

Chapter 5

Employment Considerations

Overview

Will help you look at the job market as a retiree; help you identify job skills and interests.

EMPLOYMENT CONSIDERATIONS

In the past few years a new trend has been emerging among retirees: returning to work. Many are starting new careers after leaving government service; others are returning to school to further their education. Lately, 60 percent of State retirees report they wish they knew how to find work.

You have developed many marketable skills on the job, in the home, and in the community. There are many jobs that are part-time, temporary, or seasonal that have the flexibility retirees seek in employment. Many retirees find work is a way to meet their needs for friends, accomplishment, and leadership, and as a way to develop a neglected talent.

Many employers are hesitant to hire older workers because of the accelerated costs for the company in health insurance premiums. As a retiree from NYS government (and with your health insurance in effect) you may elect to waive your rights to health insurance from a new employer, thereby increasing the likelihood of being hired.

If you decide to re-enter public employment (any employer who pays into the State Retirement System), there is a maximum you can earn before it affects your retirement allowance. If you are not yet age 65, your

earnings are limited to \$30,000 for the calendar year 2017. The maximum amount increases every few years.

Check with the Retirement System for the correct amount. You may apply for permission to exceed this amount. For more information, get a copy of the booklet “**Public Employment after Retirement**” from your personnel office or the Retirement System.

Consider alternatives to retirement from work. New York State employees have a number of work options: flex-time, part-time work, and voluntary work reduction, to name a few. Consult your personnel office for work options that might be best for you.

RESUMES

A resume serves many purposes. Its main purpose is to secure an interview. A resume also serves as a structure for the interview process and reminds the interviewer of you after you're gone.

As you prepare to retire from New York State government you should spend some time preparing an updated resume in the event you seek employment in the future. The resume you prepare will be different from the ones you had previously prepared largely due to two factors:

- The experience and skills you have gathered since your previous resumes.

- Your status as an “Older Worker.” (Most of the experts in the field seem to agree that those 45 and older are part of the Older Workforce.)

A resume should be tailored to the job you are seeking. Gone are the days when an applicant sent out the same photocopied resume to many job postings. Each job application will most likely warrant a slightly different version of your resume. Know what the potential employer is looking for and be sure to emphasize those skills in your resume. Most former retirees will choose a functional (organized by skills and functions) format for their resume rather than chronological. For tips on writing resumes and cover letters you may wish to visit the NYS Dept of Labor’s web site at: <http://www.labor.ny.gov/agencyinfo/resume-tips.shtm>.

Resume Tips for the “Older Worker”

- Remove all indicators of your age, i.e., the year you graduated from school or the total number of years worked (instead list number of years in a certain position or years spent using a skill such as years directing a team of 6 accountants) and the year any awards were received (unless they were in the last 10).
- Create a “strengths” section to emphasize your ability to work independently or to fit in with an intergenerational team already into a project.
- List your education **after** your experience. Since your formal education probably took place some years ago, it is better to emphasize your abilities by listing them first.
- Emphasize the positive attributes of age, including accumulated experience, perspective, consistent achievement, maturity, judgment, and increasing responsibility.
- If you are able to work on a short cycle or project basis, part time, flexible hours,

weekends, or holidays be sure to mention this in the resume.

- Date your resume in small type at the bottom right hand corner of the page. This enables the employer to see it is up to date and will help you in your record keeping as well.

Power words to consider using in your resume include:

conducted	negotiated	supervised
delivered	planned	trained
designed	selected	originated
innovated	edited	researched
developed	completed	analyzed
created	organized	produced
managed	wrote	implemented
instituted	coordinated	presented
initiated		

Remember, there are few rules in resume writing. You should choose a format that most favorably presents your job history as it relates to your current objective. Present the highlights of your career, not the whole story. It is meant to be a marketing piece not your life history.

