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Work! Getting Ahead of Change

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The Life Planning Network is the leading association supporting professionals who assist people at this life stage. We intend to bring into everyday use proactive and purposeful planning for the second half of life. Learn more at lifeplanningnetwork.org.

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Foreword: Working Together

Donna E. Schafer

While thinking about “work” for this issue of LPN-Q, I looked through a recent copy of The Gerontologist and found articles on the topics of work, retirement and productivity (cited in the “Resources” section of this journal). Those articles gave me some insights for this Foreword.

Socioeconomic Trends. Decisions to remain working or to retire stem from a complex blend of individual preferences over a lifetime within a wider context of social and economic trends. It’s important for life planning professionals to understand the macroeconomic trends, emerging technologies, and policies impacting older workers.

Transition Planning. The ability to choose one’s future is clearly important since, as one study indicated, older workers who retired voluntarily had the highest levels of life satisfaction compared with those who remained employed and those who retired involuntarily because of health or organizational reasons. Those who help us plan and manage transitions creatively can have a profound effect on our future well-being.

Active Engagement. Beyond participation in productive roles, our level of engagement is the key to satisfaction. A crucial component of “engagement” is the extent to which people perceive their paid or non-paid work to be meaningful or fulfilling. The centrality of “meaningful” work emerges as a theme in articles that make up this issue.

Working together as LPN professionals, we have the resources to help others and ourselves find opportunity in social change, manage life transitions creatively, and engage meaningfully in the world around us. I know you will find many useful tools and ideas in this issue and want to thank Elizabeth Craig, Joanne Hadlock, and Jan Hively, our co-editors, for bringing it to you. Thanks also to Bruce Frankel and Jim Montalto for their editorial and production work.

Donna Schafer is President of the Life Planning Network, Membership Chair for its Northern California chapter, and Executive Director of the National Association for Professional Gerontologists.
Life/Work Overview

Part 1. Getting Out Ahead of Change

In our professional field of life planning, we have an extraordinary opportunity to get out ahead of change—to raise awareness about social and economic trends, empower use of life planning tools, and improve outcomes for our clients, our communities...and ourselves. Please read the articles that follow and reflect on the breadth and variety of challenges and opportunities described by colleagues in the forefront of our work. Decide on what is relevant for you, what inspires you, and what changes you might wish to incorporate into your work. Our goal in sharing this interdisciplinary knowledge is to enhance the quality, impact, and sustainability of our work.

The dynamic pace and scope of worldwide change has created widespread anxiety. Consider Joanna Macy’s guidance in her recent book, Active Hope: “If we fear that the mess we’re in is too awful to look at or that we won’t be able to cope with the distress it brings up, we need to find a way through that fear...Active Hope involves identifying the outcomes we hope for and then playing an active role in bringing them about.” Active hope is expressed through practice. We think about active hope as what we in the field of Life Planning have to offer—whether we are working with individuals, groups, or organizations.

Through our diverse approaches to life planning, we can direct ourselves toward different outcomes relevant to work, such as those given below. For each outcome, our practice of active hope will include raising awareness about a current trend, focusing attention on opportunities nested with its threats, and encouraging life/work planning that builds on available strengths, resources and opportunities.

Plan for a new life and work cycle. The world is aging.

“We’ve had 20 years added, not to the end of life but to the middle of life.” — Mary Catherine Bateson.

Medical miracles and brain research reveal new stages of developmental learning starting with midlife. A larger percentage of older adults are working into later stages of life. Economic and budgetary pressures will be eased as incentives for the employment of older adults expand. Incentives include greater flexibility, “voice,” and professional development.
Redefine “work.” Work is productivity that benefits you and/or your family, and/or your community. Beyond paid employment, work includes volunteering, caregiving, learning, and pursuing creative endeavors. The skills, habits and attitudes related to good work are learned throughout our lives, in the school, in the workplace, and in the home/community. As research demonstrates, meaningful work contributes to healthy aging lifelong.

The end of traditional jobs. Deregulation, offshoring labor, and the technology revolution have led to the situation that William Bridges described in his 1994 Fortune magazine article “The End of Jobs.” Fewer than half of American workers are now in traditional, full-time jobs with fringe benefits. The fundamental shift is to contingency employment—part-time, temporary, or contractual employment. Technology makes it possible for companies to manage labor as a variable input, i.e., employers will not hire you full time if they don’t need you full-time, full-year. Older adults are better suited than those in other age groups to take advantage of the new ways to work—although ageism is still prevalent in the workplace. Employers need education or regulation to accommodate the flexibility that older workers want or need.

Shift from short-term to long-range thinking. The planet is in crisis, largely because people are focused on short-term rather than long-term thinking. Our role is to encourage lifelong adaptability and proactive lifework planning. Long-term thinking is interdisciplinary—crossing geographic, cultural, and generational boundaries.

Our cultural emphasis on independence must shift to encourage interdependence—respecting the capacity of all individuals, of all ages, to be contributors—sharing strengths to help themselves, each other, and their communities.

Part 2. New Ways of Working

With the growing vitality of our aging population, many people are seeking or engaging in organized work, paid or unpaid, beyond traditional retirement. This includes part time/flextime, or seasonal work, or substantive pro-bono opportunities. While this is true, ageism and anxiety about how to negotiate the changing work world challenges elders seeking work, as well as Life Planning professionals. Since work is such an essential component of health, longevity and life satisfaction, professionals need to understand the changing work landscape to assist clients in their pursuit of purposeful work.

Changing components of the Life Planning process. Some aspects of the process never change while others change dramatically and continually. With an ever-expanding and more inclusive definition of work, there is a significant need for periodic and thorough self-reflection that includes clarification of skills, talents and temperament and an evaluation of one’s personal and work values. Context is also an important factor, enhancing or limiting options that are realistic to pursue. This
has always been the essential cornerstone for finding satisfying work and a starting point of discussion for professionals engaged in life planning with clients.

What has changed is that there are many new approaches to this self-reflection, especially given technological advances that allow for online guidance, immediate access to informational resources, and new and sophisticated assessments that help facilitate the process.

This inward reflection is essential and directly tied to clarifying one's focus in setting realistic and appropriate goals.

Perhaps more than ever, clients need to possess or develop the personal attributes of self-esteem, self efficacy, flexibility and adaptability in order to negotiate change in pursuing suitable and engaging work opportunities.

Often, older workers have these attributes coupled with a strong sense of who they are and what is important to them. This is the result of their work and life experiences, which have developed many varied skills.

Another essential and ever-changing piece of the puzzle is an understanding of the expanding work options born of the recent dynamic global, economic and technological advances. The landscape has changed dramatically and we need to find new maps and vehicles for negotiating new territory with clients. Some careers are unchanged, some no longer exist, and new ones are created. Skills required for success in certain fields often require additional training. While older adults may know well who they are and what is important to them, they may not be as familiar with the most current changes in work options and labor market trends or may need some additional training to acquire the skills to make them competitive in the present climate.

While effective communication and networking are important skills required in any job/career search, social media and internet sites have dramatically changed the requirements and applications for both skills.

Adaptation is especially important and more challenging for some older workers who may not be as facile with relevant technology in comparison to their younger counterparts who have always incorporated these skills in their job/career search efforts.

The articles in this journal are intended to help practitioners, 1) further understand and integrate this growing knowledge of the social, economic and cultural changes
in life/work planning to enhance their work with clients; 2) learn more about the programs, policies, perspectives and new initiatives already in place which are designed to embrace and utilize these changes; and 3) learn and incorporate new tools and practices into work with clients. LPN members need to make this paradigm shift in understanding changes in the 21st century world in order to work most effectively with clients who seek professional advice.

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Women and Men Still at Work

Elizabeth F. Fideler

Growing numbers of older women and men are staying on the job past conventional retirement age, resisting their adult children’s efforts to get them to slow down, and declining retired friends’ invitations to meet for lunch, golf, or other activity. In fact, according to the Bureau of Labor Statistics, the two fastest-growing segments of the U.S. labor force are women and men 65+ (the participation rate of older females is even higher than that of older men). Moreover, growth rates for older men and women, taken separately or combined, are greater than for any of the younger groups participating in or endeavoring to participate in the U.S. workforce. This phenomenon can be explained only partially by Americans’ overall better health and greater longevity or by the arrival of baby boomers in the senior ranks. There is far more to it.

Why are men and women in their 60s, 70s, and 80s remaining in career jobs or venturing into consulting or business ownership when they could be devoting time and attention to travel, grandchildren or other leisure pursuits? In Women Still at Work: Professionals Over Sixty and On the Job (2012) and Men Still at Work: Professionals Over Sixty and On the Job (2014), I highlight important factors that are sparking this phenomenon and influencing the timing of retirement. In particular, I explore the reasons older professionals give for choosing to continue in the paid workforce [either full time or part time] or for returning to work after ‘flunking’ retirement.

