appreciation for their grace and support.

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Of course, without Zena, our Labrador retriever and the quintessential road manager, I would be adrift.

About the Author

Kerry Hannon is a nationally recognized expert and strategist on career transitions, personal finance, and retirement. She is a frequent TV and radio commentator and is a sought-after keynote speaker at conferences across the country. Kerry focuses on empowering yourself to do more with your career and personal finances—now and for the future.

She has spent more than two decades covering all aspects of careers, business, and personal finance as a columnist, editor, and writer for the nation's leading media companies, including *The New York Times*, *Forbes*, *Money*, *U.S. News & World Report*, and *USA Today*. She has appeared as a career and personal finance expert on *The Dr. Phil Show*, ABC News, CBS, CNBC, *NBC Nightly News*, NPR, and PBS.

Kerry is currently a columnist and regular contributor to *The New York Times*, a contributing writer for *Money* magazine, AARP's Jobs Expert and Great Jobs columnist, a contributing editor and Second Verse columnist at *Forbes*, and the PBS website NextAvenue.org's expert and columnist on personal finance, wealth management, and careers for boomer women.

Kerry is the award-winning author of a dozen books, including *Getting the Job You Want After 50 For Dummies*, *Love Your Job: The New Rules for Career Happiness*, and *What's Next? Finding Your Passion and Your Dream Job in Your Forties, Fifties and Beyond*.

Kerry lives in Washington, D.C., with her husband, documentary producer and editor Cliff Hackel, and her Labrador retriever, Zena.

Follow Kerry on Twitter @KerryHannon, visit her website at KerryHannon.com, and check out her LinkedIn profile at www.linkedin.com/in/kerryhannon.

Introduction

When Dane Peters was 65, he retired as head of the Brooklyn Heights Montessori School in Brooklyn, New York, but he wasn't ready to stop working altogether.

It wasn't about money—although having income to cover some day-to-day living expenses and travel was an incentive. (He and his wife, Chris, a retired schoolteacher, had a cruise in Alaska and a longboat tour in France on their immediate travel bucket list.) Work, Peters says, gave him his “own sense of identity,” and he wants to hang on to that. Plus, he wants to give back to others who could benefit from his decades of experience.

“I wanted to stay in the game and support independent schools with my expertise,” he says, “but I didn't want the pace of a 70-hour workweek.”

To see if his services as a consultant might be in demand, he took on weekend consulting assignments *before* retiring. Happily, he discovered a niche. He now chooses when he wants to work—normally one or two jobs a month.

Today, he leads a life of consulting, volunteering, caring for grandchildren, and enjoying leisure time. “It's my trifecta,” he says. “Paid work, giving back, and relaxation.” He calls it “consul-teer-ing.” The biggest challenge is time management, he says: “How many gigs I will take on and how much volunteering my wife and I can realistically do.”

Money, Mental Engagement, and Meaning

Not everyone is in a financial position to work just one consulting gig a month. Some of us need or will need to keep working full or part time for the income. The reality is that many people aren't financially secure enough to retire. When I speak to audiences of people over age 50 around the country looking for job-hunting advice, I see the palpable fear in their eyes that they will outlive their money. They might.

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Nearly half of families have no retirement account savings at all, according to a report by the Economic Policy Institute, the independent, nonprofit think tank that researches the impact of economic trends and policies on working people in the United States. The median savings, or those at the 50th percentile, may be a better gauge. The median for all families in the United States is just \$5,000, and the median for families with some savings is \$60,000.

According to a recent survey by the Employee Benefit Research Institute (EBRI), a sizable percentage of workers say they have no or very little money in savings and investments. Among workers providing this type of information, 47 percent report that the total value of their household's savings and investments, excluding the value of their primary home and any defined benefit plans (a traditional pension where an employer ponies up the money and promises you a certain payout after you retire), is less than \$25,000. This includes 24 percent who say they have less than \$1,000 in savings.

"Even people with retirement savings see earning a half-time income as a safety net," says Beverly Jones, author of *Think Like an Entrepreneur, Act Like a CEO*, who advises 50- and 60-somethings as a career coach at Clearways Consulting in Washington, D.C.

