

I'M OVER 50: ARE YOU TELLING ME MY CAREER IS OVER?

PART 1: THE GAP

"You're social media posts are depressing."

Dee, an experienced manager and over-50 peer, didn't like my posts about our looming retirement. The statistics indicated that we were headed from a grim, unemployed future.

"Sorry, but the Bureau of Labor Statistics said that women over 55 experience the longest-term unemployment. It takes, on average, 53 weeks to find a job at mid-life," I replied.

"Are you telling me my career is over?" Dee asked with an incredulous voice.

"Yes, it just might be true," I sighed.

This astounding statistic, along with other roadblocks to a successful retirement, are what I call *Retiremyths* – concepts that we believe to be true, but which turn out to be fallacies. What I refer to as *RetireMyth #3, If I get laid off, I can still get a job right?* Is part of my upcoming book *Living the 10 RetireMyths: An Unconventional Journey in Retirement Planning*. Easily getting a job at or near the end of your career, even if you have great experience, can prove to be difficult even in a robust economy.

In 2016, I left my full-time job to take a break, develop my business coaching career, and eventually write a book. After a few months of not earning a paycheck, I realized that it was time to re-enter the job market if I wanted to continue feeding me and my dog. I was sure I would not be out of work that long. After all, I had an MBA, got a great education from a leading university, and had a breadth of skills from accounting, operations, HR, business strategy, and leadership. I'd spent my 30-year career working for consulting firms and mid-sized businesses, saving millions of dollars and spearheading projects that no one else would take on. I am proud of my career and was sure I would find a full-time job within a few weeks.

I was wrong.

I worked with three job coaches. I tailored my resume for every application I submitted. I networked with previous co-workers, friends, and peers. I tried to connect to people via LinkedIn, many of whom overlooked my request. I contacted recruiters. I followed the news, contacting companies who were expanding. I made phone calls. I attended networking events. I even asked the women in my water aerobics class for job leads. Result? <insert sound of crickets>

I experienced a pivotal day when I attended a networking event for unemployed professionals. As I looked around the room, I saw 50 people just like me. Highly pedigreed, Baby Boomer professionals with expertise that you would think most companies would covet. From their mouths, they said what I was thinking. "Why can't I get a job? Am I doing something wrong?" Like me, many of these over-50 attendees were truly smart, talented people who should *not* be out of work.

As I looked at the employment statistics, I wondered why I keep hearing companies say, "We can't find good people to fill our positions." There were at least 50 of them sitting next to me and I was sure there

were a few thousand other Baby Boomers, Veterans, Disabled, Minorities and other groups who went unnoticed as well.

I don't fault recruiters or HR professionals. I am sure they are busy coordinating hiring managers, clients, and prospective candidates while managing their recruitment databases. In the past, I used to recruit employees and it was difficult to spend more than three seconds on a resume. During my search, I did speak with several HR professionals who are dedicated to finding the right person for the right job. But I also met recruiters and HR staffers who were downright rude and did not fairly represent their company.

What's the gap? As I speak to my unemployed, professional-level, Baby Boomer and Gen-Xer generation associates, they are submitting hundreds of resumes and networking with everyone they know, yet still are having a difficult time finding a job. And yet we still see the headlines that employers can't fill their open positions. Is it really a complex problem or just a lack of communication?

After hundreds of hours of job searching, I am dropping out of the employee ranks. I am returning to what I love: solving business and financial problems. I am returning to business coaching, focusing on helping businesses grow, but for a specific reason – to pay for our futures. If companies are unwilling or unable to keep older, experienced workers employed, it is vital for Boomers, and Gen X'ers, to develop their own businesses to fund their current lives and future retirement. Whether it is a full-time effort or a side gig, I believe we need to monetize our talents if we are to consistently support our future and use our talents in the world.

Next: Part 2: My Job Application Statistics

Judy Ann Michael, MBA, is an author, speaker, and business coach. Her upcoming book, *Living the 10 Retiremyths: An Unconventional Journey in Retirement*, is due to be published in October 2017. For more information on her books and services, contact her at JudyAnnMichael.com for coaching and DIY Retirement Planning services.