WORK SATISFACTION

Satisfaction is a very personal feeling. What may be satisfying to one person may be dissatisfying to someone else. When choosing a new job or career it is helpful to know what makes you feel satisfied. Go through this list of reasons for work satisfaction.

Rate these for the job you now hold, giving three points to your most important concerns, two for your less important, and one point for those that matter the least to you. Then complete this list again in a different color ink, listing what would be most important to you in a job after retirement.

	CURRENT	RETIREMENT
Chance to help society as a whole		
Chance to help other people individually		
Chance to meet new people		
Opportunity to be part of a team		
Opportunity to exercise leadership		
Can prove my competence		
Can assume responsibility, make decisions		
Pushes me to operate at a high-energy level		
No pressure with deadlines or competition		
Gives me recognition		
Exercise my reasoning facilities and problem-solving ability		
Shows immediate results of my efforts		
Allows me to create order, set up systems		
Involves social status and prestige		
Offers variety, change		
Allows for creativity and originality		
Provides strong supervision		
Allows for independence		
Chance to learn and grow		
Uses my precision skills		
Offers stability, security		
Provides me with an audience		
Offers a high earning potential		
Challenges my abilities		
Involves a field that interests me		

WORK VALUES INVENTORY

The Work Values Inventory can help you assess your needs and find out what would be important to you in a retirement job. Complete this inventory based on what will be important to you in retirement, not what is important to you now. For example, you may enjoy having a lot of responsibility on the job now, and at the same time, you may be looking forward to having less responsibility once you retire.

Mark the work values in each column that are most important to you. If a value is not important mark the *middle* box. When looking for a paid job or volunteer work, choose the position that satisfies more of your work values.

		IMPORTANCE					
		VERY	MODERATE	NOT	MODERATE	VERY	
Work for an organization	<input type="checkbox"/>	Self-employed					
Work alone	<input type="checkbox"/>	Work with people; potential for close interpersonal relationships with coworkers.					
Structured environment: definite job descriptions, responsibilities, policies	<input type="checkbox"/>	Unstructured environment ; work on own initiative; make own decisions, opportunities for creativity					
Close supervision	<input type="checkbox"/>	No supervision					
Low level of responsibility: no need to make tough decisions	<input type="checkbox"/>	High level of responsibilities: make key decisions, have power and authority					
Short hours	<input type="checkbox"/>	Job responsibilities demand time investment					
Guaranteed regular hours	<input type="checkbox"/>	Flex, Temp, or Seasonal Work					
Variety of duties every day	<input type="checkbox"/>	Perform similar functions continuously					
Work involving risk-taking, and with high degree of challenge/adventure	<input type="checkbox"/>	Work offering security and steady employment					
Fast-paced, busy every minute, high pressure work	<input type="checkbox"/>	Slow-paced, low-pressure work					
Visible end products; specific achievable goals	<input type="checkbox"/>	Few tangible end products; long-range goals					
Work indoors in pleasing and comfortable working environment	<input type="checkbox"/>	Work outdoors in natural environment					
Work opportunities in any geographic area of the U.S.	<input type="checkbox"/>	Work concentrated in specific geographic areas					
Work for large agency or organization; e.g., government agency	<input type="checkbox"/>	Work for small organization; e.g., family business					
Work involves high degree of prestige and status	<input type="checkbox"/>	Work offers low degree of prestige and status					
Work offers many opportunities for advancement and professional development	<input type="checkbox"/>	Work offers few opportunities for advancement and professional development					
Place of work is near residence	<input type="checkbox"/>	Live 1/2 hour or more from place of work					
High level of involvement with machinery	<input type="checkbox"/>	Low level of involvement with machinery					
Early retirement	<input type="checkbox"/>	Opportunity for continued work after age 65					
Involves frequent travel	<input type="checkbox"/>	Involves little or no travel					

RETIREMENT CHECKLIST

Employment Considerations

As you approach retirement it is useful to determine what you know, what you've done, and what you need to find out or do.

