utah careers supplement for

February 2010

WorkersOver50

a career guide

INSIDE:

Finding Employment After 50

Returning to Work After Retirement

Cover Letter Tips

More Gold in Your Golden Years

What About Age Discrimination?

SEE THIS GUIDE ONLINE at http://jobs.utah.gov/opencms/wi/pubs/olderworker/index.html

jobs.utah.gov/wi

contents

Finding Employment After Fifty 4
Job Ideas 6
Information Overload? Separating Myths from Reality 8
The Secret of My Husband's Success 10
Internet Resources 12
Older Workers: Re-imagining Retirement 12
Cover Letters 14
The Resume is Evolving 16
Just the Facts 20
The Interview 22
Staying Flexible 24
Returning to Work After Retirement 26
Senior Community Service Employment Program 28
More Gold in Your Golden Years 30
Funding Educational Pursuits in the Midst of a Career Change 32
Navigating the Health Insurance Jungle 34
Your Rights Under the Age Discrimination in Employment Act 36
UtahFutures.org 38

Utah Department of Workforce Services

Executive Director
Kristen Cox

Workforce Research and Analysis
Rick Little, Director

Contributors
Carrie Mayne
Kimberley Bartel
Connie Blaine
Mickie Douglas
Michael Hanni
John Krantz
Lecia Langston
Linda Marling Church
Charlotte Kuhn
Heather Morrison
Scott Brown

Designer
Pat Swenson

jobs.utah.gov

Step Back In Time With An

Older Worker

Benjamin Franklin (1706 - 1790)

Founding father, signed the Constitution	Age 80
Invented bifocal glasses	Age 78
Conceived idea of daylight-saving time	Age 75
Signed the Declaration of Independence	Age 70
President of the American Philosophical Society	Age 63
Invented glass harmonica	Age 56
Kite experiment proved lightning is electricity	Age 46
Created concept for University of Pennsylvania	Age 36
Opened own printing press	Age 21
Invented swimming fins	Age 11

Age is an asset. Experience, a benefit.

http://www.hsdaas.utah.gov/

SCSEP
SENIOR COMMUNITY SERVICE EMPLOYMENT PROGRAM

Equal Opportunity Employer/Program
Auxiliary aids and services are available upon request to individuals with disabilities by calling (801) 526-9240. Individuals with speech and/or hearing impairments may call the Relay Utah by dialing 711. Spanish Relay Utah: 1-888-346-3162.

To obtain additional printed copies contact:

Department of Workforce Services
Attn: WRAA
140 East 300 South
Salt Lake City, UT 84111
Telephone: (801) 526-9462
Fax: (801) 526-9238
Email: wipublications@utah.gov

The Workforce Development and Information Division generates accurate, timely, and understandable data and analyses to provide knowledge of ever-changing workforce environments that support sound planning and decision-making.

DWS 03-31-0210

4

Finding Employment After 50

Be prepared to convince employers you aren't too old to learn and you can work as hard as younger people.
BY CONNIE BLAINE

Finding employment after the age of 50 can be challenging. Prejudice against older workers can still be a factor in the market and workers over 50 should be prepared to convince prospective employers that they aren't too old to learn new things and they have the energy to work as hard as people in their 20s.

Companies are looking for workers who can easily adapt to change, have current skills, learn new things and are technology savvy.

Here are some tips to help you get that job:

- If you've been laid off, look for a new job immediately. The longer you're unemployed, the more it works against you.
- Look for companies that like to recruit older workers. Do Internet searches with words like, "older workers" "workers over 50" etc. to find these.
- Networking may be your best tool. Tell all your friends, ex-colleagues, and others that you are looking for work. Use the LinkedIn web

Use the resources that are available to you.

There are many resources throughout this publication.

site; professional associations, volunteering or consulting to network. Networking is especially important if you are seeking a high-level position.

