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Financial woes have retirees pounding the pavement

By Brian Goslow

WALTHAM —

The economic downturn has sent millions of retired Americans back into a rapidly shrinking job market to compete against recently laid off workers and boomers who are delaying their own retirement. In an environment with few job opportunities, they're frequently confronted with the long held stereotype of the older you are, the less you've got to offer.

An AARP study released in October found that 70 percent of older workers planned to continue working in their "retirement" years.

RetirementJobs.com, a website targeted at helping those 50 and older find employment, has seen visitor traffic triple over the past year to almost a half-million visitors per month. That growth reflects the major layoffs occurring across the country. "We feel like hurricane forecasters," said RetirementJobs.com founder and CEO Tim Driver.

RetirementJobs.com vice president Patrick Rafter began noticing an increase in visitors to the site at the start of 2008, when financial losses began turning up in retirement fund reports. "Many have seen devastating hits to their 401(k) funds," he said. "People who are retired are deciding to go back to work, while those who saw the

light at the end of the tunnel and thought they were nearing retirement are now in the unenviable situation of not being able to retire when they intended to."

The downturn hit as Waltham-based RetirementJobs.com, which opened in 2005, was targeting ways to convince companies of the value of hiring older workers. It estimates that by 2016, one out of every three job seekers will be over 50. Despite the seemingly daily announcement of thousands of job cuts nationwide, Rafter said, "there are still a number of pro-active companies that want to hire people over 50 because they're more reliable and tend to have fewer unexplained absences, tardiness and sicknesses and have this accumulation of skills, temperaments and life experiences."

They also tend to be at a job for the long haul.

"Statistics began to show that older workers will remain at a job longer than younger workers," Rafter said. "When a company brings a new employee up to speed and then that new employee jumps to a new job, the employer is put out."

Companies also began to notice that the time was fast approaching when a large number of their baby boomer age employees would reach their traditional retirement age, potentially leaving the business with a huge deficiency of workers with the expertise needed to properly operate. "(They finally recognized) a recent college graduate couldn't fill the place of someone with 30 years experience," Rafter said.

That experience, devalued in recent times



Driver

in favor of younger workers fresh out of college and available at lower salaries, is now increasingly being seen as a dividend to a potential employer. "Older workers bring their institutional knowledge and skills of things that have succeeded in the past as opposed to that which haven't succeeded," Driver said. They're people who know how to get the job done."

Old stereotypes die hard, however.

"The elephant in the workplace is age bias," said Driver. RetirementJobs.com is currently compiling the results of its third annual age bias survey. The most recent study, from 2007, found 94 percent of workers felt such bias is a fact of life, while 75 percent had experienced or observed it. Employers were more optimistic: Just over 70 percent felt age biases regularly occurred.

Age bias still turns up in job interviews where a prospective employee may be asked questions on unlikely work scenarios

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TV show highlights successful second careers

By Brian Goslow

BROOKLINE —

As Karma Kitaj entered her 40s, she began to feel that having a successful career as a licensed psychotherapist wasn't enough. She went back to graduate school and earned her Ph.D., became a retirement coach and motivational speaker and then, at 50, achieved a lifelong dream by learning how to ride a horse.

Now 65, Kitaj, owner of Life Spring Coaching, is using the new cable television show she hosts to share stories of others who have moved on to "encore careers." *ALivelihood: New Careers As We Age* debuted on Brookline Access Television in early March.

The show's purpose is to provide insight and role models for those leaving their



ALivelihood host Karma Kitaj interviews Lois Krasilovsky of Homes by Lois

careers and downsizing as they enter a new phase in their lives. "People think their retirement is going to be rosy and a fantasy where they can do what they want to do," Kitaj said. "But that gets boring after a while, if you're doing that 24/7 without meaning. It's beneficial to move onto something new and interesting. It can be a paid job or volunteer work."

