

Getting the Job You Want After 50

FOR
DUMMIES[®]
A Wiley Brand

Learn to:

- Showcase the value you have to offer a potential employer
- Perfect your résumé and interview skills
- Negotiate for what you want
- Snag your dream job in the age of social media
- Launch a whole new career or business

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Introduction

Welcome to *Getting the Job You Want After 50 For Dummies*, your guide to finding rewarding employment when you're over 50. This book supplies you with what you need to know to find a job today. From building an online presence to revitalizing your résumé to negotiating a salary, this book has you covered, from cover to cover!

Many reasons may have brought you to this book. Perhaps you are just coming back into the workforce or have been laid off and need to find work. You could be looking to make a career change or want to pursue your passion and find more meaning in your work. You may be relocating, or want a job that gives you more flexibility.

The fact that people are living longer, healthier lives opens the doors to possibilities of a variety of work you may want to pursue. Think of it as a bonus chapter of your life. It's a time when, perhaps, the big-ticket items are behind you — paying for children's educations maybe, or a mortgage — and you're free to seek work that's more meaningful and, if you're lucky, not so focused on the size of the paycheck.

Whatever your reason, you want a job, and you want it now.

About This Book

The job market has changed considerably since your first job-hunt, as has the process for finding and landing a job. In the past, you filled out paper applications, printed and sent résumés and cover letters, and networked over the phone and in person to find the right job. Those things

are all still necessary — no matter what type of job you're seeking. But mostly they're now done online, thus requiring some technology know-how. In addition, your ego could feel the sting of having to prove yourself to employers who may be half your age and not nearly as qualified as you.

This book provides information on things you may not have a lot of practice in (such as online applications) or things you may need help updating (like interviewing skills). I'm over 50. I get it. It's tough out there. But, with some guidance, you can attain your goals.

Think of this book as your road map to get to where you want to be. You hold in your hands all the direction and resources to help you find and land the job you want, along with instructions on how to use the latest technologies to your advantage. I explain everything from how to bring your résumé into the 21st century to how to network and market yourself online so you're an attractive target for recruiters and employers nationwide.

Within this book, you may note that I followed certain conventions. I often use **boldface** text to label bullet items and other content, so you can easily skim for the information you need. *Italicized* words and phrases represent unfamiliar terminology I define in context. Some website addresses break across two lines of text. If you're reading this book in print and want to visit one of these web pages, simply key in the address exactly as it's noted in the text, pretending as though the line break doesn't exist. If you're reading this as an e-book, you've got it easy — just click the web address to be taken directly to the web page.

Foolish Assumptions

The fact that you're reading this book tells me that you either don't have a job or don't have the job you want. Perhaps you're struggling to figure out where and how to look for jobs and how to make yourself an attractive candidate. Other assumptions I've made about you include the following:

- ✓ You're discouraged or getting discouraged that employers and recruiters aren't beating a path to your door and leaving job offers on your voicemail.
- ✓ You think employers are reticent to hire someone your age.
- ✓ You haven't updated your résumé since the last time you landed a job. You have skills and experience you don't even realize you have; worse yet, they're not listed on your résumé!
- ✓ You could use some help using Facebook, LinkedIn, Twitter, and other social media and networking tools to optimize your job search.
- ✓ Your job interview skills are rusty, and you really need a refresher course, especially in how to deal with Skype and other new video interview formats.

Icons Used in This Book

Throughout this book, icons in the margins highlight different types of information that call out for your attention. Here are the icons you'll see and a brief description of each.



I want you to remember everything you read in this book, but if you can't quite do that, then remember the important points flagged with this icon.



Tips provide insider insight. When you're looking for a better, faster way to do something, check out these tips.



“Whoa!” This icon appears when you need to hit the brakes and think twice before moving forward.