I'M OVER 50: ARE YOU TELLING ME MY CAREER IS OVER?

PART 2: MY JOB APPLICATION STATISTICS

In Part 1 of this series, I provided an overview of Baby Boomers who are actively searching for a job in a robust economy. As a woman in my mid-fifties, I didn't think I would be part of the national statistic that showed that women over 55 have the longest-term unemployment, taking over a year on average to find a new position. But I proved myself wrong.

There are certain beliefs, or RetireMyths, that we need to face as we age. *RetireMyth #3, If I get laid off, I can still get a job right?* Is part of my upcoming book *Living the 10 RetireMyths: An Unconventional Journey in Retirement Planning*. As I indicate below, the days of easily obtaining the job you are trained for, in a reasonable amount of time, may be a thing of the past.

I believe that numbers tell a story, so I will share my job search statistics with you. These are not national averages or anecdotal stories, but the raw data I tracked and the resulting outcomes. I started my job search in October of 2016 and continued through September 2017. The data I compiled are my efforts over one full year of job searching in the Seattle, WA metropolitan area. Specifically, my job search was focused in the northern Seattle suburbs. As one of the fastest growing metropolitan cities in the U.S., it is common to experience commutes of 1-2 hours a day, so I limited my job search to a radius that would allow me to maintain a work life balance of less than 90 minutes of commuting per day.

THE STATISTICS

Recruiters: 7 recruiters – 6 job applications – 2 phone interviews - 2 face-to-face interviews, 0 offers (although we came close with one company)

Online Applications via Indeed, LinkedIn, and Corporate Websites: 67 Applications – 0 phone interviews – 0 face-to-face interviews – 0 offers

Online Applications via Government Websites: 6 Applications – 1 phone interviews – 1 face-to-face interviews – 0 offers

In-Person Networking (Friends and CoWorkers): 12 Meetings – 0 interviews

Networking Events: 7 Events – over 200 people - 0 interviews

To summarize, that's 79 applications, 25 meetings, 6 recruiters, 3 job coaches – and no offers. That's hundreds of hours of job searching, 79 tailored resumes and cover letters, travel to/from meetings, and a lot of Starbucks receipts.

Yes, it's frustrating. Yes, it's daunting not only to be rejected, but to be – invisible. Often there was only the occasional automated response from a job application but usually no response at all.

My job search was not only time consuming but complex. Those 79 job applications required logging into 13 different application systems, from LinkedIn and Indeed.com, to government websites and

multiple company-specific websites. Often, the only response was posted within the corporate application system, which required logging in to see the results. Calling to follow up proved difficult as well.

As I stated in my previous article, my solution was to return to being an entrepreneur, which I encourage Baby Boomers and Gen X'ers to do to fund their retirement and control their future. As a business person, I need to focus my energies on what brings me a personal positive ROI. The hundreds of hours I spent over the course of the last year have shown me that I need to create my own direction and lead my own company to secure my future. I know that it is not the course that everyone is prepared to follow, but it should be considered as an alternative should your job search results prove unfruitful.

Next: Part 3: Job Search Horror Stories

Judy Ann Michael, MBA, is an author, speaker, and business coach. Her upcoming book, *Living the 10 Retiremyths: An Unconventional Journey in Retirement*, is due to be published in October 2017. For more information on her books and services, contact her at JudyAnnMichael.com for coaching and DIY Retirement Planning services.

I'M OVER 50: ARE YOU TELLING ME MY CAREER IS OVER?

PART 3: JOB SEARCH HORROR STORIES

“They left me in a room by myself, with a boxed lunch, for over an hour.”

My friend Dee recounted her recent interview at “Firm X” on the eastside of Seattle. Prior to her in-person interview, she had phone interviews with 10 people before a half-day interview at the company headquarters. Upon arrival, the HR associate arrived late, then quickly escorted Dee as they walked 3 blocks (in her heels) to the first interview. Upon arrival, Dee discovered that her one-hour interview was reduced to 15 minutes because the Director had a busy schedule. The next meeting was an intense group interview, and afterward Dee was left alone in a conference room for an hour to eat a boxed lunch. The HR associate returned to rescue her from the conference room and escort her to the final interview of the day. She was met with an aggressive Director who bullied Dee about her project management skills. Nearly a week later, Dee called HR to inquire about her interview status. A polite HR person informed her that “they had gone in a different direction”.