Let me remind you of the four money-wise reasons to stay in the workforce as long as you can:

1. You can still contribute to retirement plans. The more earning years when you can build savings in a defined contribution plan like a 401(k) or an Individual Retirement Account (IRA), the better off you'll be in terms of retirement security down the road.
2. The pay can also help provide a cushion to allow you to delay tapping into Social Security until age 70. You can claim benefits as early as age 62, but by holding off until your full retirement age (currently age 66), you'll receive 100 percent of your primary insurance amount; every year that you delay beyond that, until age 70, adds an additional 8 percent annually.
3. You can refrain from dipping into existing retirement funds. The longer you work, the longer you delay tapping these funds, which can continue to grow.
4. Working can provide income to pay for health insurance until you're eligible for Medicare at 65. Fewer employers are

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offering their retired workers medical benefits, and those who do are ramping up the amount retirees must contribute to the cost of coverage. Even better, you might find a job that offers you access to a health plan. The income can also help with medical bills not covered by Medicare.

But like Dane Peters, people 50+ want more from a job than just income, says Dorian Mintzer, a retirement transition coach. “They want to build social connection, mental engagement, and meaning into their life,” she says. “It’s an important part of how they define themselves, and they don’t want to totally give it up.”

“Growing old in the 21st century is not what it was in the 20th,” says Marcie Pitt-Catsoupes, director of the Center on Aging & Work at Boston College. What’s different now is that baby boomers are either continuing to work much longer, or approaching work not as an afterthought but as a pillar of their “retirement” plans, as oxymoronic as that sounds.

The vision of people 50+ spending their retirement years gardening, golfing, and lounging on the beach is out. Meaningful work is in.

Today’s 60-year-old might reasonably plan to work at least part time for another 15 years, figures Marc Freedman, founder and CEO of Encore.org, a nonprofit that promotes second acts for the greater good. “That changes the entire equation about what you want to do, what’s possible to do, and whether it is worth investing up front for additional education,” he says.

I like his thinking. To me, it’s exciting, inviting, and empowering, providing that you enjoy what you’re doing. Continuing to work helps people feel more relevant and needed and less isolated. And research shows that besides giving us meaning, work keeps our brains sharp—the old “use it or lose it” axiom—and our bodies healthy:

- Working tends to keep people physically active, socially connected, and mentally challenged—all things known to help prevent mental decline, according to the researchers at INSERM, the French government’s health research agency.
- Work may even help stave off dementia. A large study by INSERM of nearly half a million workers in France suggests that delaying retirement means people may be at less risk of developing dementia, including Alzheimer’s disease.

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- For each additional year of work before retirement, the risk of getting dementia is reduced by 3.2 percent, according to Carole Dufouil, a scientist at INSERM.
- “Mental Retirement,” a 2010 paper by economists Susann Rohwedder of RAND and Robert Willis of the University of Michigan, reviewed data from the United States, England, and 11 European countries. They concluded that retirement significantly hampered the cognitive ability of people in their early 60s.
- Scholars have reported that workers with routine jobs may find cognitive benefits if their employer offers variety and training for their jobs. For example, in studies of older workers’ productivity at a Mercedes-Benz truck factory and a large German insurance company, economist Axel Borsch-Supan and colleagues at the Munich Center for the Economics of Aging found that older factory workers were as productive as their younger peers, when offered variety or training in their work.
- Volunteering and paid work produce better physical and mental health, says Linda Fried, a founder of the Experience Corps (a nonprofit enterprise now run by AARP that brings people age 50 and over into elementary schools) and a dean of Columbia University’s Mailman School of Public Health.

Now in my mid-50s, I can’t imagine not working in some form as a writer well beyond age 67—the age I can start receiving full Social Security retirement benefits. I’ve been passionate about writing since childhood. I’ve been tickled to make a living at it. And as I grow older, I appreciate that it’s flexible work I can do from home, with my Labrador retriever, Zena, at my feet, or anywhere I can carry my laptop computer.

The Value of Older Workers

While working longer is better for employees, it turns out it’s also better for employers. Those I’ve interviewed say that they find that workers age 50 and older are more loyal and aren’t as likely as younger workers to job jump. They are reliable and dependable. And that lower staff turnover benefits the bottom line. The costs of high turnover are tangible. Finding, hiring, and training a new employee is a costly venture.

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Employers also tell me that they value older employees because they have an ability to make quick decisions and solve problems based on their knowledge and overall life experience. They have superior communication skills, both written and oral. Importantly, they have the ability to serve as mentors.

In a global and fast-paced workplace, many employers don't have time to waste while a younger worker gets up to speed. Companies are realizing that it's often wise to seek out and hire experienced workers. Believe me, you're on the cusp of a sweeping change in workplace demographics. And leading the charge is the boomer generation.

