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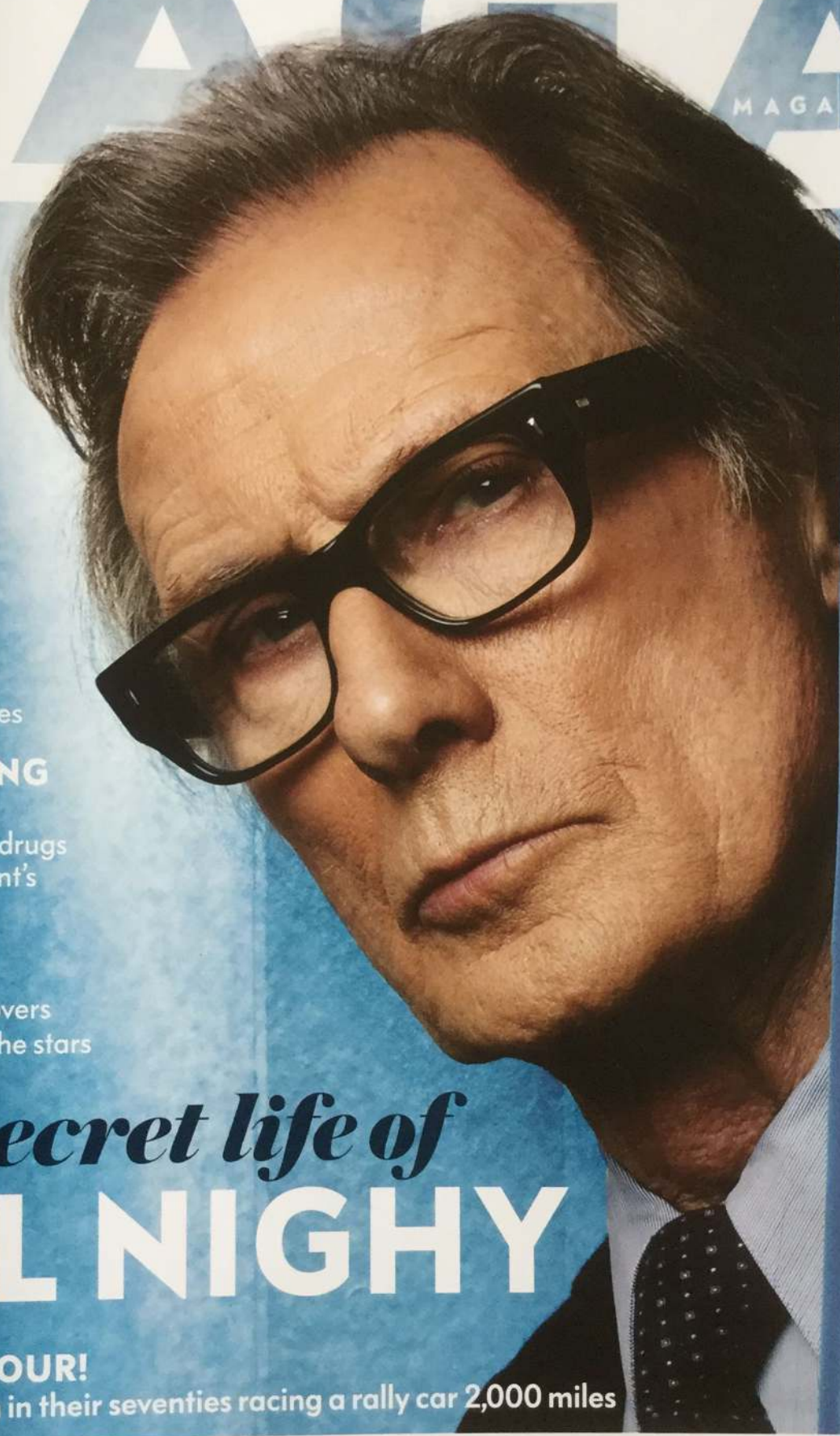
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Carry on WORKING!

It's good for your wellbeing, as well as your finances. And with Brexit on the horizon, your country needs you. Here's how you can stay in your job longer, switch career or return to work

The word 'retirement' has always meant different things to different people.

