

## Reinventing Yourself After Retirement

By Brian Kurth

Retirement used to be a universally celebrated life transition. Workers who had often worked in the same profession or even the same job for decades were freed from the daily grind and released to a life of leisure.

But the traditional retirement is now being replaced with uncertainty and unexpected challenges. Baby boomers are finding themselves unable or unwilling to stop working and are using the retirement transition to reinvent themselves and their careers.

Reinvention at any age doesn't come easily. People of retirement age face challenges like ageism in the workplace, unsupportive spouses or friends, fear of pursuing change, and unstable finances. However, working through your retirement years can often provide some of the most fulfilling experiences of a professional's career.

"The expectations are that most of us need to continue to earn money after the traditional retirement age," says Kelley Carmichael Casey, a private career counselor in Portland, Oregon, who works with Baby Boomers. "Working has to have meaning and it has to feel as though it makes an impact in a positive way in the world."

How do you get the most out of work in these years? Here are some tips:

- Get creative – Think beyond the traditional job and look for work that speaks to you and your new needs. Carol Greenfield, director of the nonprofit Discovering What's Next, suggests if you plan to start spending your winters in one location and your summers in another, look at employers like Borders Books that allow older workers to shift between two locations.
- Follow your bliss - If you're someone who loves puttering in the yard and garage, think about working at a place like Home Depot. Many employers like Home Depot increasingly hire older workers for their expertise and sense of customer service, according to Greenfield. Let your hobbies tell you something. A part-time job at a local golf course or knitting shop might feel more like play than work, while still providing income to cover rising expenses like health care premiums.
- Consider volunteering, even temporarily – If you want to make a big career switch that may be a hard sell to a hiring manager, try volunteering for the organization for a time, Casey advises. One of the prejudices against older workers is the assumption they want to take over and run the place. Show employers you are a team player and you have passion for the work, and a job offer might follow.

- Admit you want a change and stand behind it – Friends or a spouse may not be 100 percent supportive of a major life change, especially if people were expecting you to retire, says Jeri Sedlar, author of *Don't Retire, Rewire*. “A spouse might say, ‘Why do you want to try that? Aren't you happy? I thought we were just going to travel now,’” Sedlar says. Know why pursuing something new is the right thing for you and communicate that to your partner or friends. If you get them in your corner, they'll support you through the ups and downs of the transition.
- Figure out the finances – One of the key reasons Baby Boomers plan to work into some of their retirement years is money. So be sure you have a plan in place. Know how much you have saved, know how much you need, and how much you need to earn. Pasha Horiuchi, an associate financial advisor at Ameriprise, says today's potential retirees have higher expectations for a retirement lifestyle. Boomers want to feel work is voluntary, not mandatory. Horiuchi advises clients to plan for 100 percent of their current income and lifestyle in retirement. However, he says, some find they are even busier and spending more during their first five years after retirement. Horiuchi recommends boomers save aggressively, plan for when and how they want to retire and, once retired, how to live within their means.

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