What seems the most obvious reason—financial pressure—is not the prime motivator. At least, that is true for well-educated, highly accomplished professionals who want to remain engaged and productive and for whom doing so is clearly a choice. In contrast, poorly educated seniors who most often work in low-wage jobs are likely to keep working out of economic need. In either case, good health and stamina are essential, even if the work is not physically demanding.

The top reason reported for continuing to work is job satisfaction, doing what you “love/like/enjoy” or “have a passion for.” This can have various meanings, e.g., contributing one’s experience, know-how, and institutional knowledge; using one’s abilities, skills, and professional training; and enjoying one’s clients, patients, students, customers, or one’s colleagues and co-workers. It can mean helping others and making a difference. Generally speaking, respondents to my surveys and those I interviewed in depth seem to be at an age where intrinsic rewards, such as finding meaning in work, having a purpose, become more important than financial gain. For example, some men and women find that mentoring early-careerists is a satisfying way of giving back.
However, while they have very similar priorities about staying in the paid workforce, the responses reflect the fact that women are less secure financially. Of the women I interviewed who are still working or looking for work, 57 percent report that they “need the income,” compared to 48 percent of the men. In general, women tend to have less in savings or retirement plans and they receive less in Social Security benefits. Since these are women who came of age in the 1950s, ‘60s, or early ‘70s before gender roles changed, they typically accrued fewer years overall in the workforce than their male counterparts, often owing to time out for childrearing or adult caregiving.

Typically, women in this age cohort found jobs in the helping professions, which didn’t pay as well as the fields open to men. That pay gap, which is only gradually narrowing, meant that they often earned less than men with the same level of education, experience, and responsibility. Nonetheless, women are clearly proud of what they’ve achieved in their careers, and take pride in continuing to learn and achieve through their work.

Older workers who are deciding whether and/or when to retire, and the Boomers following closely behind them, will find encouragement and inspiration in the stories of those like Jimmy Heath in Women Still at Work and Men Still at Work of men and women staying on the job. Heath, a professor emeritus at Queens College in New York and jazz saxophonist, composer and arranger, enthuses: “I, like many elders I know, am still working because I love what I do and I feel know I have knowledge and experience to offer anyone interested. It’s a beautiful thing to be a musician and still able to perform, compose and educate at eighty-seven.”

Elizabeth F. Fideler is a Research Fellow at the Sloan Center on Aging & Work, Boston College.
Whether You Look at It from Life Stage or Career Stage, It’s Still about the Fit

Marcie Pitt-Catsouphes

I am a proud Baby Boomer, still at work, anticipating working in some capacity for many years to come. I am very similar to a majority of my contemporaries. For some time, the Bureau of Labor Statistics has noted that older workers are remaining in the workforce longer than in the past. In 2002, the labor force participation (LFP) rate was 61.9% among 55-64 year-olds and 20.4% among 65-74 year-olds. By 2012, those rates were 64.5% and 26.8% respectively. It is anticipated that by 2022, the LFP rates will be 67.5% for those 55-64 and 31.9% for people ages 65-74. Furthermore, surveys find that half (47%) of workers ages 50 and older say that it is very likely that they will continue to work during “retirement” (either part- or full-time) and another 35 percent say it is somewhat likely.

The question for those in my generation who find that they either want to and/or need to work beyond traditional retirement is: What types of jobs (paid or unpaid) would be a good fit for older adults who have already had one or more careers? What are we looking for?

Finding a good fit is also important for employers who want to maximize the engagement, talent and contributions that older adults can bring to their jobs. Since older adults represent a sizable portion of the workforce, it would be foolhardy for employers to overlook ways to leverage the competencies of older adults. The percentage of the U.S. workforce age 55 and older has been and will continue to increase in the future. It is expected to reach 25.6 % of the workforce by 2022.

A framework developed by the Sloan Center on Aging & Work at Boston College can help both older adults and employers to identify the characteristics of a “good job.”
The Quality of Employment Framework

Since different people rank these in different orders (and their rankings might change at different points over their work lives), it is important for employers to maximize each of these aspects of the employment experience.

**Opportunities for Meaningful Work.** For some people, the importance of the meaning of work increases with age. Employers can accommodate this need for contribution by using employees’ talents well and by inviting them to participate in projects that make a strategic contribution to the organization overall. In some cases, older employees might become “ambassadors” between the organization and community groups or social causes.

**Access to Opportunities for Learning, Development, and Advancement.** Despite common myths, it is important for older employees to have opportunities to enhance their skills and knowledge and to develop new areas of expertise. Among the U.S. employees age 50+ who responded to our center’s Generations of Talent Study, 87% of women and 82% of the men indicated that learning opportunities
were important to them, but only 43% of the women and 40% of the men reported satisfaction with what was available at the workplace. Employers need to close this significant gap because they can’t afford to risk retaining employees without the updated skills and competencies needed today and into the future. Older employees need to become visible consumers of formal and informal training opportunities with access provided by their employers.

**Constructive Work Relationships.** Almost all workers want a work environment that “brings out the best in all of us.” Although there is little research evidence that widespread generational wars occur at most workplaces, employers still need to send out messages that work is done best when employees work collaboratively, regardless of age. Managers should model this collaborative behavior themselves and proactively provide employees with opportunities and training to enhance positive cross-generational work relationships.

**Fair and Equitable Compensation and Benefits.** Employers are fully aware that compensation and benefits are important to virtually all employees. While some older employees focus on their financial readiness for retirement, others might look to their employers for help with accessing resources for balancing work and engagement in continued family responsibilities, such as the caretaking for parents or adult children. While it is not always possible for employers to expand benefits, they might help employees locate community-based resources, such as agencies that manage elder care.

**Choice and Control about the Way Work is Structured.** When asked what an ideal job looks like, most employees 50+ report a preference for flexibility of work hours and work schedules. Employers who identify those preferring to work part time, part year, or even as a consultant on a project basis, might find those arrangements more suited to their own needs as well.

**Workplace Culture of Inclusion and Respect.** Although age bias is hard to measure and document, few older workers doubt that it exists. Employers need to ensure that older workers are neither deliberately nor inadvertently marginalized.

**Protections for Health, Wellness and Safety.** Surveys indicate that between half and two-thirds of U.S. employers offer some type of wellness programs. Unfortunately, older employees underutilize these programs. This challenges employers to evaluate the types of programs they offer and to assure options that appeal to older adults.

**Employment Security.** While the days are gone when job security was almost taken for granted, employees can maximize the probability of continued employment and/or reduce periods of involuntary unemployment by developing transferable skills. In general, older workers find that re-employment takes longer in comparison to younger people.
Employers who want to position their organizations as “great places to work” need to take the steps necessary to make sure that their workplaces welcome, challenge and support employees of all ages. Wouldn’t we all want to work for a firm like that?


Marcie Pitt-Catsouphes is Director, Center on Aging and Work, Boston College.
Changing Higher Education to Support Life/Work Transitions

Judy Goggin

The entire enterprise of college and university education appears to be under siege from inside and out. There is no shortage of critics and pundits with ideas about what’s wrong with higher education. Those weighing in include President Obama, the media, students and parents faced with ever-increasing tuition costs, recent graduates who can’t get hired, and employers who report difficulty hiring people with the skills they need.

Fortunately, innovation is underway at many institutions. Student-centered learning is replacing “sage on the stage” instruction. Curriculum is being re-designed with employer needs in mind. Opportunities for hands-on experience are on the rise. The American Association of Community College’s Plus50 Initiative is helping 100 of the nation’s community colleges attend to the special learning and workforce needs of older learners with the introduction of flexible course scheduling, fast-track programs, credit for prior learning, requirement waivers and even transcript amnesty for past poor academic performance.

But the diffusion of innovation in higher education is spotty geographically and across fields of study. Agreement about best practice models is still on the horizon. Worse, financial aid for part-time and non-degree seeking learners (most older adults) is sorely lacking. Where does this leave today’s post-midlife adult facing work and life transitions? The short answer: In one tough spot.

Adults starting out or returning to college tend to want information about career and employment prospects prior to enrolling and paying tuition. College services are not typically structured to provide upfront career counseling and assessment. This advance-planning gap is one that can be filled by life planning professionals who have or develop competencies around helping adult learners make decisions about, plan for and navigate the intricacies of today’s higher education learning environment.

**Do Your Own Homework First.** An important first step in advising older learners is to brush up on your own perspective and knowledge. Consider the following list of suggestions for what you might do.

