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Over 50, and Under No Illusions

By CAITLIN KELLY

IT'S a baby boomer's nightmare. One moment you're 40-ish and moving up, the next you're 50-plus and suddenly, shockingly, moving out — jobless in a tough economy.

Too young to retire, too old to start over. Or at least that's the line. Comfortable jobs with comfortable salaries are scarce, after all. Almost overnight, skills honed over a lifetime seem tired, passé. Twenty- and thirty-somethings will gladly do the work you used to do, and probably for less money. Yes, businesses are hiring again, but not nearly fast enough. Many people are so disheartened that they've simply stopped looking for work.

For millions of Americans over 50, this isn't a bad dream — it's grim reality. The recession and its aftermath have hit older workers especially hard. People 55 to 64 — an age range when many start to dream of kicking back — are having a particularly hard time finding new jobs. For a vast majority of this cohort, being thrown out of work means months of fruitless searching and soul-crushing rejection.

To which many experts say, “What did you expect?”

Everyone, whatever age, needs a Plan B. And maybe a Plan C and a Plan D. Who *doesn't* know that loyalty and hard work go only so far these days?

“Shame on you if you're not thinking every single year, ‘What's my next step?’” says Pamela Mitchell, a career coach and author. “It's magical thinking not to do this.”

Ms. Mitchell, who has reinvented her own career a few times, says everyone should think about options, alternative job paths and career goals, just in case. She recommends talking over job possibilities with family members and, if possible, building a financial cushion.

Constant networking is crucial, too. The idea, she says, is to prepare in case a big change comes.

“If you're thinking about it, you'll be doing all this piecemeal along the way,” she says.

All of which, of course, is easier said than done. But some people who have gone through the emotional and financial strains of late-career unemployment say that with skill,

determination and a bit of luck, the end of a job doesn't have to be the end of the world. Changing jobs or careers can be a good thing later in life, despite the many risks. Many agree that a willingness to push beyond the comforts of location, lifestyle and line of work is vital.

Though there is no single path, there are success stories that offer hope.

Like the story of Bonjet Sandigan, now of Delray Beach, Fla. An information technology specialist, Mr. Sandigan was laid off from Dun & Bradstreet in August 2011. But Mr. Sandigan, now 51, has since carved out a new career with ShelfGenie, a seller of custom home shelving.



John Van Beekum for The New York Times

It was a big switch. Mr. Sandigan grew up in the Philippines and has a computer science degree from Texas A&M. For years, he worked in I.T. support, helping customers over the phone. But he never managed to move up. When Dun & Bradstreet offered him a severance package, he figured that he could finally afford to take a little time to figure out his next move.

After Bonjet Sandigan left a job in computers, he chose to operate a franchise for ShelfGenie, which makes custom shelves.

“I did some soul-searching about what’s important to me,” he says. “As you grow, your priorities change.”

His father had been an entrepreneur in the Philippines, and Mr. Sandigan was attracted to the idea of working for himself. With the help of a consultant, he looked into buying a franchise in the I.T. or health care industries. Then he considered a ShelfGenie franchise, which appealed to him partly because it was a turnkey operation.

“The infrastructure is there, the market is there, the policies and procedures are there,” he says. “You just have to follow the procedures.”

Mr. Sandigan had worked in I.T. in various industries, including health care, gambling and financial services, so he was willing to try something new again. Still, the change wasn't easy.

“I had a whole lot of fears,” he says. “But my background told me to do the numbers, do the math and research the market.”

He eventually spent a low six-figure sum to buy four ShelfGenie sales territories and, after living for decades near Dallas, moved to Delray Beach for his new career and new life. He says his experience in I.T., working with cross-cultural teams in India and China, has been surprisingly useful in his new job, which requires a focus on customer service.

“It was a very diverse culture, so my experience there, trying to understand where people are coming from” proves helpful in his current work, he says. He says his old career taught him to listen closely — a valuable skill in his new work.

“Now that I have to be in front of the client,” he says, “I can spend two hours with them before we even discuss the product, and I can do a demonstration.”

Mr. Sandigan says he figured that the switch would mean a drop in income, at least initially. The first six to eight months would be hard. But, by his reckoning, his new career is on track financially.

“I’m right where I’m supposed to be,” he says.

The Adventurer

Clare Novak is more than on track with her new career. At 58, she is making twice as much as she did in 2008, when her previous work dried up.