Beyond the Book

In addition to the abundance of information and guidance on finding a job, acing your job interviews, and negotiating a salary and benefits that have you whistling on your way to work, which happens to be in your home, because you negotiated a telecommuting arrangement, you also get access to even more help and information at Dummies.com (www.dummies.com). Go to www.dummies.com/cheatsheet/gettingthejobyouwantafter50 for a free cheat sheet that accompanies this book. It brings you up-to-speed on job-search fundamentals, job interview guidelines, negotiating tips, and much more. Think of it as this book in a nutshell.

You can also head to www.dummies.com/extras/gettingthejobyouwantafter50 for a few free additional articles that I think you'll find helpful as you begin your journey to the job you want. Here, you find out how to garner contract work through social

media, write a knock-out cover letter, identify interview tricks and traps, and discover ten personal branding best practices.

When you're ready to begin your search, start with www.aarp.org/work, with the information and tools you need to help you stay current, competitive, and connected in today's workplace. Features include these and much more:

- ✓ A job board
- ✓ A list of 285+ employers who have signed a pledge committing to value and hire experienced workers
- ✓ Résumé models and tips
- ✓ Webinars with experts on technology skills for the workplace
- ✓ 21st-century job search
- ✓ Guidance on what to do when you lose your job

To explore all kinds of new possibilities that make the most of your interests and expertise, check out AARP's Life Reimagined (www.lifereimagined.org), a personalized, interactive website.

Also look for my books *What's Next? Finding Your Passion and Your Dream Job in Your Forties, Fifties, and Beyond* (Berkley Trade/AARP) and *Great Jobs for Everyone 50+: Finding Work That Keeps You Happy and Healthy ... And Pays the Bills* (Wiley/AARP) to further help put you on the path to finding your next job.

Where to Go from Here

I structured this book so you could use it in a couple of ways. To get the most out of it, read it from cover to

cover, so you don't miss out on any valuable information and insight. You may also use it as a job seeker's desk reference; when you need to know something about a specific job-search topic, simply look it up in the Table of Contents or the Index and flip to the designated page to find the answer.

I do recommend, however, that you read [Chapters 1, 2, 3, and 5](#) from start to finish or at least skim them, so you know what's covered in those chapters for future reference. [Chapter 1](#) opens your mind to the possibilities. [Chapter 2](#) helps you inventory your skills and experience and plug gaps that may be holding you back. And [Chapter 3](#) emphasizes the importance of networking. [Chapter 5](#) introduces you to a gaggle of job-search websites where you can start your search. Of course, the other chapters are useful, too, but these serve as a good springboard for starting your search.

As you embark on your journey to find the right job for you, keep in mind that you're a unique individual with skills, experience, and insight that nobody else on the planet has. There's a place for you in all of this — a job that you're uniquely qualified to perform. You simply need to discover it within yourself and in the workplace.

Part I

Getting Started with Finding a Job After 50



Visit www.dummies.com for free content that helps you learn more and do more.

In this part ...

- ✓ Figure out what you really want out of a job, in addition to a paycheck and bennies, set a course to get from point A to point B, and discover proven strategies for finding and landing the job you want.
- ✓ Recognize the skills that employers value most, take inventory of the skills you have, and discover free and affordable ways to build the skills you're missing.
- ✓ Network your way to your next job by leveraging the power of your personal and professional networks to find jobs, get the scoop about prospective employers, and perhaps even find an inside track to the job you want.
- ✓ Deal with the financial issues that commonly accompany unemployment and job searches, write off job-hunt expenses on your taxes, maximize your social security benefits, bankroll your own benefits package, and more.

Chapter 1

Scoping Out Your Prospects

In This Chapter

- ▶ Understanding current workplace realities
 - ▶ Figuring out what you want ... and want to do
 - ▶ Finding your place in the workplace
 - ▶ Retooling your job search strategies for the 21st century
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Welcome jobseekers! Finding a job, at any age, takes work and dedication. Some older jobseekers assume that employers would rather outsource jobs to cheaper workers overseas or hire younger, less experienced workers for lower wages. Although these suspicions are confirmed by the hiring practices of some organizations, current studies show that employers are increasingly willing to consider older candidates and that age alone isn't necessarily the reason some employers are unwilling to consider older candidates.