Two months prior to the “Firm X” interview, Dee had received a verbal job offer from “Firm Y”, which she confirmed by asking, “are you offering me a job?”, to which the hiring manager said, “Yes”, and provided details. Two days later, Dee called to inquire about her start date, but the hiring manager would not return her calls. Finally, a Vice President contacted Dee to say, “You must have misunderstood. We never offered you a job.”

Today’s job searching takes patience, persistence, and a thick skin. Even though this is an opportunity for corporations to woo a new and valued employee, they may not realize that they are sabotaging their efforts by not practicing basic professionalism and consideration toward applicants.

In Part 2 of this article, I shared my own job statistics: 79 job applications, 6 recruiters, 25 meetings, 3 interviews, and 0 offers over 12 months. It was an emotional roller coaster that was compounded by rude and unprofessional replies I received. I later learned to accept these replies as a routine part of the job search process. Below is a sampling of the replies I received:

- You have more than 10 years of experience on your resume, so I know you’re old.
- You don’t have the “verve” our company is looking for. (One company required me to write a one-page essay on what my verve was, without supplying a definition of the word.)
- Your qualifications do not match our corporate values. (They sent the reject letter at 8 p.m., the night before Thanksgiving. What kind of corporate value is that?)
- You don’t have enough bookkeeping experience. (The job description was for business strategy director.)
- You were self-employed 10 years ago so you won’t be dedicated to our company.
- You’ve passed our tests, but it will take up to one year for us to fill the position.

It’s easy to get dejected during the job search process. Being over 50, I did experience ageism, especially by those who questioned my years of experience. I have even heard of some people in their mid-forties starting to experience age discrimination as well, and reports that some firms are starting to

look at elementary school children as potential employees. Unfortunately, age discrimination in its many forms is just another hurdle to endure.

Most job searchers I know are using their interactions with recruiters, HR professionals, and hiring managers as an opportunity highlight their experience and qualifications, and put their best foot forward. But this is also an opportunity for corporations to shine and show through their words and actions, that they are a great place to work and appreciate the experience that a Boomer (Gen X'er or non-traditional candidate) has to offer.

Next: Part 4: Job Search Recommendations from the Front Lines

Judy Ann Michael, MBA, is an author, speaker, and business coach. Her upcoming book, *Living the 10 Retiremyths: An Unconventional Journey in Retirement*, is due to be published in October 2017. For more information on her books and services, contact her at JudyAnnMichael.com for coaching and DIY Retirement Planning services.

I'M OVER 50: ARE YOU TELLING ME MY CAREER IS OVER?

PART 4: 10 JOB SEARCH RECOMMENDATIONS FROM THE FRONT LINES

In the previous three parts of this article, I chronicled my job search as part of what I refer to as *RetireMyth #3, If I get laid off, I can still get a job right?* Is part of my upcoming book *Living the 10 RetireMyths: An Unconventional Journey in Retirement Planning*. Easily getting a job at or near the end of your career, even if you have great experience, can prove to be difficult even in a robust economy. After submitting nearly 80 applications and networking, I received 0 offers over the course of 12 months. It was an interesting journey that led me to becoming an entrepreneur, writer, and business coach because I got a zero ROI on my job search efforts.

I learned that you still need to put your best foot forward and be competitive with the rest of the crowd. A great resume, complete LinkedIn profile, and tailored job applications are the minimum requirements for a successful job search. Expanding your contacts, accumulating certifications, and highlighting your best experiences are essential for connecting with potential employers.

Based on my experience, as well as my interactions with other Baby Boomers who are submitting hundreds of applications for jobs, I recommend the following to remain sane and productive.