For some, it was the prospect of living the easy life after years of hard graft, doing things they had always wanted to do but didn't have the time. For others, it was a gloomy prospect of years of boredom ahead.

Today, retirement is a concept that almost doesn't exist. People who have gone past what used to be called retirement age often find themselves busier than ever.

Now the Government is trying to harness the energy and drive of the Saga Generation with a new strategy called Fuller Working Lives. It aims to highlight the benefits of continuing to work in later life; to encourage businesses to enable older people to do so and to improve the help available. So from

this month employers across the UK will be paying an apprenticeship levy towards training a new tranche of workers – whatever their age. It's part of the move to positively encourage three million older people into work by 2020. The mantra for employers is the new 'Three Rs': Retain, Retrain and Recruit.

Why all the activity? Although we are living longer, the average age of leaving the labour market is lower now than it was in 1950. And with Brexit looming, the UK needs to retain older workers as the number of immigrant workers is expected to fall after we leave the EU. From staying longer at an existing occupation, moving to something different or even embarking on a totally new career, there should be no barriers to what we can achieve.

Older people not only have experience but are reliable and dependable too (and, boy, we can spell!). It's not all about what's good for the country, either; staying at work longer is good for mental and physical health, and boosts finances. Work and Pensions Secretary Damian Green estimated: 'By delaying retirement until 65 instead of 55, someone with average earnings could have £280,000 extra income and might increase their pension pot by 55%.'

Words by David Seymour
Illustrations by Harry Tennant

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THE MANTRA FOR EMPLOYERS IS THE NEW ‘THREE RS’ – RETAIN, RETRAIN AND RECRUIT

analysts, roles within architectural practices, and a wide range of jobs within personal services and health care. Research online and then talk to people. Narrow your choice down to one job that will be easy, but also a couple you would love to do. Using a career coach could help to make this happen.

3 UNDERSTAND YOUR SKILL SET

We have gained skills through our work history but also through hobbies and outside activities. Look further than your CV and list all the skills you have. Then review: there will be skills you love to use and want to keep on using, and others that drain you. So focus on those you love. The job you want to do may require skills you lack; you could learn on the job, via an apprenticeship scheme, or retrain.

4 BELIEVE IN YOU

Success often depends on the conversations we have in our heads. Believe we can and we are halfway there. Many of my older clients see their age as a negative, but mature applicants have a lot to offer: a different perspective, years of relevant experience, excellent interpersonal skills and a good work ethic. Stop the voice in your head telling you not to go for a job and concentrate instead on all the reasons you will be successful.

5 REVIEW YOUR CV

Your CV should focus on the job you want and why you are a good match. Gone are the personal statements. Your focus needs to be on the recruiter: what key

information do they need to make them want to read on. List your skills and provide specific examples within the body of your CV. You don't need to go back to the 1970s; in most cases 15 years is sufficient – unless you need to highlight a key earlier job. Lose the dates around your education (unless they are recent) and forget about O-levels. But include short courses you've done to keep your skills updated.

Most recruiters search on a website called LinkedIn, *linkedin.com*, which is also a good place to find vacancies, so you need to have a presence there. Make your summary less formal than a CV; see it as talking over your key highlights with someone. Include a great picture – do smile!

6 FIND JOBS

Remember when we used to find jobs in the local paper? Now they're mainly online. It's best to use an 'aggregator' site such as Indeed – see *overleaf* – and to set clear parameters so you are not overwhelmed with job suggestions. Most employment agencies are unlikely to be helpful: don't expect them to provide careers advice, nor should you expect a reply from them – if they can use you they will be in touch. You may have more success using specialist agencies.

The better way to find jobs is through people you know or via LinkedIn. Tell people what you are looking for and why you are a good match. They can then let you know of any vacancies, often before they are listed. Or contact organisations direct. Get in touch and ask to meet up to discuss ▶



So how do you get back to work in later life?

Follow career expert **Denise Taylor's** top ten tips to land your dream job

1 BE CLEAR WHY YOU WANT TO WORK

Is it for the money? Maybe your pension isn't enough to meet your needs or you want to defer it. Or for companionship – you enjoy the camaraderie from work. Perhaps you want to develop yourself and learn and earn. Being clear on why will make research easier.

