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## Boomers have options after 'no-choice' retirement

For many aging baby boomers, the specter of being involuntarily put to pasture is a reality-based nightmare.

Helen Harkness, a noted career mentor, says "no-choice retirements" are on the rise. And while losing your job at any age is traumatic, older workers feel particularly defeated because they think it's too late to start new jobs or careers.

"Of all the mindless myths that we have, this one is absolutely sheer bunk," says Harkness, principal of career Design Associates Inc. in Garland. "I tell my clients, 'Tell me what you would do if you were 20 years younger.' And we start from there."

She calls that chronological age vs. functional age.

Years ago, when I first interviewed Harkness, she refused to tell me how old she was – not because she's vain, but because she thinks it's irrelevant. She likes to quote Mark Twain: "Age is an issue of mind over matter. If you don't mind, it doesn't matter."

### But many employers make it matter.

That's why it's particularly important for people over 50 to map out their career contingencies before they need them.

### IN THE KNOW Career contingency plans

**Face reality.** Being pushed out happens to even the best and most experienced. You're on your own.

**Expect a "dark night" of anger,** powerlessness, frustration & denial that's similar to loss of a spouse.

**Don't confuse learning** with acquiring college degrees ... and **Know your strengths.**

**Determine options** within current career, and **Explore careers** that will give you purpose, passion and money.

**Practice "six degrees of separation."** List everyone you know directly or indirectly who might help you.

**Move past the fear of change.** Learn how to navigate when detours to your career crop up.

**Slice off 20 years** from your chronological age – that's your functional age, and **Know what makes you tick internally,** the one thing you can count on.



Cheryl Hall

## Plan for what's next before you're put to pasture

Harkness calls it developing a Plan B.

The first order of business is to dispassionately appraise how well you *really* like your work. Do you go to work every day mainly to pay bills? Or does it give you meaning and purpose?

If it's just about the money, it may be time to get aggressive and change your career before your employer changes it for you.

If you like what you do, think about how you would parlay your experience to land a new job. But Harkness warns that in this ever-changing world, simply duplicating your job may not be an option. You may need to get creative.

Harkness has written four books: *Best Jobs for the Future*; *The Career Chase*; *Don't Stop the Career Clock* and *Capitalizing on Career Chaos*. On her website, [www.career-design.com](http://www.career-design.com), she has some free resources to help people evaluate their career paths.

She has helped scores of prematurely idled workers find new careers that are often more rewarding than the ones they were unceremoniously catapulted from. "Since our work is the primary way most of us identify ourselves, when a job is lost unexpectedly, we may initially have no sense of self – of who we are," says Harkness. "But we can come out stronger and wiser with more personal power."

Janet Kieffer did. At age 50-plus, the senior-level manager was pushed out of her job four times in eight years. The last time was in 2007, when her whole group at a major corporation was axed.

"I said, 'OK, Janet, you have to get a Plan B. This is insane,'" Kieffer says. "When I got to Helen, I wasn't looking for another job. I was looking for what's next. She really changed my thinking."

Kieffer focused on finding an industry that played to aging baby boomers. Health care and travel popped up. She likes to travel but had never thought of it as a career.

"I found an amazing opportunity with a travel-related company that's been growing at about 300 percent a year for the past four years that's Internet-based, allows me to travel and tap into the consumer market. I thought, 'Wow! There it is.'"

While Kieffer builds up that business, she's continued to do strategic planning consulting for tech companies. "My Plan B is becoming my Plan A," Kieffer says. "The transition gives me a growth path for the next 18 years."

By then, she may even be ready to retire.

– Cheryl Hall



Helen Harkness, Ph.D.