Baby boomers are also better educated than previous generations of older workers, making them much better able to compete for positions, according to Harvard economists Claudia Goldin and Lawrence Katz.

They found that a large fraction of women, in particular, is working a lot longer, past their 60s and even into their 70s. In fact, the U.S. Bureau of Labor Statistics (BLS) projects that by the end of the 2010s, about 20 percent of women over 65 will be in the labor force.

"Women's increased participation beyond their fifties is a change of real consequence," according to Goldin and Katz. "Rather than being an increase in marginal part-time workers, the higher labor force participation of older women consists disproportionately of those working at full-time jobs. Women are remaining on their jobs as they age rather than scaling down or leaving for positions with shorter hours and fewer days.

"From my work with Katz, we find a strong increase in employment among the most highly educated of those women older than fifty-five and for those who are in managerial and professional occupations—even if their financial security appears to be reasonable," Goldin told me. "Higher levels of employment for women older than fifty-five years also appear to be among those who are healthier and whose occupations are the most rewarding and least physically taxing." (This echoes the survey conducted by Elizabeth Fiderler for her book, *Women Still at Work*.)

Catherine Collinson, president of the Transamerica Center for Retirement Studies and the Transamerica Institute, told a U.S. Senate Special Committee on Aging hearing that her organization's surveys found that only 42 percent of women workers say they are

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building a large enough nest egg to retire without financial worries, compared to 55 percent of men.

“Women age 50 and older—especially unmarried women—face extreme financial risks and potential poverty in retirement,” Collinson told me when I interviewed her for a Next Avenue article. Many women Transamerica surveyed say they plan to work until age 70 or later—or don’t plan to retire at all.

“Work can provide important resources for women—such as a sense of meaning and purpose, a positive identity, and a social network—in addition to financial benefit,” says Colorado State Assistant Professor Gwenith Fisher, who has been studying when and why people retire. Fisher was on a Future of Work and Retirement panel I moderated at Columbia University’s Age Boom Academy.

Moreover, Fisher concurs with what I mentioned above: “Continuing to work is also associated with cognitive and health benefits: Research that has studied patterns of cognitive functioning has shown that working in jobs that involve thinking, problem solving, and creativity is related to less cognitive decline, and retirement is also linked to earlier mortality, even among people who did not retire due to their health.”

Of course, men can enjoy these benefits by working longer, too.

Yes, There Are Jobs

Landing a job after 50 does take research, soul-searching, and swagger. It’s not an easy skate. I know that and so do you. So do organizations like the AARP Foundation, whose Back to Work 50+, for example, connects workers 50 and older with the information, training, and support they need to get back into the workforce.

The openings are there, though. You may wind up doing lots of different jobs in your 50+ years. You may want a job for a season, for a few years to gradually unwind into retirement, or even for a few hours a week. Then, too, you may be looking for a job that really does turn into a full-blown second career.

I also wouldn’t be surprised if you test a number of different kinds of jobs to find what you really shine at or want to do in the years ahead. You may even strategically build an income stream from a tapestry of work you enjoy and are skilled at doing. After taking a hard look at the numbers and talking to older workers,

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I've discovered that things are actually far better than the national conversation might indicate.

Let me put things into perspective.

Older job applicants do get hired. It typically takes longer for someone over 55 to land a job than someone younger, according to the BLS, but the current unemployment rate for people over 55 is 3.5 percent; it's 4.9 percent for those age 25 to 34 and 4.8 percent overall.

Among 65- to 74-year-olds, labor force participation is predicted to hit 32 percent by 2022, up from 20 percent in 2002, according to the Bureau of Labor Statistics. For those age 75 and up, the rate will jump from 5 percent in 2002 to 11 percent in 2022.

Meanwhile, as the U.S. economy swings from physically stressful manufacturing jobs to service positions, there are more jobs in which using your mental skills and tapping your knowledge and experience are in demand. That translates to more opportunities for older workers. "We have more older-worker-friendly jobs now than we used to," according to David Powell, an economist at the nonprofit policy-research organization Rand Corp.

At a time when many employers are complaining about a scarcity of skilled workers, older Americans have much more work experience than younger ones. "When there is a shortage of skilled workers, older workers get jobs," says Nicole Maestas, an economist and associate professor of healthcare policy at Harvard Medical School.

According to research by Matthew Rutledge, an economist at the Center for Retirement Research at Boston College, the jobs are often a mix of high-skilled service work (managers, sales supervisors, and accountants) and low-skilled service work (truck drivers, janitors, and nursing aides). But, unfortunately, Rutledge found that the types of jobs that favor older workers pay 6 to 11 percent less than ones favoring younger workers.

