

Chapter 5

Employment Considerations

Overview

This chapter will help you look at the job market as a retiree; help you identify job skills and interests.

EMPLOYMENT CONSIDERATIONS

In the past few years, a new trend has been emerging among retirees: returning to work. Many are starting new careers after leaving government service; others are returning to school to further their education. Many State retirees report they wish they knew how to find work.

You have developed many marketable skills on the job, in the home, and in the community. There are jobs that are part-time, temporary, or seasonal that have the flexibility retirees seek in employment. Many retirees find working is a way to meet their needs for friends and staying connected to people, accomplishment, leadership, and as a way to develop a neglected talent.

Some employers may be hesitant to hire older workers because of the accelerated costs for the company in health insurance premiums. As a retiree from NYS government, (and with your health insurance in effect) you may elect to waive your rights to health insurance from a new employer, thereby potentially increasing the likelihood of being hired.

If you decide to re-enter public employment (any employer who pays into the State Retirement System), there is a maximum you can earn before it affects your retirement allowance. If you are not yet age 65, your earnings are limited to \$35,000 for the calendar year 2023. *As this rule is being reviewed by the Governor monthly, please go here for the latest most accurate information: <https://www.osc.state.ny.us/retirement/publications/life-changes-what-if-i-work-after-retirement>. The maximum amount may increase every few years so be sure to check with the Retirement System (OSC). You may also apply for permission to exceed this amount if need be. For more information, get a copy of the booklet “**Public Employment after Retirement**” from the Retirement System or visit <https://www.osc.state.ny.us/retirement/publications/life-changes-what-if-i-work-after-retirement>.

Consider alternatives to retirement from work. New York State employees have a number of work options: flextime, part-time work, and voluntary work reduction, to name a few. Consult your personnel office for work options that might be best for you.

RESUMES

A resume serves many purposes. Its main purpose is to secure an interview. A resume also serves as a structure for the interview process and reminds the interviewer of you after you're gone.

As you prepare to retire from New York State government you should spend some time preparing an updated resume in the event you seek employment in the future. The resume you prepare will be different from the ones you had previously prepared largely due to two factors:

- The experience and skills you have gathered since your previous resumes.
- Your status as an “older worker.” (Most of the experts in the field seem to agree that those 45 and older are part of the *older workforce*.)

A resume should be tailored to the job you are seeking. Gone are the days when an applicant sent out the same resume to many job postings. Each job application will most likely warrant a slightly different version of your resume. Know what the potential employer is looking for and be sure to emphasize those skills in your resume. Most former retirees will choose a functional (organized by skills and functions) format for their resume rather than chronological. For tips on writing resumes and cover letters you may wish to visit the NYS Department of Labor's web site at: <https://www.labor.ny.gov/careerservices/findajob/sampcovr.shtm>

Resume tips for the *older worker*:

- Remove all indicators of your age, i.e., the year you graduated from school or the total number of years worked (instead list number of years in a certain position or years spent using a skill such as years directing a team of 6 accountants) and the year any awards were received (unless they were in the last 10).
- Create a “strengths” section to emphasize your ability to work independently or to fit in with an intergenerational team already into a project.
- List your education **after** your experience. Since your formal education probably took place some years ago, it is better to emphasize your abilities by listing them first.
- Emphasize the positive attributes of age, including accumulated experience, perspective, consistent achievement, maturity, judgment, and increasing responsibility.
- If you are able to work on a short cycle or project basis, part-time, flexible hours, weekends, or holidays be sure to mention this in the resume.
- Date your resume in small type at the bottom right-hand corner of the page. This enables the employer to see it is up to date and will help you in your record keeping as well.

Power words to consider using in your resume include:

conducted	negotiated	designed	selected
supervised	trained	managed	originated
delivered	initiated	implemented	innovated
planned	presented	created	edited
instituted	coordinated	analyzed	researched
developed	completed	organized	produced
wrote			

Remember, there are few rules in resume writing. You should choose a format that most favorably presents your job history as it relates to your current objective. Present the highlights of your career, not the whole story. It is meant to be a marketing piece not your life history.

