As a career counselor and life coach, with a Fortune 500 company and now in private practice, I am intimately aware of how important a career is, not only for income but to a person’s identity and self-worth. So, while some retirees relish the opportunity to pursue recreation or travel that may have been delayed, others often want to continue working.

That’s especially true when people find their careers unexpectedly cut short. Older employees are especially vulnerable, because they often are among the highest-paid employees, which can make them a target for cost-cutting.

Then there are people who retire and find they miss being part of the active workforce. There are a lot of reasons, including the necessity for income, boredom, curiosity to learn new skills and extroverts who miss meeting new people and connecting with others with similar work interests.

There is good news for people seeking encore careers. Technology, which is often cast as the villain in displacing workers, is also creating new opportunities in what many call the “gig economy,” referring to freelancers and independent contractors.

Here are some of the most frequently-asked questions from people who are pursuing a rewarding second act.

**Q. HOW DO I BEGIN?**

A. Many people find it helpful to start with an outline that can serve as a roadmap. Write down where you have been, where you are now and where you want to go. Plan your next steps. Implement your plan and then evaluate as you move forward.

**Q. WHAT ABOUT FINANCES?**

A. Assess your situation, because that will impact your decision. Do you need income immediately? If so, then finding a position with healthcare insurance may be a priority.
Q. What options are available for people seeking new careers in their later years?

Here are just a few possibilities:

Independent consultant. If you’ve dreamed of being your own boss, consider becoming an independent consultant. Don’t rule out the possibility that your former company may want to hire you.

Teaching. Some people become adjuncts or teachers. Some go back to school to learn new skills.

Avocation to vocation. Many people find encore careers provide a chance to pursue hidden talents or interests. What might have been a hobby could become a new career.

Gig employment. By 2027, half of the American workforce is expected to be employed in the gig economy, due to more opportunities and many people’s desire to have more flexibility over their time. (See “The Gig Is Up”.)

Entrepreneur. Market a skill online. Joining your local chamber of commerce can give you credibility and connections.

New workplaces. There is a growing number of workplaces that provide tools and space who are looking for workers to provide the elbow grease, knowledge or transportation.

Q. What kind of resources are available?

There are tons of resources! Just a few examples: unemployment or workforce agencies, Google and YouTube, professional organizations for your industry, temp agencies, libraries, life coaches and nonprofits, such as Goodwill.

One of the most popular guides is “What Color Is Your Parachute? 2019: A Practical Manual for Job-Hunters and Career-Changers.” The first edition was published years ago, but it is updated annually. Another book I recommend for gaining a fresh perspective is “Eat, Pray, Love.”

Look at your encore career as a chance to take another bow. You are in a desirable place. You have a wealth of knowledge and experience. Combine those with a desire and a dream and a chance to pursue something you may have always wanted to do. Before long, you’ll be saying, “Bravo!”

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The Gig Is Up

Freelancing and independent contracting have been around for a long time. But these “gig-economy” careers are drawing new attention, due to the convergence of technology and older workers.

According to Jed Kolko, chief economist for the job site Indeed.com, older adults are the “real gig-economy workers.” A 2018 study by MBO Partners found 35% of people in alternative work arrangements are 55+.

Here are some of the trending gig-economy jobs in 2019:

Uber and Lyft
Rideshare drivers.
(Uber.com and Lyft.com)

Airbnb
Renting a room on a daily, weekly or monthly basis.
(Airbnb.com)

TaskRabbit
Household help, such as cleaning, handyman, furniture assembly.

Postmates
Drivers who pick up or deliver from restaurants, retail shops and more.
(Postmates.com)

Rover
Pet-sitting and walkers who care for dogs or cats. (Rover.com)

Consultants
There are many online sources, such as Indeed or Upwork.
(Indeed.com and Upwork.com)

Virtual teachers
Check with state school systems and colleges.
(GetSelected.com)
The Rise of Encore Careers
Judith Mosto

1. What is the “gig economy”?

2. Why are so many retirees finding employment in the gig economy?

3. How does flexibility factor into the decision to seek non-traditional sources of employment and income?

4. What is the role of technology in the gig economy?

5. Have you ever considered working in the gig economy after retirement?

6. If so, what skills, interests or hobbies could become a new career?