Still, when I ask older job applicants how they'd feel about working for less money than in the past, I often hear something that may surprise you.

Many aren't looking for high-pay, stressful management positions on the frontlines. I know this depends on your age and the kind of work you do. Moreover, a worker in their 50s may have different work goals than someone in their 60s. But in many instances, regardless of age, I have found that pay is not as much of a deal breaker as you might think.

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What they want mostly are flexible hours and a sense of autonomy. Better still, they say, they'd love to work for a business or non-profit whose mission they believe in and where they feel they can use their talents to make a difference.

For these people, rewarding and flexible work are worth far more than a paycheck. In fact, according to a 2016 FlexJobs survey of more than 1,000 respondents aged 50 and older, work flexibility is the most important factor in evaluating a job prospect. The survey said that nearly a quarter of respondents would take a 10 or 20 percent pay cut if they could telecommute, for example.

"Older workers have reached a point where they realize that, while money may be important and necessary for them to make, it's not the first consideration they pay attention to when trying to find a job," Sara Sutton Fell, CEO and founder of FlexJobs, told me. "Workers nearing retirement age often have a strong understanding of their priorities."

Deciding What (Else) You Want Out of Work

What motivates us to work and what each of us calls a "great job" is as individual as we are. "Different flavors of ice cream," as my sister Pat likes to say. But I beg you: Try to find a job you love.

For my book, AARP's *Love Your Job: The New Rules for Career Happiness*, I interviewed hundreds of workers about what made them love their jobs. Most people say they're driven by the people they work with, the opportunity to keep learning and growing, or the mission or cause of their employer's services or the products it makes. Sometimes they say they love the travel opportunities.

Yes, money matters, but don't get locked into a must-have salary. When searching for jobs and comparing offers, be sure to account for other benefits, including the following:

- **Flexible workday:** Half of employers are willing to offer flexible arrangements, such as working part time or job sharing, to their most skilled and experienced workers, according to a Bank of America/Merrill Lynch survey of 650 human resources executives.
- **A healthy work-life balance:** Three in five people interested in a second career midlife say it's very important that the job leaves free time for things they want to do, such as travel, education, or engagement in other activities they

enjoy, according to a report by Encore.org. Indeed, many of those interested in encore careers appear eager to mix fewer hours of work per week with more years of work in total. A flexible schedule may make working a few more years more palatable.

- **Meaningful work:** As I discussed earlier, meaning can be as critical as money. More than 25 million Americans 50 to 70 years old are eager to share their skills, passions, and expertise in encore careers that address social needs, typically in education, healthcare, human services, and the environment, according to a study by Encore.org and Penn Schoen Berland.
- **Opportunities to interact with others and stay productive:** A Pew Research Center survey found that working for non-financial reasons, such as job enjoyment or the desire to be productive, increases with age.
- **Learning opportunities:** Employers are increasingly tuning into these enticements. So while they worry that they may not be able to meet your salary expectations, they're increasingly offering training and education opportunities.

How to Use This Book

In these pages, you will discover the ultimate guide to great jobs, where to find them, pay ranges, and qualifications needed. I'll give you the action steps to take to find a job that works for you.

I've divided this book into two sections.

In Part One, "Great Jobs," I provide eight chapters that set out the best jobs for you. And there are plenty of them to peruse. In this second edition, there are nearly *twice* as many jobs as I listed in the first edition five years ago.

Categories run the bases from a large section on part-time jobs—because followers on social media, listeners, readers, and audience members told me that is what they're seeking in many cases—followed closely by work-at-home jobs. I expanded these chapters significantly in this edition. Other chapters are more specific, such as those on nonprofit jobs, jobs for educators, and healthcare jobs. I canvass jobs in a range of industries from transportation and energy/utilities to federal jobs, healthcare, and technology, as well as skilled trade and manufacturing.

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As AARP's Jobs Expert, I have developed this material through extensive reporting and interviews conducted for my "Great Jobs for Retirees" column that appears monthly at AARP.org. The pressing need to find these kinds of jobs is evidenced by the more than one million visitors who click on the columns each month to find job suggestions and insider advice. Quite frankly, that's astounding to me.

There's something here for everyone, a job hunter's smorgasbord. No, this is not the master list of every job under the sun, but you'll discover plenty of ideas to spur your imagination about how you can make the most of your talents to create work that, well, works for you.