In this chapter, I help you shift your attitude about job hunting from one of apprehension to one of hope and possibility and show you a few simple ways to rev up your job-search mojo to today's new workplace reality for 50-plus jobseekers.

Recognizing the Need for and Value of Experienced Workers

The times really are a-changin' and that's good news for your job-hunting prospects. Whether you want to work in an office job, teach yoga, or head up a company, more employers are starting to realize that hiring workers age 50 and older is good for business. More and more employers are discovering the value of experienced workers. Unfortunately for 50-plus job seekers, the fact that demand for experienced workers is on the rise is a well-kept secret. Realizing that employers need you is an important first step in the process of finding and landing the job you want. It gives you the enthusiasm and confidence to set out on what may be a long and arduous journey. In this section, I reveal the reasons the demand for 50-plus workers is rising to invigorate you for the journey ahead and remind you of just how valuable you are to employers who need your skills, talents, and experience.



The job search can be disheartening for anyone, regardless of age. And if that's what you're feeling, never show it to a prospective employer. Always highlight the value you have to offer in every job search communiqué you send out. If you need a confidence lift, take some time and review all your previous achievements.

Noting a change in the current workforce

Many CEOs are increasingly aware that they need to have 50-plus workers on board. As the population ages, the workforce is aging right along with it. U.S. employees 65 and older now outnumber teenagers in the workforce for the first time since 1948. In 2002, workers 50 and older comprised 24.6 percent of the workforce. By 2012, they represented 32.3 percent. And by 2022, they're projected to be 35.4 percent of the total workforce.

This emerging trend isn't likely to change anytime soon. More than one in three workers age 45 and older expects to retire at age 66 or older, compared to just over one in five ten years ago. Moreover, 72 percent of workers ages 45 to 74 envision working in retirement.

Employers are getting worried about their future workforce. In a recent survey by the Society for Human Resource Management (SHRM), one-third of HR professionals predicted that the loss of talent resulting from retirements or departures of workers age 55 and older would be either a problem or a crisis for their organization in the next six to ten years. The Manpower Group 2014 Talent Shortage Survey found that 40 percent of U.S. employers reported difficulty in filling jobs.

Seeing experienced workers as an affordable option

The old concerns that hiring someone our age would probably be too pricey are being debunked. Contrary to common perception, workers age 50-plus don't cost significantly more than younger workers, according to the report "A Business Case for Workers Age 50+: A Look at the Value of Experience 2015," commissioned by AARP and conducted by Aon Hewitt.

Shifting trends in reward and benefit programs mean that adding more age 50-plus talent to a workforce results in only minimal increases in hard dollar total labor costs. These trends include a broad move by large employers to performance-based versus tenure-based compensation, the decline in traditional benefit pension plans, and the fact that healthcare costs are increasing at a slower rate for older workers compared to younger workers.

Meanwhile, in today's global and fast-paced workplace, firms often don't have the time to squander while a younger worker ramps up skills and knowledge. Companies are slowly realizing that to stay competitive, it's smarter to seek out and hire experienced workers. Trust me, you're on the cutting edge of a sweeping change in the demographics of the workplace. And it's being led by the boomer generation.

You may think I'm just looking through rose-colored glasses. But recent surveys show that companies are realizing that it's strategically smart to pay more attention to recruiting and retaining workers age 50 and older. When organizations need someone to step in and do the job right now and solve an existing problem, it's the experienced worker they're eager to hire.

That's what the AARP report unveiled. Findings from a 2014 SHRM survey of HR professionals also back up that trend. SHRM's *The Aging Workforce* survey also found that two-thirds of HR executives canvassed reported that their organization employed older workers who retired from other organizations or careers before joining their organization. Gold stars all around.