**Deal with your own biases.** Be open to today’s wide variety of education pathways. For example, if you think of community colleges as the place for low-achieving students, you’ll be missing one of the best education resources for older learners, even those who already hold degrees and other credentials. Learn what your local institutions are doing.
Update your knowledge about the current state of higher education. If the last time you connected with a college or university was with your own graduation decades ago or reports from your offspring, you've got some work to do as a professional advisor to understand the current landscape of higher education. The free online daily newsletter *Inside Higher Education* will help you become conversant in today's issues and environment. For an intelligent counterpoint to a traditional higher education pathway, consult *DIY U: Edupunks, Edupreneurs, and the Coming Transformation of Higher Education*, by Anya Kamenetz.

Learn about the special needs and interests of older adult learners. Resources are plentiful at the website for the American Association of Community College's [Plus50 Initiative](https://www.aaccnet.edu/plus50). See also the excellent overview and resources listed in Chapter 9, “Back to School” in *The Encore Career Handbook: How to Make a Living and a Difference in the Second Half of Life* by Marci Alboher.

A Guide to Homework Before Class Starts for Adult Learners

Once you have deepened your own knowledge, you can more effectively guide clients in their choices. Consider the steps below in shaping your own process.

1. **Start with the end in mind.** If paid employment is the final goal, the first place to start is learning which fields are hiring and what skills employers want in candidates. Most life planners are familiar with and skilled in this type of exploration.

2. **Decide whether formal education is the right choice.** College courses provide one among many education pathways for older learners. Apprenticeships, non-profit workforce development programs, free online courses and employer training programs are also useful to help individuals reach their learning goals.

3. **Address fears and negative attitudes shaped by earlier education experiences.** Surveys of adults find that many avoid completing or starting formal education because of past failures (math requirements are a big stumbling block for many). Most adults need initial support to address these challenges and to master current learning technology in order to gain confidence that they can compete in a mixed-age learning environment.

4. **Plan for time and money management.** Juggling multiple roles and responsibilities is an enormous challenge for adult learners. Careful advance planning, including a clear understanding of the trade-offs, support and required financial resources, is essential to begin *and successfully complete* any course of study.

5. **Understand the range of choices available.** Online, in-person or hybrid courses are readily available today but learners may need help identifying the format best suited to their learning styles and life situations. Experienced adults may also be eligible to earn credit for prior learning. [Learning Counts](https://www.learningcounts.org), a website...
hosted by The Council for Adult and Experiential Learning (CAEL), explains how and even offers an online course that guides students through the process. Certificates are becoming a new and popular pathway to employment for older learners because they take less time and money to complete than degrees and are becoming highly valued in the workplace.

6. **Understand what’s required.** Know what specific fields or employers expect: degrees, certificates, experiential learning and/or licenses. Choose colleges and universities that design their programs with those requirements in mind.

7. **Calculate the return on investment.** While the higher lifetime earnings data for college graduates is persuasive, each individual must critically evaluate their return on investment given the shorter work/life trajectory of an older learner.

8. **Develop key qualities of success.** In challenging existing policies and practices, assertiveness, self-advocacy, resilience, and persistence are crucial attributes for thriving in today’s changing education environment. Find and use all relevant allies and resources.

It’s an exciting time to embrace lifelong learning in its many forms. Working together, today’s older learners and their advisors can become path-breakers for future generations in influencing higher education to adapt and accommodate to the needs of individuals negotiating a new work/career landscape.

*Judy Goggin* is an Encore Educator.
Building Demand for Encore Talent: Locally, Nationally... and Collectively

Doug Dickson and Betsy Werley

The trend is now clear and research shows that people seek meaningful engagement throughout their lives. More than a third of older adults report wanting to engage in encore productivity, whether paid or unpaid, that offers personal meaning and serves a social purpose. The activity, the pace and the roles may change, but the need to make a difference and to be valued is essential to ongoing quality of life.

The encore idea, as advanced by Marc Freedman in his books *Prime Time, Encore* and *The Big Shift*, is that the Boomer demographic bubble offers a compelling opportunity to harness an abundant source of talent to solve social problems.

Because the interest in encore work is widespread and far outstrips available opportunities, the challenge we face is convincing the social purpose sector—mostly nonprofits—to engage this windfall of talent. Despite the growth and success of existing and emerging programs, we need to organize our efforts to develop new approaches that create new options. Continuing our current approach, one program at a time, will not achieve the accelerated growth needed.

One alternative is to assemble cross-sector collaborations enabling collective action and encouraging organizations to share, join forces and innovate. By connecting the dots, they create the capacity for larger-scale impact. This is exactly what’s happening now among encore organizations that recognize the importance of working cooperatively to build demand for encore talent.

**Encore in the early years**

Encore work may have gotten its start in the early 1960s when David Rockefeller and colleagues formed the International Executive Service Corps, which matched volunteer business leaders to USAID economic development projects. In the late 1970s, this idea was expanded to include domestic nonprofits and the National Executive Service Corps was born. Today, 34 ESCs around the country train business and professional leaders to provide much-needed capacity-building services to nonprofits.

The federal government entered the encore picture with Senior Environmental Employment (SEE), RSVP, Foster Grandparents and Senior Companions. In the mid-1990s, Marc Freedman founded Experience Corps to engage older adults as tutors and mentors for children in low-performing schools. The success of these pioneering initiatives led to the broader concept of Encore, as a way to match older adult talents to community needs.
Encore 2.0 and connecting the dots
As Freedman promoted the encore idea around the country, local groups and funders developed initiatives with three relevant missions: 1) transition support for encore seekers, 2) capacity building for nonprofit and government agencies using encore talent, and 3) community-building projects involving older adults (see box). Discovering What’s Next in Boston, Coming of Age in Philadelphia, SHiFT in Minneapolis/St Paul, Life by Design in Portland and Experience Matters in Phoenix, can all trace their origin to Encore.org (then known as Civic Ventures). Others previously in place, like The Transition Network in New York and Vital Aging Network in Minneapolis/St Paul, joined the cause. (The Life Planning Network also grew out of this early phase.)

As these and other organizations grew in distinctive ways, it became increasingly clear they could benefit from working together more closely. The Encore Network was convened by LPN and Encore.org in 2011, with Nancy Peterson and Doug Dickson as co-leaders. This was a loose affiliation of 12 organizations, sharing information and best practices and raising visibility through a common web connection.

In 2013, Encore.org recognized the network’s vital role in the encore movement and recruited Betsy Werley as an Innovation Fellow to expand and energize its work. Today the Encore Network includes almost 30 organizations operating in 26 states and 80 locations. The largest share of these organizations focus on capacity building, providing valuable experience based on their local and national efforts.

Network members are united in their belief that making work opportunities more widely available is the top priority for advancing the encore movement. In April 2014, members met by webinar to tackle the issue, agreeing to explore such proposals as seeking funder support, dedicating staff to promoting the value of encore talent, and documenting their outsized return on investment. This work will continue in upcoming sessions, with a goal of enhancing existing efforts and expanding to new locations. We welcome LPN member input on this important effort as we move forward.

A tale of three cities
The goal of boosting encore demand is also driving development of networks on a community level. These local initiatives bring together programs and organizations to share information, build visibility and create a platform for growth. By tapping a broad range of players, resources, skills, and perspectives across all sectors, we can better gain the attention of nonprofits and engage them more effectively. Early results in three cities suggest this collective approach has promise.
**Phoenix**
Experience Matters was formed in 2009 by the Piper Trust and the Arizona Community Foundation to match encore seekers to nonprofits. By 2013, it had supplied talent to 150 organizations. Leveraging Coming of Age workshops, Encore Fellows and Americorps programs as well as locally developed organizational readiness and assessment tools, Experience Matters has become a model for other communities to follow. Contact Nora Hannah, Chief Executive Officer.

**Boston**
The Encore Boston Network, convened in 2012, brings together 50 organizations and professionals. Programs like Discovering What’s Next, ReServe, ESC, Generations Inc/AARP, Experience Corps, RSVP, and Encore Fellows share best practices and the Encore identity. Advocates, researchers, policymakers and others, including LPN, broaden awareness and reach. In 2013, the group recruited an Innovation Fellow to work on multiplying the number of encore opportunities. Contact Doug Dickson, Co-founder.

**Tampa Bay**
Encore Tampa Bay was founded in 2012 to engage community leaders, nonprofits, educational institutions and business leaders in recruiting encore seekers and creating encore opportunities. Lead collaborators include AARP, the Community Foundation of Tampa, Coming of Age Tampa Bay, and Eckerd College. Early initiatives included an Encore Academy to prepare volunteers and employees for encore work and a partnership with The Greenhouse to encourage social/business entrepreneurship. A fall 2014 Encore Town Hall will build on that foundation to engage support from the nonprofit and business communities. Contact Bevan Gray-Rogel, President and Founder.