- Target the maximum number of potential employers. The sad fact is that there is discrimination against older workers. Compensate for that by applying at more places than you might have in the past.
- If you think you have the skills, consider starting your own business – and hire older workers!
- Research the company before you interview. Use that information to show how your skills, experience, knowledge and abilities can enhance their bottom line.
- You might try working for a temp agency. In addition to the income, you may be able to turn a temporary job into a permanent one.
- Consider working shifts that younger people with children might not work.
- A traditional, chronological resume may work against you. Typically screeners are in their 20s or 30s. They may scan your resume and say to themselves, "Wow, this guy graduated from college before I was born!" It may work better for you to remove the dates of graduations and all jobs except your last from your resume. Emphasize only the last ten years of employment. Do not use an old resume; tailor a new one to your new circumstances. See the article on resumes in this publication for more tips.
- Keep your skills current. Focus on computer skills including the Internet and word-processing, spreadsheet, database and presentation applications. Take courses, seminars or workshops to keep up with the latest developments in your profession, and the current technology. Tell prospective employers that you are willing and able to learn.
- Emphasize the assets of an older worker, and your ability to learn. Use words like "adaptable," "flexible," and "dependable." Focus on your experience, stability, frugality and strong work ethic. See the article in this publication on interviews for more tips.
- NEVER talk down to a youthful interviewer. Never talk about the old days or "the way we did it." It's also a good idea to update your wardrobe and hair style.
- Keep a positive attitude. Never say anything negative about previous bosses or companies you've worked for. Have a "can do" attitude.
- Reassure the interviewer that you want to do the job you are applying for, and that you intend to stay for a long time.
- When it comes to money, be prepared to settle for less than you were making before (if you've been laid off). Avoid the topic of specific wages during the interview and negotiate for salary after you've been offered the job. If you've made more in prior jobs than the current employer is willing to pay, it may result in being weeded out, so keep that under your hat. Find out what people in your prospective occupation are making at: http://jobs.utah.gov/jsp/wi/utalmis/gotoOccwage.do.

6

Job Ideas

Are you 50-something? The job search is different now than when you were 20-something.
BY CARRIE MAYNE

Do you find yourself past the big 5-0 and diving into that pool we call the labor force? If so, you may want to think a little differently about your job search than you did when you were 20-something. What you want out of your work life is probably very different than it was a few decades ago. Your skills and abilities have probably changed as well.

And let's face it, even though there are laws against age discrimination, most people over 50 find it more difficult to obtain a job. One thing that will surely make things easier for you is to be strategic when you choose the career fields you pursue.

Picking the right occupations can help you quickly find a job that will fit your unique career goals. Here are some suggestions for picking just the right job:

- Evaluate your transferable skills—Over your life you've acquired many useful skills, whether it was in a previous career or through other life experiences. You'd be surprised to see how skills can transfer across occupations. The Department of Workforce Services (DWS) offers an online tool that can help you discover jobs you may already be qualified for. Find it at: http://jobs.utah.gov/jsp/wi/utalmis/reemplHome.do.

- Training—There are many training programs available where, in just a short amount of time, you'll be taught to perform a job you may not currently be qualified to do. And oftentimes there are programs available to help you with training expenses. Contact your local DWS office for more information.

- Part-time work—If you're willing and able to work part-time instead of full-time, you'll definitely expand the number and types of jobs available to you. For some occupations, part-time work is the norm.

And what may be the most important suggestion is to target jobs that tend to be older-worker friendly. There are some occupations where employers see an advantage to employing the more seasoned worker over the younger, less experienced folks. Here is a list of some jobs that can fit this description:

- Teacher assistant—education occupations continue to

grow in the face of economic downturns, so if you like working with children this is a great career for you. In most cases, only some short on-the-job training is necessary to qualify.

- Consultant—outsourcing project management, marketing, and quality control is very common nowadays. If you have experience in any of these fields, you may want to reach out to past work contacts to look for opportunities. There are also companies who, for a fee, will help consultants find work.
- Customer greeter—Wal Mart isn't the only store in town anymore who's taking advantage of greeters to convey a friendly atmosphere in their shops.
- Tour guide—Is there a museum, park, or hospitality-based business that you love? Become a tour guide and share your passion with others.
- Security screener—The Transportation Security Administration is often looking for airport screeners to fill both part and full-time positions and is known for being "older worker friendly". Keep in mind that the positions typically require some security-related experience.
- English instructor—Ever thought of spending time in another country? Many employers (public and private) in other countries offer language instruction jobs to native English speakers. A three- to six-month training may be required, but in most cases you'll be paid to complete the program.
- Home care assistant—If you've gained experience in caring for people in need over the years (whether it be paid or unpaid), then you've already got a jump-start in pursuing a job as a home care assistant. You may still need some on-the-job training, but you'll find that these jobs aren't too tough to come by.

One final note of caution: predators are out there targeting older workers searching for employment. You should never have to pay to obtain a job, nor should you have to give bank account or credit card information.

Some "pay to play" job opportunities are just bogus scams to take your money. Research the employer thoroughly to ensure they are a legitimate company that really is looking to hire before you start building a relationship with them.