The *Aging Workforce* survey, part of a three-year national Aging Workforce Initiative by SHRM and the SHRM Foundation and funded by the Alfred P. Sloan

Foundation, also found that 61 percent of the 1,900 randomly selected SHRM HR professionals indicated their organization had attempted to capitalize on and incorporate the experience of older workers in recruitment and retention strategies. (Kudos to them.) The top advantages of older workers were having more work experience (cited by 77 percent of respondents), being more mature/professional (71 percent), and having a stronger work ethic (70 percent). (But, of course.)

Capitalizing on lower turnover

Employers find that workers age 50 and older are more loyal and aren't as likely as younger workers to job jump. 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, and it becomes even more costly when that well-trained employee decides to jump ship and work for a competitor.

Plus, it's hard to put a price on the institutional knowledge that goes out the door with a departing employee. Now tack on the stress that managers and coworkers must shoulder to make up for the work that falls between the cracks when an employee leaves. And, finally, toss in the toll of lost morale that accompanies the departure of a valued team member. Now the employer has a serious problem. And that's clearly a big incentive for hiring a worker over 50. Older workers often anchor a team.

Retaining older workers pays dividends, too!

Depending on your position and industry, the total cost of replacing you can range from thousands of dollars to as much as one-and-a-half times your

annual salary. Retaining older workers reduces the one-time costs of turnover, which range from \$7,400 to \$31,700 or more per employee, according to AARP's most recent survey. This cost includes the time and money that go hand-in-hand with recruiting and advertising your job, bringing people in for an interview, and training a new hire.

Harnessing the power of highly engaged workers

Aon Hewitt data show that older workers, in general, *love* their jobs more than younger workers do. Yes, we're more engaged than our younger counterparts. Perhaps we're grateful for the jobs in a way that someone new to the workforce has yet to learn to value and appreciate.

For example, 65 percent of employees ages 55 and up in large companies are "engaged," compared to fewer than 60 percent of employees under age 45. Although this gap may seem small, it represents a statistically significant difference in engagement that can have a noticeable impact on business outcomes, according to the AARP report.

In addition to being the most highly engaged age group in the labor force, workers age 55 and older are also the most motivated. A whopping 81 percent of workers age 55 and up are "motivated" — meaning they say that they exert extra effort and contribute more than is normally required in their job — compared to 76 percent of their age 25 to 34 peers. Talk about selling points for older workers on the job hunt!

Reaping additional benefits

In addition to all those wonderful attributes I've already mentioned, older workers typically have the following:

- ✓ An ability to make quick decisions and solve problems
- ✓ Greater maturity and professionalism

- ✓ Superior communication skills, both written and oral
- ✓ The ability to serve as mentors
- ✓ The critical qualities of reliability and dependability
- ✓ More knowledge, wisdom, and overall life experience

Shoulders back. You're valued. Put all this positive juju in your back pocket and never forget how much you have to offer on the job.

Tallying the Benefits of Staying in the Workforce

To get you even more fired up about your job search, let me remind you of five money-wise reasons to stay in the workforce as long as you can:

- ✓ **The more years you contribute to your retirement plans, the better off you'll be down the road.** You'll be able to delay taking Social Security, which will dramatically boost your eventual payout. Start collecting at age 70, and your monthly check will be 32 percent higher than if you begin benefits at 66 and 76 percent more than if you start taking benefits at 62 (when most people do).
- ✓ **The longer you work, the longer you delay tapping retirement funds, which can continue to grow.**
- ✓ **Working longer provides income to pay for health insurance until you're eligible for Medicare at 65.** Fewer employers are 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 may find a job that offers you access to a health plan.