**Implications for life planning professionals**
For LPN members, the emergence of national and local encore networks offers resources and options for clients. While these opportunities are now offered in relatively few locations and in limited numbers, they are expanding steadily. Those of us who work with encore talent can contribute our skills to help advance the encore concept while tapping the network’s resources and, in so doing, build professional visibility.
The [Encore.org website](http://www.encore.org) lists organizations that are part of the Encore Network. To reach community networks, check their websites or contact the individuals listed above. In other cities, check the Encore.org state-by-state directory.

**Doug Dickson**, past President of LPN, now leads the Encore Boston Network. **Betsy Werley**, founding Executive Director of The Transition Network, is an [Encore.org](http://www.encore.org) Innovation Fellow.

### ENCORE NETWORK MEMBERS

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Second Half Playbook

Carleen MacKay

Stories and Strategies for Working at a New Age in a New Time

My Story at 55! I stirred from the less introspective days of youth and asked the life questions: why am I here and what does it matter? I recognized that the work I needed or wanted to do after that milestone year was different from what I wanted to do before. The work the market wanted or needed me to do was beginning to look different too! Well, why shouldn’t both be different? I was and it was!

So...I began a journey of discovery—a life journey that continues to consume much of my interest and lots of my time. I studied demographics, economics, global swings and advances in technology. I paid close attention to the workplace and workforce shifts that were impacted by all of these changes.

At 60! You might say that on the eve of my 60th birthday I had become a futurist with a solid grip on the realities of change and a good toe-hold on the present. The challenge was to help others see the “blindingly obvious signs of workplace change” in advance of unpleasant need and job loss. Not so easy a task, as it turned out.

In 2006, I co-wrote Boom or Bust. In 2007, I developed a set of myth cards for mature workers who needed to understand their workforce advantages/disadvantages while competing on an uneven playing field. Then, came Return of the Boomers based upon the central theme of the mythological Star Wars’ Jedi who returned to save the galaxy. Plan “B” for Boomers soon followed and... a few people began to listen to the workplace changes I championed in my books and in various multi-media venues.

Fortunately, better-known workforce experts were beginning to add their voices to helping people meet the challenges of workplace change. These long-awaited collegial voices were found in places like the fledgling Boomers and Beyond Special Interest Group (SIG) and the Life Planning Network.

At 70! Ah...at last I had written the book that I was confident would make the case that work, as we knew it, was once-and-forever changed. The book’s title? WORK. Its premise was simply to show people—of all ages and career stages—that work in this century was radically and forever different from work in the 20th century. In the book I pointed out how, where, when and why we could succeed in this strange new time and place—a world where jobs had become only one way of working. More and more people began to listen. I wrote obsessively and...lucky me, I had a firm buyer for this book.
Then, the buyer balked and backed out. Why? Because the publisher was waiting out the Great Recession as though things would soon get back to normal. The publisher was wrong. I was right—the new normal way of working is nothing like the old normal. But the unpublished book sits snugly on my shelf and in my laptop.

I kept moving on the path I’d chosen.

**At 75,** I am “back to the drawing board” because, at last, almost everyone now knows that the jobs that once employed tens of millions of us have either disappeared into the mists of time or are so materially changed that they no longer exist for us.

Yes, almost everyone knows...

...that our struggle to work is not limited to one generation or another and that it will take all of us to work our way out of the past and into the future.

...that hundreds of thousands of out-of-work Boomers have moved home with their parents...not to help their parents but to have their parents help them.

...that meaningful work extends life because it enhances life.

And whether you are working or looking for work, for yourself or for your clients, *you know* these things (and more).

**New Plays...Are you ready for the new normal?** What you may not know at 50, 60 or beyond is **how** to work in new ways. And, whether you choose to work for a fee, for free, full-time, part-time or some of the time; whether you wish to work for the good of others or to overcome the loneliness and boredom so many endure; you need to learn how to work in very different ways than jobs in the 20th century required. You need to get ready for the “new normal.”

To help you explore your many options, we’ve developed *The Career Playbook: Second Half Plays* to inspire you, or your clients and friends, to consider opportunities you, or they, may not have previously contemplated or dared to imagine.
The *Playbook* shares inspirational, real-life, work-related stories by contributors from across America and from across the world. These stories will tell you about each contributor’s unique situation, about their work-related goals and what actions each storyteller took to achieve these goals. They will tell you about the consequences of their actions and how they have moved on to new and different work.

*To access the FREE e-Playbook, go to the Life Planning Network website or the Boomers & Beyond website.*

*Carleen MacKay* is an Emergent Workforce Expert and Co-Producer of *The Playbook Series* of workforce strategies for the 21st century, including *The Career Playbook: Second-Half Plays for Boomers and Beyond.*
Entrepreneuring Trumps Aging

Elizabeth Isele

Seniors are launching new business startups faster than any other demographic cohort. The European Union has developed numerous entrepreneurship education programs and access to capital to support these new economic engines. I recently helped design and implement the first Senior Entrepreneurship Summit in Puerto Rico, where leaders from government, banking, commerce and the academy worked collaboratively and created a blueprint to move senior entrepreneurship forward as a new economic engine.

Today’s 50+ population—given the gift of an additional 20-30 years of longevity—are creating businesses of their own, from micro ventures to multi-million dollar ones, to engage during these bonus years. The economic impact of their businesses is significant. It demonstrates their personal self-reliance and their communities'—indeed the world’s—economic vitality. This trend not only creates jobs for entrepreneurial seniors but it provides jobs for many people of all ages. In addition to reinforcing the fact that prosperity knows no age limits, these successful senior entrepreneurs contribute billions of dollars in state and federal taxes and remain healthy and engaged longer than their retired counterparts, thus diminishing strain on our overtaxed healthcare system.

Start-ups are traditionally perceived as a young person’s endeavor, but the facts paint a different picture. Americans aged 55+ are starting businesses at a higher rate than those in their 20s or 30s, according to the Ewing Marion Kauffman Foundation. Indeed, entrepreneurial activity in the United States over the last decade has been highest for those in the 55-64 years age range.

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**Successful senior entrepreneurs contribute billions of dollars in state and federal taxes and remain healthy and engaged longer than their retired counterparts.**

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**So, who builds and drives these new economic engines?**

Some are seniors who have been laid off and are unable to find a position within another organization. Others, freed from some of their earlier responsibilities, are pursuing a life-long dream. Then there are those "accidental entrepreneurs" pursuing an interest that evolves into a business opportunity.

They are building everything from glue-gun- to technology-driven businesses. Research demonstrates that the 50+ year old is more open to risk than either Generation X or Y. Whether from years of occupational responsibilities or from skills
developed managing a household, senior entrepreneurs have much wisdom and experience to draw from and are eager to embrace new opportunities.

While seniors in increasing numbers are motivated to explore entrepreneurial endeavors, it is also incumbent upon them to do everything they can to mitigate their risk. It’s important to have a thorough understanding of how starting a business of their own can impact their health, time, energy, and financial security.

Rigorous entrepreneurship assessment tools, such as ours at Senior Entrepreneurship Works, are imperative. It may seem ironic but when a 50+ year old scores poorly on such an assessment, neither they nor we are upset. It is far better to know that entrepreneurship is not well suited to one’s skills, interests, and personality before investing considerable time, energy and money in its pursuit.

**With entrepreneurial talent, what kinds of businesses do seniors create?**

**Pearl Malkin**, at age 89, launched Happy Canes with a glue gun and $3,500 that her grandson helped her raise through Kickstarter.com. Pearl is what my grandmother used to call a “pistol.” Bored with her plain black cane, she decided to glue on a few flowers. Neighbors loved them so she started making more and her grandson saw an opportunity for Pearl. They used the Kickstarter money to purchase more canes and flowers, hired neighbors to help with the gluing, and began selling online through Etsy.com.

At 89, Kickstarter Pearl Malkin launched Happy Canes.
Robert Gray, self-defined as "involuntarily retired" at age 64 from the tech industry, started a technology company called @HandApps. His first product, New England At-Hand is an iPhone/iPad travel app that allows you to easily create and explore New England itineraries. His original content and mined data is retained in a cloud infrastructure. The business is growing and Robert is building a cooperative of other involuntarily retired techies to create additional apps.

Accidental entrepreneur, Mandy Aftel was 50+ and enjoying a 30-year career as a therapist, in Berkeley, California, when she decided to write a book. When Mandy decided to make the main character a perfumer, she was not thinking about transitioning into a dynamic new career.

