

MATURE WORKERS

By Kate Wiley

Older workers – or as I prefer to call them, experienced workers – can bring a depth of knowledge and skill to the job that the post-graduates will often fail to deliver. Take my dad at age 68. He networks computers for a living and is three times the age of the techies he manages. Most people equate the constantly evolving world of tech with the young people who consume apps like breakfast cereal. But my dad has been tinkering with computers since the days of the very first IBM PC (circa 1981). Think of all the technical know-how he has amassed in the last three decades! Little wonder they keep him on board.

But a highly developed skill set is no guarantee of a continuing contract. Though it's illegal to discriminate against someone on the basis of age, it's not uncommon for companies to target long-term employees with higher salaries and pensions for layoffs. Replacing such employees with part-time or contract workers can save the company significant costs.

Research shows that people 45 and older who are laid off take much longer to find a new job than their younger counterparts. And when they do find a job, they frequently have to take a pay cut. For workers who have rent or a mortgage to pay and kids to support, job loss can present a real crisis.

Our inability to save for retirement only contributes to the predicament. "Retirement as we traditionally know it is a thing of the past," says Jan Moore, author of *Work On Your Own Terms* and a former WorkLink employee. "Most people don't have pensions, and who can save for a 30-year vacation?" Which is essentially what retirement has become for those who are lucky enough to live beyond 80.

Financial planning has become an essential part of the mature worker's job search. Too often it is not, according to Jan. "Many people move to Vancouver Island for the lifestyle, and then realize they need to work to afford the lifestyle," says Jan. "It seems to be an afterthought." Women generally live longer and are often single after age 65, so it is particularly important for them to plan for the "unretirement" years.

Increasingly, older workers are relying on more than one source of income to make ends meet. Some are finding financial security by combining a pension (however meager), a



Jan Moore, author of *Work On Your Own Terms*, aims to help midlife career changers get excited about their work. She asks: Why spend months sending out endless resumes for jobs you won't enjoy?

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– Jan Moore, Author
Work On Your Own Terms

part-time job, and rental income, for example. "I highly recommend that all ages have multiple sources of income," says Jan. It gets back to that old adage about putting all your eggs in one basket. What's more, having multiple sources of income can mean greater flexibility in your schedule - allowing for more family time or travel.

Jan encourages boomers to explore a "self-employment stream" that stems from something that brings you joy. Her workshops are intended to help participants define work that gives them a sense of purpose and meaning. That doesn't give you license to cash it all in for a greenhouse or wood-fired

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oven. It's always best to test the self-employment waters while you're still receiving a regular paycheque. "Don't wait until you're desperate!" Jan cautions.

Job loss takes an emotional toll on everyone, but it's common for mature workers to feel especially bereft. One of the greatest obstacles to getting re-hired at midlife is a bruised and battered self esteem. For some, repeated rejection as a job applicant takes its toll. Others are leaving behind jobs where they've been mistreated. As the years passed, their job duties were cut, they were assigned menial tasks, or colleagues excluded them from meetings and social functions. These things are difficult to prove as age discrimination, but they are all forms of harassment.

If you're feeling discouraged, remember that you have a unique set of skills – Gen X, Y & Z need you! Pursue your

interests, read material in your field, and use the internet to keep current. Joining online social media groups like facebook or LinkedIn can help connect you with people in the same boat or employers who know the value of a highly-trained employee.

Also on the internet, you can find resources like Jan Moore's free [eBook](#), "Create Career Joy!" Find an activity excerpted from her eBook below. Jan will be offering a two-part workshop Saturday, May 9, from 10:00 to 5:00 p.m. at Emery Hall, St. John the Baptist Church, 537 Glencairn Lane, Colwood. Not far from WorkLink! The topic is Portable Employment. The cost is \$47 for a half day and \$77 for the full day. To learn more, go to workonyourownterms.com.

Got a story to share? Email kwiley@worklink.bc.ca. Your success can inspire the success of others.

DO YOU PREFER TO WORK WITH PEOPLE, THINGS OR INFORMATION?

Excerpted from Jan Moore's free [eBook](#), "Create Career Joy!"

Start by listing 5 activities you try to **avoid**, whenever possible.

Here's a list, as an example:

1. Vacuuming
2. Detailed paperwork
3. Strenuous exercise
4. Laundry
5. Hanging drywall

What's your list?

- 1.
- 2.
- 3.
- 4.
- 5.

Why do you dislike these activities?

Do you find them boring, stressful or a waste of time?

Can you delegate these activities to someone who would enjoy them?

If these are essential activities that will contribute to your health or success, can you find a way to enjoy them?

Now list 5 activities you **love** and that you do, without being cajoled into doing them.

Here's a list as an example:

1. Reading
2. Writing
3. Teaching
4. Re-inventing baking recipes
5. Participating in musical events

What's your list of activities you love?

- 1.
- 2.
- 3.
- 4.
- 5.

What is it about these activities that makes them so enjoyable for you?

Examine them for clues to what drives you. These are the things that give you joy, happiness and satisfaction. How can you do more of them?

Can any of these activities be used to provide an income for you?