- ✔ **Money aside, you may want to keep working to maintain a sense of well-being.** For people over 50, being engaged, not just involved, is important, according to a report by The Sloan Center on Aging & Work at Boston College. Similarly, when asked about their life and careers, 75 percent of people in their forties and fifties said they want to make their life more meaningful, while 82 percent said they want to give back more, according to a study commissioned by Life Reimagined, which was created by AARP to help people with midlife transitions. Nearly 30 percent plan to make a career change in the next five years; top reasons include having the opportunity to learn more and giving more back to the community. Work gives you a sense of purpose and of feeling connected and needed. It makes you feel relevant. Pinning a dollar figure to that is difficult, but it's real.
- ✔ **Work sharpens the mind.** Researchers from the RAND Center for the Study of Aging and the University of Michigan published a study showing that cognitive performance levels decline faster in countries that have younger retirement ages. What? Brain cells dying from lack of use? You bet. It's the old "Use it or lose it" axiom. Many aging experts say that to stay healthy, older adults have to learn new things, stay active socially, and exercise.

Bottom line: We're living longer, healthier lives. As a result, we're staying longer in the workforce because we can and often because we need to, in order to have a financially secure retirement.

Reorienting Yourself to Today's Job-Search Realities

What's new since your last job hunt? If it's been a while, you'll quickly find that technology has made job searching easier in some ways but more complex than ever in others. Although the Internet has improved access to openings, it has also increased competition for those same openings. Typically, an average of more than 250 résumés are submitted for every job posting, and the first résumé appears within 200 seconds (just over 3 minutes) of the posting "going live," according to online job-search expert Susan P. Joyce, publisher of WorkCoachCafe.com.

While job-search sites make finding jobs easier, online applications and automated screening technologies pose additional obstacles to getting past the gatekeepers. According to a study by job-match site TheLadders (www.theladders.com), many companies use talent-management software to screen résumés, weeding out up to 50 percent of applications before anyone ever looks at a résumé or cover letter.



Little wonder then that a recent CareerXroads survey shows that only 15 percent of positions were filled through online job boards. So visiting job boards and applying for jobs is probably not the best use of your time, even though you feel like you have to. Most jobs are either filled internally or through referrals. Yes, the old-fashioned way. In fact, only

about half of the roughly 5 million jobs now open in the United States are ever advertised publicly. Employers still prefer to hire people they know either directly or indirectly through a referral. In studies of many different employers going back to 2001, employee referrals are the top source of people hired into a company — not a job posting. In fact, employee referrals provided more than 55 percent of the hires in one of the studies.

In other words, employers want to hire someone who has already been vetted in some way, which can save a lot of hassle and cost of the hiring process and of replacing people who don't work out, even if they looked great on paper and interviewed like pros. Employers love it when someone who already works for the organization can vouch for the person. And the employee making the referral often has some skin in the game, so to speak. Many employers pop a bonus reward of up to \$1,000 or more for referring someone who's hired and does a good job in the first few months on the job.

Does this mean that applying for a job on job boards isn't worthwhile? Not at all! Scanning the boards gives you a sense of who's hiring, what types of openings are out there, and salary ranges. But it does mean that other approaches, such as networking and marketing yourself, may ultimately forge a better route to landing a job. For more about networking, see [Chapter 3](#). In [Part III](#), you find out how to market yourself and create your own personal brand.

Deciding What (Else) You Want Out of Work

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. Interestingly, their paychecks aren't generally what get them juiced about going to work. Most people say they're motivated 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. So 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:** Being able to work from home or having flexible hours or a compressed schedule is a biggie. It comes down to being treated as a responsible adult and weaving work more seamlessly into the fabric of your life. And that may be getting easier to achieve. A Bank of America Merrill Lynch survey of 650 human resources executives recently found that half of employers are willing to offer flexible arrangements, such as working part-time or job sharing, to their most skilled and experienced workers.
- ✔ **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, a nonprofit organization that's building a movement to tap the skills and experience of those in midlife and beyond to improve communities. 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. Finding more flexibility may make working a few more years more palatable.