Like any good author, she began researching the industry and became so enthralled with the art and history of making perfume, that she took a class to learn how to blend fragrances. What emerged was a hidden talent for creating luxurious natural scents and that’s how her company, Aftelier Perfumes, began.

Today, Aftel’s business is booming. Most of her perfumes are packaged in antique French bottles, and they sell for upwards of $150 for ¼ ounce.

Vogue calls Aftel "one of the fragrance industry's most creative thinkers, not to mention one of its most prolific talents."

These senior entrepreneurs are breaking the negative stereotype of aging, and there are millions more around the globe who would like to follow in their trailblazing footsteps.

The biggest obstacle holding back these economic engines is the dearth of programs, public policy, research, and capitalization options specifically tailored to meet the needs of the senior entrepreneur.

The European Union is one of the first government organizations to create policy initiatives aimed at stimulating entrepreneurship among older people. It has poured millions of euros into programs such as SeniorEnterprise in Ireland, which it has identified as a model education and training program to be replicated throughout the EU. It has also cited senior entrepreneurship as key to Europe's economic recovery and revitalization in its 2020 strategic plan.

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In February 2012, the U.S. Senate Special Committee on Aging & the Senate Committee on Small Business and Entrepreneurship held its first hearing on the challenges and advantages of senior entrepreneurship. Already, Sen. Susan Collins, R-Maine, and others are already creating new legislation to support senior business startups.

The world is beginning to understand how senior entrepreneurs, with their wealth of work and life experience, deep networks, and eagerness to remain productive, are a huge, largely untapped resource. Indeed, it is time we stop thinking about this demographic as a liability and instead recognize seniors as assets and work across sectors to help break down barriers to unleash their potential.

**Elizabeth Isele** is a Senior Innovation Fellow at Babson College and a MetLife Journalism in Aging Fellow.
 Facing Down Long-Term Unemployment

Kit Harrington Hayes

Last fall I was invited to be part of a study led by Ofer Sharone at MIT Sloan School of Management. He had just completed his book, *Flawed System/Flawed Self*, and was launching the Institute for Career Transition to conduct further research on the phenomenon of long-term unemployment vexing the U.S. economic recovery.

Sharone, the Mitsubishi Career Development Professor at the MIT Sloan School of Management, recruited 30 career counselors and coaches willing to work pro bono with one or more college degreed clients over the age of 45 and out of work at least 6 months. We were told we could see the clients individually or in small groups.

Next, Sharone recruited 140 long-term unemployed individuals and matched us up based on location. About 100 were assigned to coaches; the rest became a control group. Coaches and clients worked together for three months, meeting weekly and reporting individually (electronically) each week on our experiences, activities, progress and frustrations.

I opted to work with a group of four individuals; we met in my home office for the first time on December 30th. The group included a male corporate attorney, a female research scientist, a female marketing executive and a male executive in the energy storage arena. The first meeting was electrifying. We were all excited about the opportunity to work together and crack open corporate America!

As the group members introduced themselves it became clear they all were highly credentialed, deeply experienced and multi-talented. Yet they were all struggling in their job searches.

I offered each client a single one-on-one session to review and edit their marketing collateral. It was only in privacy that they told me how deeply stressed they were and in some cases how dire their financial situations. They needed jobs and they needed them soon.

In the group we discussed self-marketing strategies—with heavy emphasis on networking. I’ve been “selling” the importance of networking for over 30 years and have learned that it’s critical to explain in detail how to effectively develop and nurture, for the long haul, a solid network of professional affiliates. Interestingly, the two men were already well connected and using their networks; the women were highly resistant and uncomfortable.
Every time I work with groups I’m re-reminded of their power and magic. Each person willingly shared ideas, names of organizations and groups, alternative ways of approaching people, cross-industry connections, feedback on mini-presentations, and names and numbers from their networks. The generosity of spirit built trust and further sharing.

By the end of January, the attorney had a contract; it demanded long hours so he stayed connected to the group by email. In the middle of March the scientist landed a full time job working with a start-up comprised of people in her network. By the end of March the attorney had a fulltime position as a corporate attorney. The energy storage exec had not yet found work but was talking with all the right people in this relatively new arena. The marketing executive was still stuck—she was spending her days applying to jobs online.

In June, MIT convened a mini-conference, “The Crisis of Long Term Unemployment: What can be done?” The roster of speakers included leaders from the U.S. and Massachusetts Departments of Labor, researchers and heads of national and state nonprofits, and our own Ofer Sharone. In preliminary findings, as reported by Benjamin Swazey on WBUR.org, Professor Sharone found that of the group that got support, 30% obtained a full-time job or contract work of at least four months. That compares to just 18% from the group that received no aid.

“It clearly shows that the job market is very, very tough, even for someone in an ideal situation,” as “most people did not get jobs,” Sharone said. “On the other hand, I think we can say that there’s a meaningful difference to getting support.”

Even more striking, in a survey administered at the beginning of the pilot, 61% of job seekers said “yes” to “something is wrong with me.” Months later, that figure dropped to 41 percent for those in the group getting support. For the other group, the number ballooned to 84 percent.

The project’s preliminary results are encouraging. “[It] indicates to me that the damage being done by the unemployment can be mitigated,” Sharone said. “You’re not only increasing the chances of getting a job, but you’re also making the experience less damaging to one’s sense of self.”

For me, participation in the ICT project was incredibly satisfying as it called on everything I’ve learned and done for the last 30+ years. I’m deeply concerned about unemployment in the U.S. and the increasing inequality of means and opportunity. There is so much work needing to be done in this world — what might you do to help get the long term unemployed hired and solving our most pressing problems?

**Kit Harrington Hayes** is career coach and counselor and an affiliate of the Institute for Career Transition at MIT.
The Power of Peer Networking: A Commentary

Helen Dennis

Peer networking is like motherhood or God and country. We all know it is valuable and few would argue against it. So what is it and what is its value?

Peer networking is having a conversation—talking to one another, a natural form of communication. However, it’s not just ordinary chatting. The origin and use of the term provides some insight into its meaning.

“Peer” refers to a group of people, usually of similar age, background and social status with whom a person associates and who likely influences another person’s beliefs and behavior. The term dates back to 1300 when it was used to mean “an equal in rank or status.” Others write that “peer” comes from the Latin word “par” referring to equal. The first sociological use of the term was in 1944 when “peer” meant a person of the same age group or social set.

The term “networking” was first used in 1967, referring to the establishment, design or use of a computer network. It went on to refer to a supportive system of sharing information among individuals, groups or institutions. Today, the term “networking” describes an interactive process to develop long-term relationships with others for mutual benefit. It is used for purposes of employment, business, personal growth and professional change. A peer network can be formal or informal.

Formal Networking. This type of peer network is intentional. It is a group that has a common goal with a built-in structure, accountability and support. For example, individuals may have the goal of getting a job, and meet four times at a specific place and time with a facilitator. Members share their experiences, frustrations, resources and victories while receiving feedback, support and affirmation from their peers. They are accountable to others in the group to complete assignments. Hearing the stories of others is powerful, inspiring and informative; no one is alone. Such a formal peer network has the potential to move individuals closer to reaching their goals—such as getting a job, changing careers, or finding an encore career. Most important, it is a reciprocal process where connections are mutually beneficial.

Project Renewment® illustrates another version of a formal peer network. Project Renewment® generates a forum and movement of career women whose goal is to create a fulfilling life after a primary job/career. In this case, it’s all about the journey and then the outcome. Small enduring groups of 10 to 12 women meet monthly to discuss a particular subject each month that is relevant to their retirement transition. That may include topics such as “Who am I without my Business Card?” or “What does Productivity Mean, Anyway?” Over time, the conversations have resulted in new careers, creating a non-profit, and becoming an actress, writer, and docent. Success is determined by the individual
participant. Those retired for several years address subjects unrelated to the work-retirement transition, but rather to the next developmental chapter of their lives. They discuss topics such as legacy, housing options in later life, and de-cluttering one’s space and mind. The participant is both the “teacher” and the “student”—receiving benefits from the discussion and offering information, reactions and resources in return, within a supportive environment.

**Informal Networking.** This type of networking is less structured. It occurs at conferences, professional meetings, political events, cocktail parties and even on the golf course or at the garden club. It’s all about connections that can happen anytime at any place. It’s whom you meet, what you have in common and what can be useful to you and the other person.

Guy Kawasaki, former chief evangelist of Apple and current advisor to Motorola, provides sound advice. He highlights the likeability factor. He advocates a default to a “yes” attitude and defines good networking as always thinking “yes.”

“It means thinking about how you can help people when you meet them.”

A “no” response suggests there is nothing to build on. To make the default “yes” work, Kawasaki notes that you have to make a positive assumption about people—that they are reasonable, honest and grateful.