An early episode of *ALivelihood* featured

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— such as having the ability to lift 70 pounds or having knowledge of advanced Excel software — which seem to have little do with the actual work but may be intended to leave older candidates feeling they aren't qualified for the position. In other instances, the interviewer will take a candidate's multi-paged resume and use it as an excuse to suggest the person would be bored in the position. "Prospective employees over 50 are regularly told, 'Sorry, you're overqualified,'" Driver said.

Sometimes the bias is only perceived. Because the employer may get so many applications, they might not have the time or resources to respond to everyone who contacts them about a position, said Driver.

That happened to a 59-year-old Southborough resident, who's looked for work through RetirementJobs.com and asked not to be identified. "I submitted resumes to several Metrowest companies that ran job postings online and got no response," she said. "They don't even bother to respond, which is pretty unprofessional in my opinion."

Alexandra Hawiger, 72, of Brookline, has never retired; she recently took a leave of absence from her technical marketing specialist position to see if she could find a 25-to-40 hour a week job in customer service, patient registration or as a medical interpreter. So far, she hasn't found a salaried job to make it worthwhile for her to leave her current position. "The only offers that come my way are sales positions paid on a commission basis," she said.

Hawiger found the current inclination of many companies to post their job listings only on the Internet frustrating. "Since most job searchers are done online, I often feel like my application falls into a black hole and never comes back," she said. "It's a very discouraging experience."

Many older job seekers who have worked for a single employer or stayed home to raise a family are creating their first ever resume. Or, if they've gone through that process in the past, the information an employer wants now has changed. They don't want pages of life experience, Driver said. "They want to know what skills you've got that are relative to the position you're applying for today," he explained. "Put what skills are important for that job you're applying on top of your resume and what you've been doing for the past 15 to 20 years, not your entire life history."

For someone who has been a stay-at-home parent or homemaker, Driver suggested compiling a list of the organizational skills the person has developed in that role — bill paying, travel planning and time management, for example — the same way the person would if he or she had spent those years with a company.

The tact of talking about skills, rather

than years in a profession, should also be used during an interview, Rafter said.

Another major change in the job search process is where to find job listings: While newspapers still carry them, a greater majority can be found on Internet sites like RetirementJobs.com and CraigsList.com.

Rafter sees private, state and federal level health care as the strongest career hiring profession for 50 and older workers in the year ahead. Driving trucks or delivery vehicles also provides good opportunities for employment as do the retail/grocery and customer service and hospitality fields. In industries that attract an older clientele, the value of having older workers is rapidly catching on. "We see this in retail," Rafter said. "If your customer has grey hair, you want those helping that customer to have grey hair and resemble that customer."

With more products aimed at boomers, companies are asking themselves, "Why not have that age group working for us?" Driver said. "There are many examples where you can walk into a business and not be served by someone who knows the business."

Clean technology, which includes the renewable energy, energy efficient and information technology fields, is another promising industry for 50 and older workers. The New England Clean Technology Council is putting a big emphasis on creating jobs in this area. "Light manufacturing work is great for 50-plus workers," Rafter said. "They're working in a clean room doing assembly work, not an iron mill."

The only professions that remain decidedly not age-friendly, Rafter said, are occupations that require some physical activities that might not be appropriate for many people over 50.

Academia has enthusiastically accepted age-friendly hiring practices. Cornell

University topped AARP's 2008 Best Employers for Workers Over 50 list; Massachusetts Institute for Technology (MIT) and Harvard University were also in the top 50. Massachusetts-based companies noted were DentaQuest, Mass. General Hospital and Nashoba Valley Medical Hospital.

Learning institutions will need to perform a leading role in providing educational programs to help boomers acquire new skills and be brought up to date on current industry practices. Community colleges offer a major source of recently retrained candidates for many professions seeking older workers.

Charlene L. Martin is founder of Pathfinders Retirement Innovations, a company with offices in Shrewsbury and Brewster that helps baby boomers with their transition to retirement. Martin, founder of the Worcester Institute for Senior Education program (WISE) at



Rafter

Assumption College, said even prior to the current downturn, growing numbers of retirees had been returning or going to college for the first time as part of the lifelong learning experience. "What's new is the need for them to return to get up to date on the professions they're interested in for employment or volunteering reasons," she said.