Read each of the questions below and circle your answer, "YES" or "NO." Next, for each "NO" answer you gave, write down a few words in the space provided that will help you find the answers. You may want to use the same space to record other personal questions about this topic.

- | | | | |
|----------------------------------------------------------------------------------------------------------------------|------------|-----------|----------------|
| 1. Have I considered another job following retirement? | YES | NO | _____
_____ |
| 2. Do I understand the possible impact that working after retirement could have on my retirement income? | YES | NO | _____
_____ |
| 3. Do I have any skills I could develop through education? | YES | NO | _____
_____ |
| 4. Have I explored volunteer fields as a way to widen my daily activity and lead to a possible job? | YES | NO | _____
_____ |
| 5. Have I looked at my personal "network," friends, family and business contacts, as a resource in looking for work? | YES | NO | _____
_____ |
| 6. Do I have a resume that is current? | YES | NO | _____
_____ |

RESOURCES

Employment Considerations

WEBSITES:

The NYS Dept. of Labor
www.labor.ny.gov

Large selection of job, career, and
employment publications
www.careerbookstore.com

Job Seekers: Register to search for a new job
or just to see what's out there
www.jobsonline.com

NYS License Center-Business Wizard
<https://www.its.ny.gov/nys-license-center-business-wizard>

Search jobs and personalize career tools
www.monster.com

Retirement jobs for people over 50
www.RetirementJobs.com

PUBLICATIONS:

Alboher, Marci, *The Encore Career Handbook: How to Make a Living and a Difference in the Second Half of Life*, Workman Publishing Company, 2012.

Bolles, Richard N., *What Color Is Your Parachute? Job-Hunter's Workbook*, (4th edition), Ten Speed Press, Berkeley, Ca. 2012.

Bly, Robert W., *Start Your Own Home Business After 50: How to Survive, Thrive, and Earn the Income You Deserve*, Linden Publishing, 2013.

Collamer, Nancy, *Second-Act Careers: 50+ Ways to Profit from Your Passions during Semi-Retirement*, (1st edition), Ten Speed Press, 2013.

Hannon, Kerry, *Great Jobs for Everyone 50+: Finding Work that Keeps You Happy and Healthy...and Pays the Bills*, (1st edition), Wiley, 2012.

McGraw Hill, *Resumes for 50+ Job Hunters*, (3rd edition), McGraw Hill, 2008.

Sargent, Martha, *Retire – and Start Your Own Business: Five Steps to Success*, 2008.

Williams, Mary Ellen, M.A., *Land the Job You Love!: 10 Surefire Strategies for Jobseekers Over 50*, CreateSpace Independent Publishing Platform, 2010.

OTHER SOURCES:

Today there are more resources than ever to assist you in finding a job. Many of these can be found at local libraries, including computer resume programs and job listings on the Internet, as well as pamphlets and other job search materials.

Local libraries house Job Information Centers that store many books, pamphlets, test announcements, classified ads, computer job listings, and other job search materials. Also, regional centers give free resume writing and review services, and have people who can work with you on a one-to-one basis.

New York State Department of Labor, through its statewide Community Service Centers, gives free resume review, vocational testing, and job announcement services. Consult your local telephone directory for the location nearest you. Information about jobs, and continuing education may be found at most universities, community colleges, and on the Internet.

Private career and life planning services offer testing that may help in new career choices. Consult your local directory for listings in your area. In many communities the Cornell Cooperative Extension and/or local high schools offer courses on starting a business, as well as others such as computer literacy, which may increase your desirability in today's job market.

If you wish to start your own business, consult two publications from the Federal Small Business Administration: *Check List for Going into Business, and Starting and Managing a Small Business of Your Own.*

Small Business Administration
Publications Division
409 3rd Street, SW
Washington, D.C. 20416
1-800-827-5722

In New York State for information on what licenses you might need to start a business you can go to:
<https://bw.licensecenter.ny.gov/BW/guestHomeAction.els>