Adding to this “yes” mantra, Kathryn Minshew writes on her Harvard Business School Blog³, “Always say yes to invitations, even if it’s not clear what you get out of the meeting.”

**Basics and Benefits.** The basics of peer networking are identified by LPN member and career coach Kate Schaefer, owner of Encore Life Planning, in her blog “Back to Basics.” She refers to Robert Fulghum’s distilled wisdom in his book, All I Really Need to Know I Learned in Kindergarten. He identifies simple truths that also are relevant to successful peer networking: “Share, play fair and clean up your own mess.” Schaefer highlights personal characteristics important in peer networking: Be genuine, considerate, have a positive attitude, use your imagination and communicate often.
The following benefits can emerge from both formal and informal peer networking.
• Identify new career paths.
• Test new ideas.
• Get a job.
• Connect to the “key” people and institutions.
• Learn from the experience of others.
• Identify potential mentors.
• Learn about new resources.
• Gain support to move forward.
• Meet terrific people.
• Create new friendships.
• Continue to explore and grow.
• Expand your world view.

While the use of social media such as LinkedIn, Facebook and Twitter is a must for employment and professional growth, it is not necessarily sufficient. Face-to-face peer networking augments the digital approach. There is little, if any, substitute for the dynamic interaction of networking with peers in person—for a twinkle of the eye, a smile or handshake...even a hug. The experience of breaking bread or having a glass of wine together simply cannot occur through social media.

The human connection continues to play an important role in peer networking and augments the digital world in helping clients get jobs, change careers, move through transitions and create the next meaningful chapter in life. Peer networking generates power we must harness to lead a meaningful and fulfilled personal and professional life.


_Helen Dennis_ is a specialist in aging, employment, and the new retirement as well as a columnist, author and lecturer.
The world of work has dramatically changed...

How have these changes affected your work with clients?

In their answers, veteran counselors provide a rich perspective and illustrate skills, resources, and actions needed for job seekers to find satisfying work. They also underscore the most realistic and effective approaches life planning professionals use with encore career clients.

From Innovative Strategy to Desired Volunteer Opportunity

After one frustrating attempt at finding suitable volunteer work, a recently retired client realized the task of finding meaningful work required a strategy not unlike seeking a paid professional position.

Working together, we identified his key priorities: doing something meaningful that connected to the environment and engaged his problem solving skills. After researching organizations, he interviewed four executive directors and chose two organizations where his talents appeared to match their needs. After submitting a proposal outlining the terms of his volunteer work, he ultimately negotiated a mutually satisfying role. As a well-educated encore worker wanting to contribute to the greater good, John’s quest is not unique. But his approach to finding where his needs intersect with an organization’s needs may be critical for boomers attempting to phase into a new way of working.

Barbara Babkirk, Master Career Counselor
Portland, Maine

From Inquiry to Inspiration

There has been a clear shift from looking forward to retirement as the “golden years” to fearing boredom in paradise! We are living longer and life without community and a deep sense of purpose is not satisfying for many older adults. The economic downturn has also made work a necessity for many. The questions I ask clients to reflect upon: Who am I really? What is the unlived part of me? What am I passionate about? How can I be connected to a larger purpose? In addressing these questions, many clients have connected to their passion—an attorney became an environmental activist, a retail manager became a teacher. The challenge for our clients and ourselves is to consciously reflect on what engages and inspires us at this important stage of our lives.

Allie Roth, Career Counselor and Executive Coach
New York, New York
Self-knowledge, Tech Savvy and Proactivity
Because knowledge and facility with the newest job search technology (Internet and social media) so often makes the difference between job search success or failure, I ask clients what they believe are their strongest job/career skills and their biggest job/career search challenges now. In listening carefully to their responses I assess their level of self-reflection, their awareness of the changing work landscape and their knowledge of realistic potential opportunities, which match their skill set. I also assign specific tasks, which require using the Internet and social media and evaluate their pro-activity, follow-through, energy, optimism, thoroughness and their ability to use technology in their job search. I ask how strong their LinkedIn profile rating is, how they will generate and research target organizations and use technology to build and engage their network. With older clients, we discuss strategies to mitigate ageism, especially focusing on the value of both work and life experience.

Joanne Hadlock, EdD, Counseling Psychologist
Lincoln, Massachusetts

Outsmarting On-line Application Bias
Because technology and social media are the most effective vehicles to network, research and apply for jobs, I counsel clients to create a LinkedIn account, write a compelling profile and seek well-written recommendations. When recruiters screen applicants’ resumes, they go directly to the LinkedIn pages of the candidates who made the first cut; this becomes the second cut. I see the computerization of the application process as an unfortunate but real trend. Because applicants must fill out detailed information online, the process plays to the most technically savvy. It also requires applicants to provide information (dates of graduation) that may well be used to discriminate against them. If no alternative exists, I coach clients to both complete online applications to get into the system and then to network into the organization. If networking is successful and they are active candidates, having an application on file enables them to be interviewed and hired.

Kit Harrington Hayes, MEd, Career Consultant and Coach
Arlington, Massachusetts
Personal On-line Branding

As a career counselor, I always focus on connecting the dots—between people, ideas, and opportunities. Today, these connections are increasingly virtual, creating a world that is paradoxically bigger and smaller. Our expanding networks facilitate relationships across the globe, opening doors for work and knowledge sharing. Yet managing the ever-expanding flow of information through many channels can be overwhelming. This is a challenge we need to address, both for ourselves as professionals and with our clients to enhance their visibility. With the rise in social media, and the trend for employers to mine sites like LinkedIn to recruit talent, the job search shifts from looking for a job to being found. Across all these channels, we need to communicate authentically who we are and our value proposition, in a way that stands out amid all the noise. Creating a consistent and distinct personal brand is essential.

Kate Schaefers, PhD, Psychologist and Retirement/Midlife Coach  
Minneapolis-St. Paul, Minnesota

New Demands

As one of my clients stated, “My job search is now much more complicated and time consuming.” As a clinical career counselor assisting clients ages 50, 60 and 70, I've found that these attributes are now needed for a successful job search:

1. Ongoing education, constantly updating skills to meet current industry needs.
2. Knowledge of and active daily participation in social media sites.
3. Comfort communicating strong branding statement defining skills and experience.
4. Ability to identify and access targeted databases.
5. Ability to research and develop viable targets in growth industries.
6. Strong networking skills.

Renee Lee Rosenberg, MA, LMHC, Career Strategist  
New York, New York
Entrepreneurial Trends
While observing those beginning the work/life continuum through my experience of teaching a leadership program at the MIT Sloan School over the past several years, I have seen the percentage of graduates planning a start-up enterprise dramatically increase from 20% to 50%. The rationale for not pursuing a more traditional role within an established company includes:

- a shrinking traditional job market
- the lack of availability of desired work in the traditional job market
- the need to maintain greater control; be creative; make a more direct difference

Age bias in the workplace aside, these same thoughts and attitudes are echoed by those 50+ who wish to continue to work. It reflects the changing nature of work, the workplace, and the kinds of skills needed for success. Matching the interests, skills and passions of the new and expanding generation of start-up entrepreneurs with the older, experienced, equally passionate workers 50+ is the unexplored intergenerational challenge and opportunity we face as we move forward.

Fred Mandell, Author and Artist
Needham, Massachusetts

Power of Proactivity
A growing number of clients who formerly worked in the non-profit sector as seasoned executive directors and development professionals, are finding themselves without jobs due to shrinking non-profit budgets or losing their jobs as the casualty of political shifts in personnel. They are finding these three strategies to be helpful:

1. They are creating and using local networking/self-help groups to share strategies and insider information about organizations that have current vacant positions. A new one in our area is creatively using LinkedIn professional networks to connect those looking for work with organizations in need of services. On a national level, Simply Hired or National Talent Finder are resources to explore.

2. For those ready to look outside their career fields, I recommend creating a skills-based resume. I also encourage using temporary agencies to gain experience in other fields. This requires helping those we serve make a mind shift in connecting with current and future market opportunities.

3. Several clients of retirement age opt to collect Social Security now to help cover their expenses, knowing that once re-employed they can voluntarily suspend receiving benefits up until the age of 70. Be sure to look into strategies for maximizing Social Security before you make a decision!