- ✓ **Meaningful work:** 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 2014 study by Encore.org and Penn Schoen Berland. Of those 25 million, more than 4.5 million are already working for social impact. Another 21 million are ready to join them within the next five years.
- ✓ **Opportunities to interact with others and stay productive:** Human beings are hard-wired to create, produce, and collaborate, and rewarding work provides opportunities to remain active and 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.
- ✓ **Competitive benefits:** A 2012 AARP/SHRM survey of workers age 50 and up suggested older workers place significance on having competitive benefits and flexible work arrangements. When these workers consider a job offer, health insurance, retirement savings plans, and paid time off benefits play an important role in their decisions. For example, approximately eight in ten workers age 50 and older consider the availability of benefits such as health insurance (82 percent); a pension, 401(k), or other retirement plan (77 percent); and paid time off (80 percent) to be “very” or “somewhat” important considerations in the decision to accept a job.
- ✓ **Learning opportunities:** Boomers tend to be curious, eager, and adventuresome. They’re not geared to be couch potatoes passively absorbing entertainment. As such, they value learning opportunities both on the job and through employer-sponsored continuing education programs.

Employers are increasingly tuning into these incentives. So while they worry that they may not be able to meet your salary expectations, they're discovering that 50-plus workers are attracted to more than pay. So employers are increasingly offering such non-financial perks as flexible work schedules, telecommuting options, and training and education opportunities.

Pursuing Your Passion and Finding Purpose

When it comes to finding a successful and meaningful second act, most people simply don't know what they're passionate about, even when they know that they want to move in another direction. In this section, I encourage you to explore other careers and check out some of the fastest growing job markets to find the right fit. And I provide some tips and cautions to help guide you as you set out to pursue your passion and add purpose to your life.



Pursuing your passion is fine, but you don't want to end up in the poorhouse doing it. Look for ways to align your passion with what's in demand.

Considering other careers

One way to discover a passion that you can transform into gainful employment is to consider other careers. If you've ever thought to yourself, "I'd like to have her job," you have a head start. Think about those jobs you've always dreamed of having. Maybe you've always wanted to be a writer, a graphic artist, a wedding planner, an interior designer, a private investigator, or a sports

announcer. Perhaps you've always dreamed of owning a bed and breakfast, brewing your own beer, making candy, or producing movies.

No, it's not too late to start thinking about pursuing a totally new career, and many our age have done so successfully. Think of it this way: If you live to 100 and look back 50 years or so, will you still think you were too old back then to pursue that dream job?



Start now. Pursuing a new career is likely to require a significant commitment of time, money, and effort. The longer time frame you have to plan, the better. Start working at age 50 on a career you might not get around to until age 60. You can start now to research a career you're interested in, take classes, and perhaps even secure an internship in the field to take the new career for a test drive to gauge your true interest in it before going all in.

Test-driving a career in some form is always a good idea. Career changers may enter a period of mourning after starting their new careers. All of a sudden, they realize how much they miss their old careers and aren't really open to replacing what they once had. Check out [Chapter 2](#) for more on internship opportunities — one way to test-drive different work.



Money is the biggest roadblock for most career changers. When you start over in a new field or move to a nonprofit, chances are you need to take a salary cut at least initially. If you have an emergency fund to buy you time, you can do a more thoughtful job search. If you need to, pare back your discretionary

living expenses to reflect a more realistic view of what you'll earn. See the later section "[Navigating a career change](#)" for details.

Finding inspiration in success stories

Many people find their passion is something they did when they were younger, often in childhood.

One woman I know moved from working in a management position at an insurance company to launching her own business making pillows out of old wedding dresses and crafting other customized pillows and quilts. When Marilyn Arnold was 9 years old, her mother, a skilled seamstress, patiently taught her to sew on a vintage Singer treadle sewing machine. As her feet pumped away at the machine in her family's farmhouse near Paris, Missouri, she was smitten. "I was in love with sewing, even when I stuck my finger and it bled," Arnold told me. But she never dreamed that now, at the age of 66, she would be running her own small business, Marilyn Arnold Designs, in Lee's Summit, Missouri.