But Ms. Novak didn’t just change jobs. She changed countries and cultures. After 18 years working in Chester Springs, Pa., doing management training for a range of businesses, she moved to Islamabad, Pakistan, in November, to work as a human resources adviser to nine power companies. Her first contract will last through this year, and possibly through 2015, a prospect she is happy to contemplate.

How did she end up making such a leap? She had formerly done work for someone in Egypt, who e-mailed her a job description and asked if she knew anyone who might fit the bill.

“The only person I know who would go there is me,” Ms. Novak says. When asked if she was interested, she said, “I was thrilled and said yes.”

Today, her life is vastly different. Once an avid hiker, she now spends more time at home, given that she is a foreign woman in a patriarchal society. She lives in what amounts to a rooming house and no longer enjoys the privacy she did in Chester Springs.

“Fortunately, I’m with a very collegial group,” she says.

She is accustomed to adapting, and to using her networking skills. In the economic downturn, “networking and word of mouth were how I developed my business,” Ms. Novak said in an e-mail interview. “Volunteering and networking kept me in business quite nicely, including overseas work in Egypt and Ukraine, and later Canada and Kuwait.”

When American businesses began automating the training that was her specialty, a shrinking profession shrank further. Several of her large clients ended projects.

“My business was down to a few small projects and one week’s work a month in Kuwait,” she says. “The year after, I had only Kuwait, which was not enough to make ends meet.

“In those down years, it was a struggle to remain positive and keep at it,” she says. “A longtime friend and colleague suggested that we form a business forum of like-minded women to help each other. We kept each other on track with our businesses and emotionally.”

To this day, she says, all of those women “are still in business, and we are all experiencing upturns.”

Moving to Pakistan has meant big changes. “There is considerably less autonomy for any foreigner of any age here,” she says. “Due to security, both men and women can only walk in the daylight, and never alone. Our driver can take us to specific sectors, and outside of that we require a protection officer to accompany us. Society is relatively segregated socially, so women cluster together and men likewise. The businesswomen I meet are comfortable in mixed groups, and some are very cosmopolitan.”

All the trade-offs are worth it, she says. Ms. Novak says she loves the adventure of living abroad, and the satisfaction of “being able to make a difference in people’s lives.”

The Inventor

After 15 years selling men’s clothing for a national retailer, Jeffrey Nash, 58, was earning \$90,000 a year and was often the top salesman in his company. But as the recession deepened, he began referring his customers to struggling co-workers. His sales commissions took a hit.

“I kind of softened up,” he says. “My sales went down because I was sharing them.”

His income fell to \$65,000. And as shoppers became more cautious during the recession, he knew that it would soon fall even further.

“I was doomed,” he says. “I knew I had to come up with an idea.”



Joe Giron for The New York Times

Mr. Nash, who lives in Las Vegas, had invented a device he called the Juppy, a sling that helps toddlers learn to walk more safely and confidently.

Jeffrey Nash, shown with Donna Sanchez, invented the Juppy, a sling that helps children learn to walk.

“I had already touched base with a patent attorney and had started the ball rolling,” he says. He took three weeks of vacation to see if he could make a go of his invention, telling only a few people about his plans. Their opinions were “really negative,” he recalls.

Undaunted, he drove to Los Angeles and San Diego, selling the Juppy from his trunk and on a televised sales show, and earning \$12,000 in three weeks.

“I never went back to work,” he says.

Investing \$35,000 of his savings and an additional \$9,000 from his father and a friend, Mr. Nash had the device manufactured in China.

“The transition was simple,” he says. “If I’d stayed in my old job, I was going to lose in the end. I was done. I needed a massive change. I needed income of several hundred thousand dollars. I knew I had to take a risk, a massive risk.”

That included selling his home — for \$200,000 less than he had paid for it, because of the downturn — and renting a house instead.

“I used to drive a Lexus,” he says. “I let that go. I don’t need it anymore.”

Mr. Nash has since sold \$500,000 worth of his product, netting \$200,000 in two and a half years, an annual average of \$80,000.

He is relieved, and proud of having successfully leapt from the familiar into the unknown.

“It’s unbelievable to me that at my age I recognized a need and filled it,” he says. “We’re having a hard time filling orders right now, we have so much demand.”

The Renovator

When the economy heads south, it helps to have been through the situation a few times before, says Duke Marquiss, 67, a real estate investor and broker in Fort Collins, Colo. In 1974, he bought a motel in Gillette, Wyo., during an oil and coal boom. “I made the most money of my life,” he recalls.