Mary Radu, Certified Professional Coach
West Sonoma County, California
Using the Try-Out Advantage
I recently staffed an innovative pilot program that offered internships (Midternships) to adults ages 50 and older, thereby enabling them to “try out” new vocational paths in different organizations or occupations. The Midterns expanded their skills and gained confidence in presenting themselves. The program also changed employers’ views about older workers, offering them the chance to see that hiring older workers can bring experience and expertise that might enhance their organizations’ effectiveness. The Midternship Pilot was designed and managed by SHiFT, a non-profit organization in the Twin Cities that aims to create community around midlife work transitions.
Karen Greer, Career Transitions Coach
Minnetonka, Minnesota

Motivating Encore Job Seekers to Overcome Age Bias
Unfortunately, employer interest in staffing with older workers has been gradually declining. This combined with employer bias against hiring the long-term unemployed further frustrates and discourages older workers. On a more positive note, many companies in the service and retailing industries are hiring greater numbers of older workers as they experience their maturity, work ethic and company loyalty.

A confounding factor is that many older job seekers are unprepared for employment in today’s society, either because they lack current skills and/or are resistant to adopting newer, more tech-savvy job search approaches. While there are a number of helpful resources available, there are not enough to encourage all but the most tenacious job seekers. Our challenge is to motivate and coach clients to develop more competitive skills and to find and use newer job search resources more effectively.
Gene Burnard, Publisher
Marlborough, Massachusetts
Collaboration, Creativity and Open-Minded Optimism
In the past, retirement was viewed as a time to enjoy leisure with little commitment to work. Because this is rapidly changing due to increased longevity, changing mindsets, financial needs and a passion to make a difference, mature workers are looking at multiple possibilities for on-going meaningful engagements. Many clients report wanting to contribute on their own terms, motivated by passion and curiosity rather than money and don’t feel trapped in careers that don’t fit.

Before resigning savvy workers conduct thorough investigations of potential opportunities; engage in advanced training; others learn experientially through informational interviews and shadowing experienced professionals; many commit to volunteer work; design their own internships; negotiate shorter hours at their current jobs or start their own businesses.

When it comes to designing new non-traditional career paths and goals, my challenge as a coach is to work collaboratively with clients, modeling and encouraging realistic, creative, pro-active and open-minded approaches to their choice and search process.

Candy Spitz, LCSW, PCC, BCC, Career Transition Coach
Falls Church, Virginia

Connecting: The Tried and True Is New Again!
What is the best ROI pivotal action any career/job seeker needs to take and the last thing they want to do? The majority in job search groups respond in unison, “Network!” The energizing effect of this shout-out immediately leverages connections. Key challenge... some feel like ‘takers’ asking friends and family to be their “unpaid recruiter.”

Instead, follow the advice of Wharton Professor Adam Grant, author of Give and Take: Why Helping Others Drives Our Success, who presents expedient research-based approaches.

The book, 100 Conversations for Career Success: Learn to Network, Cold Call, and... to Your Dream Job! is filled with essential scripts to execute in finding work. The “2-hr. Job Search” book by Steve Dalton provides a step-by-step plan to implement a successful campaign.

Elizabeth Craig, MBA, Master Career Development Professional, Minnesota and Florida
Afterword

As the articles in this journal attest, professionals in the life/work-planning field, especially those who work with the encore population, are experiencing a dynamic and exciting paradigm shift in addressing work-related concerns. Several authors reinforced the connections between lifelong meaningful work, and life satisfaction, health and vitality. Others underscored the new resources and tools available to assist all clients, especially the encore workforce, in addressing the recurring challenges encountered in the search for meaningful work.

As encore workers seek engagement well beyond traditional retirement age, our authors have described the emergence of both independent and collaborative initiatives designed to accelerate the development of encore opportunities, especially in the non-profit sector. Change and response to change are consistent themes addressed by contributors.

Technological changes challenge us to: a) develop a more proactive and tech-savvy view of the career and job search process, and b) convey that effectively to both the employers and encore workers whom we serve. Contributors emphasized: the growing trend toward entrepreneurship; the shift from finding work to being found via marketing and branding; expanding requirements for technical expertise; alternative routes to gaining new skills; and overall, the decline of “traditional” full-time jobs.

The challenge for LPN, all life planning professionals, and employers with unmet needs for talented and engaged workers, is to follow these emerging trends and opportunities and to model for clients an informed and proactive approach, which requires embracing change and using it to everyone’s advantage. The on-going prospects are exciting.
Contributors

Barbara Babkirk is a Master Career Counselor and owner of Heart At Work Associates, a career counseling and outplacement business in Portland, Maine.

Barbara's specialty is assisting 50+ individuals who want to shift their careers toward more meaningful work. Contact Barbara at: heartatworkassociates.com.

Gene Burnard is the Publisher of SeniorJobBank, an online job site focused on finding employment opportunities for job seekers over 50. His passion is promoting cultural change in hiring practices for this talent pool to further opportunities. Gene works to connect our nation’s employers with today’s energetic over-50 workforce. Find out more at www.seniorjobbank.org Gene can be reached at publisher@seniorjobbank.org.

Elizabeth Craig, MBA, BCCC, Master Career Development Professional, Minnesota and Florida, assisting mid-career professionals, and those 50+ in finding and landing fulfilling opportunities. She is the previous Life Planning Network National Program Chair and Webinar Leader. Connect with Elizabeth at www.elcglobal.com or http://www.linkedin.com/in/elizabethcraig1.

Helen Dennis is a nationally recognized leader on issues of aging, employment and the new retirement. She is a lecturer and weekly columnist on successful aging, co-founder of Project Renewment™ and the author a book with the same name.

She has won numerous awards for university teaching, writing and contributions to the community. Contact Helen at Helendenn@aol.com.

Doug Dickson leads the Encore Boston Network. He previously led the Life Planning Network, Discovering What’s Next and the Encore Network.

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Elizabeth F. Fideler, EdD, is a Research Fellow at the Sloan Center on Aging & Work. Previously, she was a classroom teacher, education researcher, and senior manager in non-profit organizations. She is an experienced presenter and her latest books focus on older women and men working late: *Women Still at Work* and *Men Still at Work*. Her blog appears in the Sloan Center’s AGEnda. Elizabeth can be reached at lizpaulfideler@mindspring.com.

Judy Goggin continues her encore activism and contributions to the field of aging after roles as vice president at Elderhostel (now Road Scholar) and Encore.org. She can be contacted at jgoggin45@gmail.com.

Karen Greer coaches individuals and groups in life planning and retirement, and is currently incorporating the Brene Brown’s Wholehearted Living concepts in her work. She also staffed the Midternship Project with the SHiFT organization. Find out more at www.karengreerconsulting.com.

Joanne Hadlock, EdD, NCCC, is a psychologist, nationally certified career counselor and executive coach who specializes in assessments for people in all stages of mid- and later-life transitions, helping individuals clarify and engage values and passions through meaningful work. Contact her at joannehadlock@comcast.net.

Kit Harrington Hayes, MEd, is Principal of LifeWork Design and Affiliate of the Institute for Career Transition at MIT, focusing on long-term unemployed.

Prior, she directed Adult and Alumni Career Services for Northeastern University and authored *Managing Career Transitions*. She can be reached at kithayes5@gmail.com.
Jan Hively, PhD, is an educator and encore entrepreneur. Jan organizes education and advocacy networks to support lifework planning for positive aging, including “meaningful work, paid or unpaid, through the last breath.” She can be reached at HIVEL001@umn.edu.

Elizabeth Isele, Founder and President of SeniorEntrepreneurshipWorks.org, eProvStudio.com and SavvySeniorsWork.com, is recognized globally as the leader spearheading a senior entrepreneurship movement. She can be reached at mailto:elizabethisele@eProvStudio.com

Carleen MacKay is an emergent workforce expert. She is author or co-author of half-a-dozen books about the 21st century multi-generational workforce. Her most recent work is co-writing a series of Playbooks describing alternative workforce strategies in an increasingly job-less world of work. Reach out to her at carleenmackay@sbcglobal.net.

Fred Mandell, PhD, is CEO of The Global Institute for the Arts and Leadership, and author of Becoming a Life Change Artist.

He can be reached at famandell@verizon.net.

Marcie Pitts-Catsouphes, PhD, is a professor at Boston College. She directs the Sloan Center on Aging & Work, which conducts research and promotes the quality of employment for people of all ages (www.bc/research/agingandwork). She chairs the doctoral program at the Graduate School of Social Work. Having published numerous articles about the aging of the workforce, she is an internationally recognized expert on older workers. Her work has been featured in The New York Times and the Wall Street Journal.
Mary Radu, a Certified Life Coach, is a former Vice President of LPN and the Founder and General Chair of the NorCal LPN chapter. She is the author of the *Roadmap to Meaningful Midlife*® Audio/Workbook Program and was a co-editor of *Live Smart After 50! The Experts’ Guide to Life Planning in Uncertain Times*. She is also Co-Founder of Advocacy Leadership for Positive Aging (ALPA), LPN’s national leadership training program for service providers and volunteers who work with older adults. She can be reached at www.pathmakercoaching.com.