You'll find lots of professional occupations and some that may require retraining and adding a degree or certificate. And you'll also find a large selection of the jobs geared for someone who wants a little income but doesn't want to do much heavy lifting.

You will find that many offer flexible schedules—a week, a month, a few months a year, or even on-again, off-again contract work—which means that three weeks at the lake house in the summer is still possible. If you want full-time work, many part-time positions hold that promise.

Each job description follows this format: the nitty-gritty, pay range, and qualifications needed, with a smattering of job-hunting tips tossed in. A handful of broad-based jobs may fall under two different categories. Some jobs, of course, may be too physically demanding for some (but not all) of us in this age group, say, home health aide or even a retail cashier, which require lots of time on your feet.

Pay ranges vary widely from employer to employer and city to city and by your experience. They are listed here as a guideline. Jobs are listed alphabetically, so don't be put off by the random jump from a professional full-time position to a more casual part-time retirement one that will let you earn some extra cabbage for your slush fund.

In Part Two, "The Great Jobs Workshop," I deliver the professional advice and strategies I've been doling out as a career transition strategist and as a retirement and personal finance expert and journalist for more than two decades. Most recently, I've been fortunate to reach out to job seekers through my work as a columnist for *Forbes*, *Money* magazine, *The New York Times*, and PBS Next

Introduction

Avenue. Some of the material here has been tested out there first. It has allowed me to get a conversation going with thousands of people to see what kind of advice they want and what really helps.

My tips also stem from the worries that I hear from audience members when the lights come up at the end of one of my keynote speeches, or when a listener calls into a radio talk show where I have been a guest to ask a question, or when someone calls or e-mails for one-on-one career guidance. These shout-outs for advice convinced me that there's a blazing need for this kind of straightforward career guidance.

I have designed this section so you can dip in and out of the chapters as they apply to your situation. You'll find tips on resume writing, what you need to know to land a job at a nonprofit, how to use social media to discover this new chapter of your work life, and much more. Explore. While not every chapter will speak to your situation, I'm confident that you will find the direction you need right now.

Throughout, you'll find websites, job boards, and books to help your search.



At the very heart of it, I wrote this book to help you find the work you love. The rest will follow.

Bottom line: Brush off that resume. Let's go job hunting!

PART

GREAT JOBS



*G*reat. That's a word that fascinates me.

We all know what it means to have a great time. You can have a great time at a Bruce Springsteen concert, at a friend's 50th birthday party, or on a Caribbean vacation. But can you have a *great* job?

Is there work that's really great? You bet. But what constitutes greatness is up to you to interpret and define in context to your own life.

For me, it's something I lose track of time doing. Something that, well, doesn't feel like work. It doesn't have to be a passion, but it's nice if it is. It should be something that adds to your life—whether it's a financial or psychological boost.

In the next eight chapters, I will take you down that path of discovery, showing you great jobs available to you. This is not, however, meant to be the definitive listing of jobs, but rather ones I've selected that may simply get you pondering positions you've never considered.

The goal is to open your mind to possibilities, to widen your view of work, to take down the bumper rails and allow you to

explore a wider lane of options. Don't worry, you'll still be able to roll a strike.

You'll meet people who are looking for a new job for a slew of reasons. Some have retired and are working in part-time jobs they take real pleasure in—jobs that help build their bank account until they no longer need, or want, to work. You'll meet those who may have left one career but have set off on another one with just as much determination. And you'll meet people who have lost their jobs and moved on to work that is rewarding—and pays the bills.

Most of the people I've interviewed for this book told me that flexibility is *the* essential ingredient in a job. It's the ability to work from home, part time, or for just a few months a year, that they're after. As a result, I've geared several chapters to jobs in that category. The lion's share of these jobs, however, can easily ramp up to full-time schedules, if desired.

The salary ranges I've listed are just that—ranges. Depending on your skills, where you live, and your previous work experience, what you might get paid could be quite a bit higher. I've used these figures to give you a general idea. Qualifications, too, will vary from employer to employer. The details I suggest are standard in many occupations, but everything is open to poetic license, in my view.

So I encourage you to read through all the jobs I have profiled (listed in alphabetical order) to see which ones capture your attention and fit with your personality and skills. Be creative with your job search; be willing to experiment, to try something new, to be humbled by being a beginner again. Use this time to open your mind to possibilities.

There is an underlying theme here: A great job is not just something you imagine. It is something you not only *want* to do, but that you *can* do.