Bill Skees has been a bibliophile for as long as he can remember. His favorite haunt growing up in Midland, Texas, was a bookstore called Miz B's. "I'd look at her behind the counter and think, 'That's got to be the greatest job in the world.'" In the decades that followed, Skees crossed the country for various jobs in IT, most recently heading development for a gaming company. But the work was stressful, and every chance he got, he slipped off to a bookstore. All the while, he dreamed of opening his own shop. And at 56, he did. He now owns and manages Well Read Books in Hawthorne, New Jersey.

Someday, you'll be able to add your success story to this list.

Checking out fast-growing job markets

One way to pursue your passion while ensuring your marketability is to consider employment in fast-growing markets. Certain industries, such as energy and healthcare, are experiencing more profound talent shortages than others. According to the ManpowerGroup's 2014 Talent Shortage Survey, here

are the top ten jobs that U.S. employers are having trouble filling:

- ✓ Skilled trades (welders, electricians, machinists, and so on, prevalent in construction and manufacturing)
- ✓ Restaurant and hotel staff
- ✓ Sales representatives
- ✓ Teachers
- ✓ Drivers
- ✓ Accounting and finance staff
- ✓ Laborers
- ✓ IT staff
- ✓ Engineers
- ✓ Nurses

Occupations with the most robust job growth by 2022, according to the Bureau of Labor Statistics (BLS), range from personal care and home health aides to interpreters and translators, brick masons and stonemasons, electricians' helpers, and event planners.

Although most of the job growth is expected to be in fields that don't require postsecondary education, jobs that require a college degree or higher are actually growing faster (14.0 percent versus 9.1 percent). And those higher-skilled jobs will pay, on average, more than double (\$57,770 per year versus \$27,670).

The following sections describe the sectors that are likely to be the hottest over the next few years.



Look for jobs and opportunities that leverage experience. Check out job websites, including

www.aarp.org/work, encore.org, www.Job-Hunt.org, retiredbrains.com, and Workforce50.com to get a flavor for what others are doing and what jobs are out there now.

Healthcare

Look for opportunities in healthcare support, such as nursing assistants, physical and occupational therapists and assistants, skincare specialists, physician assistants, genetic counselors, and social workers. According to projections released by Georgetown University in 2015, the United States faces a shortage of 193,000 nursing professionals by 2020. Additionally, a 2015 report from The Association of American Medical Colleges estimates that, by 2025, the United States will experience a shortfall of anywhere from 46,100 to 90,400 physicians. Here again, recruitment and retention efforts aimed at the 50 and older workforce can help address this shortage.

According to the BLS, occupations related to healthcare, healthcare support, construction, and personal care services, such as physical therapists, skincare specialists, and social workers are expected to add a combined 5.3 million jobs in the United States, an increase representing approximately one-third of all employment gains over the coming decade.

The dietitians and nutritionists and nursing assistants occupations are each projected to grow 21.1 percent between 2012 and 2022, according to BLS data. Given the comparatively small size of the dietitians and nutritionists profession, projected growth is expected to result in the addition of 14,200 new jobs. The nursing assistants occupation, however, is far larger. The upshot: The same anticipated growth rate in that occupation is

expected to add 312,200 new jobs to the economy by 2022.

Leisure and hospitality

The leisure and hospitality sector is growing. People will be spending money to eat out and go on vacation. Chefs, cooks, waiters, bartenders, and restaurant and hotel managers will be in demand.

Software development

The software developer and programmer sector is expected to add 279,500 jobs by 2022, accounting for about four out of ten new jobs in the computer and math occupations group, according to BLS.

Cybersecurity

Although projected growth in jobs for information security analysts, at 27,400 new positions, is tiny compared to jobs for software developers and programmers, the rate of growth for information security analysts is expected to be 37 percent, making this the fastest growing job in this sector.

Engineering

According to 2013 Current Population Survey data, 22 percent (or 447,000) of engineers in the United States are age 55 and up. As these workers approach retirement age, there may not be enough new workforce entrants to replace their loss in key roles. Focused efforts to retain and recruit older workers can mitigate these gaps.