Renée Lee Rosenberg, MA, LMHC, Five O’Clock Club Coach, is a trainer, speaker and author of *Achieving The Good Life After 50: Tools And Resources For Making It Happen*. She helps individuals achieve positive career outcomes, navigate job search transition and redirect retirement. Her specialties include assessment, resumes, interviewing, and networking. Contact her at renee@positivitypro.com.

Allie Roth is a nationally known career coach and seminar leader with twenty-five years experience helping people find creativity, meaning and success in their careers and personal lives. She comes from a background in college teaching, recruiting, and corporate training and outplacement. Allie is an active member of the Career Counselor’s Consortium and the Life Planning Network and has taught career related courses at the New York Open Center, NYU, and Bard College’s Osher. Contact her at allie@allieroth.com.

Donna Schafer is President of the Life Planning Network and Membership Chair for LPN’s Northern California chapter. She is Executive Director of the National Association for Professional Gerontologists (NAPG), an educational non-profit that promotes and credentials the education and practice of professionals in the field of Gerontology. She is the author of three books and numerous articles and presentations focusing on social gerontology, gerontological education, and graduate education. Contact Donna at donna_schafer@sbcglobal.net.

Kate Schaefers, PhD, LP, is passionate about encore careers, engaged aging, and meaning and purpose in the second half of life. She is a licensed psychologist, adjunct faculty member at University of St. Thomas, and career counselor and coach with Encore Life Planning. She consults with nonprofit organizations on tapping the talent of boomers through volunteering and encore careers. She is a founding board member of SHiFT. She can be reached at kate@encorelifeplanning.com.
Candy Spitz founded and is president of the Chesapeake chapter of the Life Planning Network. After 30+ years as a psychotherapist and educator, Candy helps people in midlife transitions design lives aligned with their values and passions. Contact Candy at www.unlimitedpaths.com.

Betsy Werley was a lawyer and banker for 26 years before happily joining the encore movement, first as founding Executive Director of The Transition Network, now as an Encore.org Innovation Fellow. Contact her at Bwerley@encore.org.
Jan Hively, Carleen MacKay, and Dori Mintzer have co-produced *The Career Playbook: Second Half Plays For Boomers & Beyond*.

The book, with input from a dozen LPN members, provides real-life stories that will inspire people to re-start their work engines in new and powerful ways.

For a free copy of *The Career Playbook*, go to the [Life Planning Network website](http://www.lifeplanning.net) or the [Boomers & Beyond website](http://www.boomersbeyond.com).
Resource List: Aging and Work

Books


Chimsky, Mark Evan (Editor.) (2014.) *Not Your Mother’s Retirement: Secrets for Today’s Women to Live Fully During the Best Years of Life*. Portland, ME, Sellers Publishing.


Labovich, Laura M.; Salpeter, Miriam. (2012). 100 Conversations for Career Success: Learn to network, cold call, and Tweet your way to your dream job! New York: Learning Express.


Zemke, Ron; Raines, Claire; Filipczak, Bob. (2000). *Generations at Work: Managing the class of Veterans, Boomers, Xers, and Nexters in your workplace.* New York: AMACOM.


**Articles**


[www.agingandwork.bc.edu/blog/adapting-to-a-world-without-jobs/#.UbmeLUGKG0Y.email](http://www.agingandwork.bc.edu/blog/adapting-to-a-world-without-jobs/#.UbmeLUGKG0Y.email)


**Organizations**

2YOUNG2RETIRE, www.2young2retire.com


AMERICAN SOCIETY ON AGING, www.asaging.org

ASSOCIATION OF CAREER PROFESSIONALS INTERNATIONAL, http://www.acpinternational.org

BOOMERS AND BEYOND SPECIAL INTEREST GROUP, www.boomersandbeyondsig.com

COMMUNITY BUSINESS PARTNERSHIP, www.cbponline.org

ENCORE.ORG, www.encore.org

GEORGE WASHINGTON UNIVERSITY CENTER ON EDUCATION AND THE WORKFORCE, www.gwumc.edu/cahh/

HELDRICHT CENTER FOR WORKFORCE DEVELOPMENT, RUTGERS UNIVERSITY, www.heldrich.rutgers.edu

INTERNATIONAL COACH FEDERATION, www.coachfederation.org

JANE PAULEY, http://www.aarp.org/tv-radio/your_life_calling/

INTERNATIONAL LONGEVITY CENTER, www.ilcusa.org

LIFE PLANNING NETWORK, www.lifeplanningnetwork.org
NATIONAL CAREER DEVELOPMENT ASSOCIATION, [www.ncda.org](http://ncda.org)
Find a Counselor search link free for consumers by state and/or last name

NATL CENTER FOR CREATIVE AGING, [www.creativeaging.org](http://www.creativeaging.org)

NATIONAL COUNCIL ON AGING, [www.ncoa.org](http://www.ncoa.org)

NATL RETIREE VOLUNTEER COALITION, [www voa.org](http://www voa.org)

POSITIVE AGING COALITION, [www.positiveagingcoalition.wordpress.com](http://www.positiveagingcoalition.wordpress.com)

RETIREMENT LIVING, [www.retirement-living.com](http://www.retirement-living.com)

SHIFT, [www.shiftonline.org](http://www.shiftonline.org)

SLOAN CENTER ON AGING AND WORK AT BOSTON COLLEGE, [agingandwork.bc.edu](http://agingandwork.bc.edu)

THE TRANSITION NETWORK (WOMEN), [www.thetransitionnetwork.org](http://www.thetransitionnetwork.org)

VITAL AGING NETWORK, [www.vital-aging-network.org](http://www.vital-aging-network.org)

*Websites focused on providing support for work transitions*

[www.adecco.com](http://www.adecco.com)

[www.alliedhealthcareers.com](http://www.alliedhealthcareers.com)

[www.alpineaccess.com](http://www.alpineaccess.com) - Home Call Center jobs

[http://www.americanstaffing.net](http://www.americanstaffing.net) - Temp Agencies

[www.americanstaffing.org/jobseekers/index.cfm](http://www.americanstaffing.org/jobseekers/index.cfm)

[www.boomerjobs.com](http://www.boomerjobs.com)

[www.boomersnextstep.com](http://www.boomersnextstep.com)

[www.bridgestar.org](http://www.bridgestar.org)

[www.careerbuilder.com](http://www.careerbuilder.com)

[www.careeronestop.org](http://www.careeronestop.org)

http://www.thecoaches.com/why-cti


www.forbes.com/sites/jacquelynsmith/2013/09/18/the-top-100-websites-for-your-career/8/ Forbes 100 Career Websites

www.governmentjobs.com

www.higheredjobs.com

www.careervoyages.gov - In-demand careers

www.internover40.com

www.jobhuntersbible.com

www.jobs4point0.com

http://lifereimagined.aarp.org/ - Get started to rediscover what you want to do with your life

www.lynda.com - Online training programs

www.manpower.com

www.myplanafter50.com

www.idealist.org

www.nonprofittemps.com

www.bridgestar.org

www.execsearches.com

www.reserveinc.org Non-Profit Jobs

www.acinet.org Occupation Information

www.bls.gov/oco Occupation Handbook

www.escapeartist.com

www.flexforceprofessionals.com Part-time Jobs

www.flexjobs.com Flexible professional positions

www.philanthropy.com

www.peopleperhour.com

www.reserve.com

www.retiredbrains.com

www.retirementjobs.com

www.rewireworkforce.com

www.revolutionizeretirement.com

www.rileyguide.com

www.sdmatureworkers.org - San Diego Mature Workers Initiative

www.seniorjobs.org, www.seniorjobbank.com, Senior Employment Resources


www.simplyhired.com

http://online.onetcenter.org/skills - Skills Search

www.score.org, www.sbaonline.sba.gov/ Assistance with Business Development

www.snapajob.com

www.spherion.com


www.experiencecorps.org Teaching/tutoring
www.vocationvacations.com Test-drive your job
www.makeadifference/volunteer
www.createthegood.org
www.escus.org
www.idealist.org
www.boardnetusa.org
www.1-800-volunteer.org
www.seniorcorps.gov
www.serve.gov
http://volunteer.united-e-way.org
www.volunteersinmedicine.org - Volunteering
www.volunteermatch.org - Volunteer Match
www.wetfeet.com
www.whatsnext.com
www.workoptions.com
www.yourencore.com

Note: Jan Hively compiled this Resource List. LPN member Candy Spitz contributed many website links. Others who contributed resources included coeditors and LPN members Elizabeth Craig, Bruce Frankel, Joanne Hadlock, Dorian Mintzer, Mary Radu, and Renee Rosenberg.