WORK SATISFACTION

Satisfaction is a very personal feeling. What may be satisfying to one person may be dissatisfying to someone else. When choosing a new job or career it is helpful to know what makes you feel satisfied. Go through this list of reasons for work satisfaction.

Rate these for the job you now hold, giving three points to your most important concerns, two for your less important, and one point for those that matter the least to you. Then complete this list again in a different color ink, listing what would be most important to you in a job after retirement.

	CURRENT	RETIREMENT
Chance to help society as a whole		
Chance to help other people individually		
Chance to meet new people		
Opportunity to be part of a team		
Opportunity to exercise leadership		
Can prove my competence		
Can assume responsibility, make decisions		
Pushes me to operate at a high-energy level		
No pressure with deadlines or competition		
Gives me recognition		
Exercise my reasoning facilities and problem-solving ability		
Shows immediate results of my efforts		
Allows me to create order, set up systems		
Involves social status and prestige		
Offers variety, change		
Allows for creativity and originality		
Provides strong supervision		
Allows for independence		
Chance to learn and grow		
Uses my precision skills		
Offers stability, security		
Provides me with an audience		
Offers a high earning potential		
Challenges my abilities		
Involves a field that interests me		

WORK VALUES INVENTORY

The Work Values Inventory can help you assess your needs and find out what would be important to you in a retirement job. Complete this inventory based on what will be important to you in retirement, not what is important to you now. For example, you may enjoy having a lot of responsibility on the job now, and at the same time, you may be looking forward to having less responsibility once you retire.

Mark the work values in each column that are most important to you. If a value is not important mark the *middle* box. When looking for a paid job or volunteer work, choose the position that satisfies more of your work values.

	I M P O R T A N C E					
	VERY	MODERATE	NOT	MODERATE	VERY	
Work for an organization	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Self-employed
Work alone	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work with people; potential for close interpersonal relationships with coworkers.
Structured environment: definite job descriptions, responsibilities, policies	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Unstructured environment; work on own initiative; make own decisions, opportunities for creativity
Close supervision	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	No supervision
Low level of responsibility: no need to make tough decisions	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	High level of responsibilities making key decisions, have power and authority
Short hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Job responsibilities demand time investment
Guaranteed regular hours	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Flex, temp, or seasonal work
Variety of duties every day	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Perform similar functions continuously
Work involving risk-taking, and with high degree of challenge/adventure	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work offering security and steady employment
Fast-paced, busy every minute, high pressure work	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Slow-paced, low-pressure work
Visible end products; specific achievable goals	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Few tangible end products; long-range goals
Work indoors in pleasing and comfortable working environment	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work outdoors in natural environment
Work opportunities in any geographic area of the U.S.	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work concentrated in specific geographic areas
Work for large agency or organization; e.g., government agency	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work for small organization; e.g., family business
Work involves high degree of prestige and status	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work offers low degree of prestige and status
Work offers many opportunities for advancement and professional development	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Work offers few opportunities for advancement and professional development
Place of work is near residence	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Live 1/2 hour or more from place of work
High level of involvement with machinery	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Low level of involvement with machinery
Early retirement	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Opportunity for continued work after age 65
Involves frequent travel	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Involves little or no travel

RETIREMENT CHECKLIST

Employment Considerations

As you approach retirement it is useful to determine what you know, what you've already done, and what you still need to find out or do.

Read each of the questions below and circle your answer, "YES" or "NO." Next, for each "NO" answer you gave, write down a few words in the space provided that will help you find the answers. You may want to use the same space to record other personal questions about this topic.