Skilled labor

BLS projections show that considerable job growth is expected in skilled labor professions, including brick masons, block masons, stonemasons, and tile and marble setters (and their helpers), and electricians' helpers. As

mentioned earlier, employers are currently having the most trouble filling openings in these and other skilled trades.

Translators

For those who speak foreign languages, labor experts also project that there will be a rising need for interpreters and translators in courtrooms and other settings.

AARP Employer Pledge: Experience Valued

The AARP Employer Pledge: Experience Valued program (aarp.org/work) is a national initiative to direct job seekers to employers that value and are hiring experienced workers *and* help employers solve their current and future staffing challenges. Employers who sign the pledge agree that they will do the following:

- ✓ Recognize the value of experienced workers
- ✓ Believe in equal opportunity for all workers, regardless of age
- ✓ Recruit across diverse age groups
- ✓ Consider all applicants on an equal basis
- ✓ Have immediate hiring needs

More than 285 employers have signed the pledge, including AlliedBarton, American Red Cross, AT&T, Charles Schwab, CVS Caremark, General Mills, Google, Kimberly Clark, Manpower, National Institutes of Health (NIH), New York Life, Scripps Health, S&T Bancorp, Toys “R” Us, United Health Care, Walgreens, and WellStar Health Systems.

Taking the first steps in pursuing your passion

“Pursue your passion” is the kind of advice you receive from a friend or relative who either never pursued her passion or knew from the day she was born what she wanted to do. It sounds like great advice until you pause

to think about it and realize that you have no idea what your passion is or how to take that first step from point A to point B. Here are some suggestions to ease you into those first steps with a tip of the hat to career coach Beverly Jones:

- ✔ **Find a place to start.** You don't need a precise definition before you get going. Start by making a list of what you want in the next phase of your career. Don't look for a perfect path or ideal starting point.
- ✔ **Get things moving by taking small steps.** Get moving in the general direction of where you want to go. One small step may be calling someone who works in a field that appeals to you to discuss possibilities.
- ✔ **Silence your inner enemy.** If you have a negative refrain that goes through your head and sabotages your efforts to make a change, such as, "I'm too old to do that," make note of it. Write that thought down in a notebook and reframe it with a positive thought, such as, "I have these specific skills, and I'm going to use them in a new career." You need to get rid of that old blocking message to move forward with your dreams.
- ✔ **Ask the basic questions.** Does your second act fit your lifestyle? Can you afford it? What does your partner think? Ask yourself how a certain career will work with your social life, your spending habits, and your family situation. It will help you to dig deeper and get a clearer picture of what you truly want in your life and your options to get there.
- ✔ **Keep a journal.** Journaling is a great way to map your new career direction. Make lists: the best times in your life, the things you really like, the experiences you've enjoyed, what you've excelled at, the best moments in your current career. These lists will help you hone in on

your passion and visualize yourself harnessing it to pursue something new and exciting.

- ✓ **Get a business card.** Want to be an artist but still working as a lawyer? Get an artist's business card. As soon as you have a card, it makes the career real. You can get your second-act card long before you finish your first act. Printing your new information on a card can be transformative.
- ✓ **Have a mental picture of where you want to go.** Tape a photograph to your office wall of what your new career might look like. Or create a collage. Journal about your goals.
- ✓ **Be practical.** You may need to upgrade your skills and education, but take one class at a time. You can add more classes as your direction and motivation become clear.
- ✓ **Get your life in order.** Get physically and financially fit. Change is stressful. When you're physically fit, you have more energy. Less debt gives you more choices. Debt is a dream killer. With your finances in order, you have more options. You can be more nimble. See [Chapter 4](#) for more about getting your finances in order.



Need a jump start to get you moving through those steps? Try [Life Reimagined.org's LifeMap™](https://www.lifereimagined.org), which helps you create your own personal mission statement, implement an action plan, and get advice and encouragement from a certified, online coach.