But the boom went bust, and in 1987, he moved to Scottsdale, Ariz., where he worked as a mortgage broker. By the time he and his wife moved to Colorado in 1989, Mr. Marquiss understood how to buy, sell, manage and rehabilitate real estate.

Today he earns his living in the real estate market niche known as A.R.V., for “after repair value.” He buys properties, restores them and sells them for a profit. Tipped off by a local friend, he bought 65 town houses in Rock Springs, Wyo., in 2005 for \$75,000 apiece, on average, and sold them each for about \$100,000.

Mr. Marquiss had saved carefully and lived for three years with no income during the worst years of the recession. Because of a lack of new construction, he says he couldn’t “do the development side I liked and was good at.”

“That left me back selling houses,” he adds, “so I decided I would ‘fix and flip.’ ”

Growing up on a large sheep farm taught him “ranch-hand logic,” but Mr. Marquiss acknowledges that he has had to learn his new business quickly, including how to use social media to gather advice from generous industry veterans. “LinkedIn helped a lot,” he says.

Mr. Marquiss uses only private investors to do his deals, borrowing between \$15,000 and \$450,000. “They’re tired of low interest rates or losing their money in the stock market,” he says.

His new line of work is not for everyone, he warns.

“You’ve got to be flexible and think very quickly,” he says. “You can’t bank on any of these deals ever closing.”

Before he found his new field, his wife suggested at one point that he find a full-time job working for someone else. He sent out 200 résumés, but received only one call. Sharply reducing their costs of living helped Mr. Marquiss and his wife, Ginger, weather the transition to their new life. They sold their 3,000-square-foot mountain home and now live in a condominium a third of the size in Fort Collins. He also saves \$600 to \$700 a month on gasoline by not commuting 45 minutes each way into town.

“It takes a conscious decision to reduce your overhead,” he says. “I see so many people in denial about where they really are financially.”

The Networker

Since graduating from college, Kenneth Jay Cohen, 52, of Stamford, Conn., has faced six layoffs, the first in his early 30s, and the most recent at 50 with two young children to support. A prolonged period of unemployment wasn't an option, so he did what he has done diligently for decades: he called upon his multiple networks for guidance and leads.

The first time he lost his job, "it was a shock, because I'd never experienced this before," he says. "But now I know exactly what to do. I try to feed the network as much as I can while I'm still working so I know it's there when I need it."

He has more than 1,000 contacts on LinkedIn and works at finding and keeping business contacts elsewhere, too. "Every three or four months I go to a meeting," he says. "I know who in my network is out of work, so every time I pick up a lead I pass it along to the group."

Staying actively connected has also helped.

"I'm associated with a few finance groups within my own industry because people in finance need I.T.," he says. "I also network with bankers, investment bankers and management types and a few accounting groups."

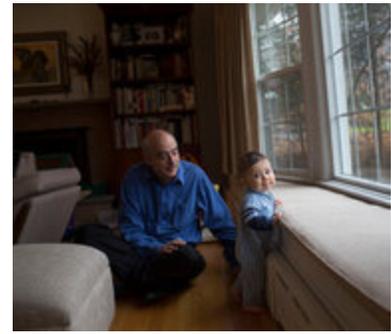
In all, Mr. Cohen belongs to 24 groups, of which he is most active in seven to nine at any given time.

When he has lost a job, he has made a point of expanding his networks even further. "I always pick a new group to which I devote my time and my leadership skills," he says. "It keeps me sane. It keeps me focused."

It took him five months to find his latest job, a full-time position handling I.T. security for a Manhattan-based financial services company. He found his previous job within 30 days, picking up a year's guaranteed contract work in Hartford.

"I seem to be able to find work," he says modestly. "I know project managers who've been out of work for two years, and they're really frustrated." Some, he says, are too busy nursing their wounds to get out and meet the dozens, perhaps hundreds, of others in their field and affiliated areas who might be able to help them.

Living in an affluent area can complicate the issue when it's time to tighten your belt.



Lisa Wiltse for The New York Times
Kenneth Jay Cohen, with his son, Jonathan, has been laid off several times, which has taught him the power of networking.

“I’m back to where I was three and a half years ago financially,” he says. “The consumer I used to be when I was younger has considerably changed. It boils down to what your priorities are, and mine is my family. Sure, I’d like a shiny new Lexus and a million-dollar home. But is that practical for me? I’d rather have my kids.”