1. Have I considered another job following retirement?	YES	NO
<hr/>		
2. Do I understand the possible impact that working after retirement could have on my retirement income?	YES	NO
<hr/>		
3. Do I have any skills I could develop through education?	YES	NO
<hr/>		
4. Have I explored volunteer fields as a way to widen my daily activity and lead to a possible job?	YES	NO
<hr/>		
5. Have I looked at my personal "network," friends, family and business contacts, as a resource in looking for work?	YES	NO
<hr/>		
6. Do I have a resume that is current?	YES	NO
<hr/>		

RESOURCES

Employment Considerations

WEBSITES:

The NYS Dept. of Labor.
<https://www.labor.ny.gov/home/>

Job Seekers: register to search for a new job or just to see what's out there.
www.jobsonline.com

New York Business Express is the state's primary online guide to help you start, run, and grow a business in New York.
<https://www.businessexpress.ny.gov/>

New York State Joint Commission on Public Affairs.
www.jcope.ny.gov

Search jobs and personalize career tools.
www.monster.com

Retirement jobs for people over 50.
www.RetirementJobs.com

Create, edit and share your resume in minutes using this free resume builder.
<https://www.resume.com>

Glassdoor is one of the world's largest job and recruiting sites.
<https://www.glassdoor.com/index.htm>

LinkedIn is the world's largest professional network on the internet. You can use LinkedIn to find the right job or internship, connect and strengthen professional relationships, and learn the skills you need to succeed in your career.
<https://about.linkedin.com/>

ZipRecruiter is another site to search for jobs. <https://www.ziprecruiter.com/jobs/search>

Search for jobs at Indeed
<https://www.indeed.com/q-Resume-jobs.html>

PUBLICATIONS:

Bolles, Richard N., *What Color Is Your Parachute? 2020: A Practical Manual for Job-Hunters and Career-Changers*, Ten Speed Press, Berkeley, Ca. 2019.

Collamer, Nancy., *Second-Act Careers: 50+ Ways to Profit from Your Passions during Semi-Retirement, (1st edition)*, Ten Speed Press, 2013.

DeCarlo, Laura., *Resumes for Dummies, 8th Edition*, John Wiley & Sons Inc., 2019.

Enelow, Wendy., *Modernize Your Resume: Get Noticed...Get Hired*, Emerald Career Publishing, 2019.

Griffo, Ilana., *Mind Your Business: A Workbook to Grow Your Creative Passion into a Full-time Gig*, Paige, Tate & Co., 2019.

Haberkorn, Tony & Elizabeth O'Neal., *Best Job Search Tips for Age 60-Plus: A Practical Work Options Resource for Baby Boomers*, Baypointe Publishers, 2017.

Hannon, Kerry., *Great Jobs for Everyone 50+: Finding Work that Keeps You Happy and Healthy...and Pays the Bills*, (updated edition), Wiley, 2018.

Hill, Beverly., *Middle Age Career Change: How to Turn Your Life Passion into a Career*, Patricia Carlyle, November 2016.

OTHER SOURCES:

Today there are more resources than ever to assist you in finding a job. Many of these can be found at local libraries, including computer resume programs and job listings on the Internet, as well as pamphlets and other job search materials. Information about jobs and continuing education may also be found at most universities and community colleges.

Local libraries house Job Information Centers that store many books, pamphlets, test announcements, classified ads, computer job listings, and other job search materials. Also, regional centers give free resume writing and review services, and have people who can work with you on a one-to-one basis.

Using New York's Job Bank you can search open job opportunities, post your resume so employers can find you and sign up to receive e-mails about new job listings that will interest you. <https://dol.ny.gov/find-job-0>.

Private career and life planning services offer testing that may help in new career choices. Consult your local directory for listings in your area. In many communities, the Cornell Cooperative Extension and/or local high schools offer courses on starting a business, as well as others such as computer literacy, which may increase your desirability in today's job market.

If you wish to start your own business, consult the Federal Small Business Administration at <https://www.sba.gov/>

Small Business Administration
409 3rd Street, SW
Washington, D.C. 20416
1-800-827-5722

For New York State (Region II)
26 Federal Plaza Suite 3108
New York, NY 10278
United States
Phone: 212-264-1450