2 DECIDE WHAT TO DO

You can do more of the same: if you were an office manager you might now want to work closer to home or part-time. Or there might be something you really want to do and want to retrain – there are many apprenticeship schemes aimed at older workers. Make a list of everything you would love to do. Look at jobs in growth areas: information security analysts, data



how you can be of help, rather than asking outright for a job.

7 THE INTERVIEW

Expect questions on your competency, so practise answers that give specific examples of what you did. Your interviewer may have preconceived ideas – older people are resistant to change, can't learn new things, aren't up to date in technology. Have examples ready to prove them wrong. And don't turn up in your interview outfit from the 1980s! Aim for being smartly contemporary.

8 EXPECT CHALLENGES

It will take time, and there will be rejection. You may be interviewed by someone the age of your child! Keep focused on what you want but also be open to other opportunities: volunteering or being a grown-up intern can help you develop further skills and gain more experience. Professional help

may be needed to review your CV or hone your interview skills.

9 REVIEW YOUR PROGRESS

Are you being as good as you can be? Could you improve your approach? Working with a friend or career coach can keep enthusiasm high.

10 STAY WHERE YOU ARE

If you have a job you love, you should be able to continue – there is no longer a default retirement age. If the hours are getting too much, talk to your line manager and discuss adjusting them or moving to a less pressurised role. Enlightened employers can use your expertise to mentor younger staff.

Denise Taylor is a career psychologist with amazingpeople.co.uk and author of You're Hired!



Where to go next

RESEARCH

The National Career Service offers resources to help you review your skills, provides details on courses available and different careers, plus career advice: nationalcareerservice.direct.gov.uk.

The Age and Employment Network has many articles related to our age group: taen.org.uk.

JOB SITES

These websites are 'aggregators' that pull together lots of jobs: indeed.co.uk, simplyhired.co.uk. See also sagacareers.co.uk.

OVER-50S SPECIALISTS

primecandidate.org.uk
thereallycaring60plusrecruitmentcompany.co.uk
fortiespeople.com
diversityjobs.co.uk/cm/jobs-for-over-50s
retired4hire.co.uk
skilledpeople.com
nodesiretoretire.com

PART-TIMERS

You may prefer a flexible approach or to earn money on the side. These sites are useful if you want to sell your time and/or expertise: upwork.com, peopleperhour.com, guru.com, flexjobs.com, tradingtimes.org.uk.

BOOKS

You're Hired! Find Work at 50+ by Denise Taylor
Covers all aspects of finding work, from deciding what to do, raising your profile and staying employable. Practical and informative.

Generation Cherry

by Tim Drake
Powerful mental strategies for the retired or redundant, to help you take positive control of life for a second bite at the cherry.

SHORT COURSES

Free and very low-cost courses online at: oeconsortium.org/courses/, coursera.org, edx.org. YouTube – plenty of videos to help you learn specific skills.

BE AN APPRENTICE

These days apprenticeships cover a huge range of occupations. Search in your area via: apprenticeshipguide.co.uk, click on 'adult apprenticeship'.



MORE ONLINE

For more on working over 50, including your rights, go to saga.co.uk/april-mag

Case study

IT'S NEVER TOO LATE – AND I'M PROOF!

When Vasantha Harding was 58, she took a voluntary exit package from her lecturing job in nursing after 23 years specialising in coronary care. This came at just the right time as she felt the long hours were getting too much.

But after two years, she decided 'golf was no longer enough' and, after a stint of voluntary work at a hospital, she decided to return to work part-time as a nurse. 'I felt limited as a volunteer as there was

only so much that I was allowed to do – and I knew so much more.'

She found it relatively easy to return as over the years she had kept her skills up to date.

Now 63, Vasantha works on the outpatients' ward, making full use of her skills and experience.

It was there that she was head-hunted by the dermatology team to retrain as a skin-cancer specialist. 'It was great as it used all my skills, but hours-wise it went a bit crazy. However, we



negotiated and now I do a three-day week

'I absolutely disagree with the idea that older people are not interested in or are not successful at learning new things. I intend to remain in work for as long as I'm fit and able. I love helping the young nurses coming up through the ranks and have adored being able to add another string to my bow with dermatology training.'