1. **Grow a Thick Skin** – You will receive rude replies, automated replies, but mostly no replies at all. It's not you, just a lot of busy people trying to do their jobs, and automation that gets in the way. You will hear that you are too old, have the wrong experience, not enough certifications, stayed too long at your last employer, or you haven't worked at the best companies. Don't let it get to you.
2. **Keep Up Your Momentum** – Once you have your job search momentum going, keep it up. I found that as I continued networking, I met new people, explored new interests, and even had some fun. It fed the positive emotional energy I needed to keep sending resumes and dealing with negative responses.
3. **Accept that the Past is Over** – Despite the fact you've been working for 30 years, no one really cares. Highlight what you've done lately and don't muddy the waters with what you did 10 or 20 years ago. Twenty years ago, I helped design the first UPS global distribution system. It was a proud moment in my career, but no one cares about that accomplishment today.
4. **Create Your Leads Machine** – As a job searcher, you are in search of job leads much like a sales person is in search of sales leads. The tendency is to stop creating leads, to stop searching, especially if you are granted a phone interview or an in-person interview with a hiring manager. Don't put all your eggs in one basket by relying on one great interview. The other job candidates think they had a great interview too. As soon as you are done with that interview, create the next lead.
5. **Have one year of Cash Flow on Hand** – National statistics (and my personal experience) show that it may be over a year before you, as an over-50 job searcher, get a new full-time job. If you are not working, figure out what you will do to financially support you and your loved ones. Trim expenses immediately to buffer the blow of not receiving a paycheck.
6. **Understand Your Energy Level** – Not only do you need to know your financial needs, but your energy needs as well. Are you ready to commute two or more hours a day? Do you have the

stamina for 60-hour work weeks? Can you compete with workers half your age? Understand what time and energy you are willing to commit to a new position.

7. **Grow Your Network** – Face to face meetings are still the best connections. You'll get new ideas and even more connections. If you have a full-time job, keep expanding your network weekly. The best question to ask at the end of the meeting is, "What can I do for you?". It allows you to give back to the person who took time to meet with you.
8. **Turn Fear into Productivity** – At first, you may experience a panic attack from not receiving a paycheck. Fear of the unknown is omnipresent, so develop habits that not only support but challenge you. Try a new exercise program to burn off the stress. Find creative uses for your time, like completing long overdue projects at home, or pursuing a new certification. Fear is debilitating unless you find productive uses for your pent-up energy. During my time off, I improved my health, downsized my home, wrote two books, passed two licensing exams, and helped my friends – in addition to job searching.
9. **Avoid the "Poor Me" Mindset** – It's easy to feel like a victim in the midst of rejection. When it seems like hundreds of people can't help you and your efforts are for naught, turn to something positive you can accomplish. The minute you start believing that "they" are right, that you will never work again, that you will lose everything you own, or you'll never work again, you start a downward spiral that is hard to climb out of.
10. **Turn Revelations into Reinvention** – My personal revelation is that my days of climbing the corporate ladder are over. I realized that I won't be the next C-Suite occupant, unless it is the leader of my own company. It is time to pursue a new career direction that will sustain me for several decades. You may have similar revelations that motivate you to reinvent yourself and explore new directions. Assess what your passion and skills are and if they can be applied in a new industry. Your corporate experience may be transferable to the non-profit or public sectors. Or, like many experienced workers, you may choose to monetize your experience and become an entrepreneur.

Finally, I want to answer the question, "Are you telling me my career is over?" For me, the answer was "Yes". My corporate career is over. Despite the hundreds of hours of effort, I did not receive any job offers. Your results may be different. You might know hundreds of people, enjoy where you currently work, or have a unique skill that everyone wants. My final advice is to keep marketing yourself and networking and become your own best salesperson. You might work at the same company for 20 years, but if they close their doors tomorrow, you need to have the visibility, not just the talent, to get a new position.

Judy Ann Michael, MBA, is an author, speaker, and business coach. Her upcoming book, *Living the 10 Retiremyths: An Unconventional Journey in Retirement*, is due to be published in October 2017. For more information on her books and services, contact her at JudyAnnMichael.com for coaching and DIY Retirement Planning services.