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FINDING MEANING AND PURPOSE IN RETIREMENT: WORK AND NON-WORK RETIREMENT OPTIONS

BY MARY E. GHILANI

In a survey conducted by Del Webb, almost 80 percent of boomers expect to work in some capacity, even after they retire. Fifty-one percent plan to work full-time, while 28 percent say they expect to work part-time. Many are using retirement as a opportunity to change careers. The survey finds that 18 percent of boomers plan to pursue a new profession in their retirement. While 14 percent say they expect to primarily work from home. These are examples of the stated plans – and retirees should have plans (see Part 1 in *Career Convergence*: "[Make a Retirement Plan Before You Retire](#)").

Helping Clients Create Meaning in Retirement

What differentiates today's retirees from their predecessors? They seek to find the lifestyle qualities that Encore.org advocates, namely, one's "purpose, passion, and paycheck in their second act." For others, retirement is more about creating meaning than generating income. As [Richard Leider](#), executive coach and co-author of *Life Reimagined: Discovering Your New Life Possibilities* writes, "People need a reason to get up in the morning."

Many of the retirement-aged adults that I see haven't given much thought to what they want to do for the next 10-25 years of their lives. They just know that they want to do something different. Self-assessment, such as identifying one's interests, abilities, values, and personality type is critical to

discovering a new career or lifestyle after retirement. Pay particular attention to wishes, dreams, and old regrets because retirement may be a time to realize those hopes and dreams. Whether your client wants to continue to work, volunteer, or just spend their time learning or doing new things, the key is to help them utilize a lifetime of accumulated experiences, yet be open to new possibilities.

The following is a sample of work and non-work options for retirees:

- **Phased Retirement.** This option is becoming more popular among large employers and allows workers to ease into retirement. Many companies offer retirees options to work reduced hours or days, work on a part-time, seasonal or temporary basis, job-share, or consult.
- **Continue working full-time for a different employer.** This is a good option for clients who want to leave their jobs (or their employers), but not stop working in their career field.
- **Work part-time for a different employer/industry.** Hiring retirees to work part-time, or on temporary assignments is an attractive option for employers because they don't have to pay benefits.
- **Change careers.** This is an option for clients who are tired of their current jobs or profession, but who want to continue to use their talents in another area. The career change could be to a related employer or industry or to a completely different career field (which will usually require additional education).
- **Become a consultant, an advocate, or a mentor.** These are good paid or volunteer options for clients who have an area of expertise and wish to provide a meaningful service for others. Freelancing and temping are also good options for retirees.
- **Become an entrepreneur.** A growing number of people are starting their own business in their 50's, 60's and even 70's. Working independently can be a fulfilling way to leverage seasoned careers or begin new ones.
- **Develop a hobby.** Retirement can be a time for your client to resurrect former interests or take up a new hobby. Sometimes hobbies can even become another source of income. Learning to

play the piano or guitar, floral design, carpentry, small engine repair, or learning a new language are some examples.

- **Take up a new sport.** Many retirees are completing marathons, learning how to ski, or playing on softball or basketball teams in their community.
- **Volunteer.** Often, retirees want to give back to their local community. Volunteering at a local hospital, church, or non-profit organization, hosting a family from a foreign country, fostering rescued dogs or cats, or organizing a fund-raiser for a favorite charity are just a few examples of ways to be productive in a meaningful way.

Career Change Examples

For clients who want to retire but don't necessarily want to stop working, health care, security, retail, customer service, education, and business seem to be "age-friendly" industries, according to AARP.com. For clients who want to utilize their prior interests, skills and experiences, engaging in creative brainstorming can generate a whole new list of possibilities.

The following are some examples of new, but related, career options for a former English teacher:

Freelance writer, ESL teacher/tutor, translator, educational sales rep, book/magazine editor, copy writer for a marketing or advertising company, blogger, food or literary critic, social media content manager, and public relations or publicity staff.

If this individual has a master's degree, then they could also teach at a college or university, become an academic advisor, admissions or student affairs staff, or run a grant program.

As the case with any type of change, there may be some reluctance, or fear, of venturing into the unknown. Encourage your clients to embrace change, take chances, meet new people, and learn

new things. Most retirees have spent their working lives being “practical,” “responsible,” and caring for others. Retirement is the time for your clients to explore new opportunities and to focus on what **they** want for a change.

Reference

McWhinnie, E. (June 16, 2013). 3 Ways Baby Boomers are Redefining Retirement. *USA Today*. Retrieved from <http://www.usatoday.com/story/money/personalfinance/2013/06/15/baby-boomers-redefining-retirement/2426197/>



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