Older students are attracted to gerontology, professional enrichment and life-planning and encore career training programs. Many of these programs are part of existing college curriculums. "It's not that they have to do anything new," Martin said of the colleges. "They just have to rethink how to market their programs and recruit older students."

Not everyone reentering the work force wants full- or part-time work. "They may want something seasonal, contract work

or temporary positions," Rafter said. This can also benefit employers who may only need highly skilled employees for certain periods of the year, but on an ongoing annual basis.

"If you ask most older workers whether they would trade flexibility for pay, they'll say, 'Yes, I'll give you back some money if you give me back some time,'" Driver said.

To help job seekers identify desirable employers, RetirementJobs.com, in conjunction with AARP, puts employers through a certification process, "sort of like Good Housekeeping (with its Seal of Approval)," Driver said. "There are 33 different factors to consider." They include organization culture and employee relations; training and development; work schedules, arrangements and time off; healthcare benefits; savings and retirement benefits. "We're holding them accountable so that they're doing what they say they're doing," said Driver.

Those who pass muster are given Age Friendly Employer Certification that is conveyed through a certification seal placed alongside any job listings they post on the site.

"We look at a company and its policies and example and see if they hire and rehire workers over 50 and have good conditions and flexible jobs," Driver said. "We look for health care benefits for part time workers. That would be a real incentive for someone to work for someone."

Companies recently certified as "age friendly" include Robert Half International (Accountemps), Borders Group, Staples, Safeway, Wells Fargo and Schneider National Trucking. "The majority of companies definitely aren't there yet," Driver said. "Our research puts it at 20 percent or less. There's still a long way to go."

For more information: www.RetirementJobs.com; www.aarpmagazine.org/money/money/2008_best_employers.html, www.pathfindersretirement.com.

Suggestions for modernizing your job search skills

Today's job market bears little resemblance to those found 40, 30, 20 and even 10 years ago. Mailed, hardcopy resumes and walk-in applications have given way to Internet-based job posting boards and interactive, online applications. RetirementJobs.com vice president Patrick Rafter offers suggestions on how to best prepare yourself:

- Learn computer skills — Basic computer capabilities are expected of today's job seeker, even for jobs not requiring the regular use of a computer. Every job seeker should be capable of some core abilities such as word processing, sending and receiving email and searching the Internet.

- Buy a computer — Even if you have access to a computer, consider spending \$350 to \$500 for a computer, monitor and printer. Take a class or have a friend or family member help you learn the basics.

- Go Mobile — A cellular phone is no longer optional for job seekers. You want to be available to receive any call from a prospective employer. Even if only a prepaid phone with limited minutes, a cellular phone marks you as "tech savvy" and easily reached — a common expectation of employers and recruiters.

- Keep Healthy — Employers are justifiably concerned about

the health and fitness of employees. Common sense suggests that appearing fit and healthy can only be a positive for a job seeker.

- Keep it Neat — Personal appearance can help or hurt a job seeker. Appropriate, stylish clothing, hair care and a neat, professional appearance are always appropriate.

- Keep a Positive and Proud Outlook — Is age bias an obstacle to your job search? This is an endless debate that leads nowhere. Instead, accept the reality that many employers will prefer to hire younger candidates. Be proud of your age, maturity, judgment, skills and accomplishments.

- Don't react badly to even inappropriate questions. Do you believe it is illegal to ask your age on an application or during an interview? It's not. It is only illegal to base an employment decision on age. Answer the questions unless they are personally insulting or intrusive.

- Broaden your horizons — Going back to doing the same work you did in your earlier career is just one option you should explore. Consider turning an avocation into an income-stream or going back to school to brush up on a particular skill or get a certification that could let you switch to a new field or launch a business. — BRIAN GOSLOW

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