8

Information Overload?

Separating Myth From Reality

Remember that Information is power; the more you know, the better you will be able to separate myth from reality.

BY LECIA PARKS LANGSTON, ECONOMIST

Myth: Employers don't like to hire people over 50.

Reality: Many people in their sixties, seventies and even eighties are still working.

Myth: Older workers are less flexible and adaptable.

Reality: Older workers are just as adaptable once they understand the reason for changes. They are more likely to ask "why?" because they have seen processes abandoned in mid-stream.

Myth: Older workers face health issues.

Reality: Older workers have better attendance records than younger workers.

Myth: Older workers can't meet the physical demands of the job.

Reality: Most jobs do not require great strength or heavy lifting.

Myth: You can't teach an old dog new tricks.

Reality: Studies show only a negligible loss of cognitive function in people under 70. They have better study attitudes and accumulated experience which lowers training costs. For example, the fastest-growing group of Internet users is people over 50.

Myth: Training older workers is a lost investment because they will not stay on the job for long.

Reality: The future work life of an employee over 50 usually exceeds the life of new technology for which the workers are trained. Plus, workers tend to stay in the labor force much longer now than they did in the past.

Myth: Older workers are not as productive as younger workers.

Reality: Overall productivity does not decline as a function of age. Productivity can actually rise due to greater worker accuracy, dependability and capacity to make better on-the-spot judgments. Older workers' production rates are steadier than other age groups.

Myth: Older workers are not as creative or innovative.

Reality: General intelligence levels are the same as those of younger workers. Roughly 80 percent of the most workable and worthwhile new production ideas are produced by employees over 40 years old.

Myth: Older workers cost more than hiring younger workers.

Reality: Replacing older workers is not cost-free. Aetna Insurance Company discovered that training, etc. added 93 percent to the first year's salary of new employees.

Myth: Benefit and accident costs are higher for older workers.

Reality: Total sick days per year of older workers are lower than other age groups because they have fewer acute illnesses and sporadic sick days. Insurance costs do rise gradually with age. However, they are offset by lower costs due to fewer dependents. Older workers take fewer risks in accident-prone situations and statistically have lower accident rates than other age groups.

10

The Secret of My Husband's Success. . .

A true story of an older worker's triumph in the job market.

BY LECIA PARKS LANGSTON, ECONOMIST

This article gets really personal—because early in 2009, the recession hit home in a major way in my own family. Although I don't think of my spouse and myself as "older" (I feel about 23 inside my head), we certainly fall in the age group targeted by this publication.

If you are reading this article, you can probably relate to the dismay we felt when my husband's job of nearly 20 years became a casualty of the economic downturn. Brad is 54 years old and it's been a long time since he'd done any serious job searching. And, did I mention we're in the midst of the longest recession in recent memory? And, did I also mention we just happen to live in Washington County where the downturn has been particularly fierce? I have to admit, it's not an experience we've relished.

However, it has been a learning experience. And, by proxy, I've discovered firsthand that the advice in this publication does indeed work. While many people in his position are still struggling with unemployment, Brad's been on the job for six months and is making money in a thorny economy.

Attitude, Attitude, Attitude

Why has Brad succeeded when so many are still jobless? I've decided that a positive attitude equaled success for Brad. I know it sounds cliché, but it's true. He was confident that he could find a new job that he liked doing. (He tells me he's enjoyed every job he's ever had including hot-tar roofing—go figure.) He was

Attitude is a little thing that makes a big difference.
—Winston Churchill

confident that he would be hired despite his grey hair. He believed he had marketable skills. Some of this confidence was inherent in his nature, some of it he learned along the way. (His new boss recently told him that his confidence that he could do the job was a major factor in his hire.)

Along with the "good attitude," here are the things that I believe Brad did right that resulted in his eventual employment.

Brad enrolled in a seminar that taught him how to look for work. Here he learned about resume writing, networking, interviewing, etc. Here he also discovered and focused on his marketable skills. Brad found out he had many talents and abilities. He also determined exactly what he wanted from his new job. This seminar happened to be through our church affiliation. However, many job-search workshops are available—including through the Department of Workforce Services.

Brad was very flexible. After his lay-off, we considered many options including training for a new career, moving to an area where his skills were more in-demand, etc. Brad didn't stay stuck thinking he could only do what he'd always done. He was willing to change careers and try something entirely new.

Brad built upon his years of experience and community connections. In his current position, my husband's long years of community service and personal relations have helped him to be far more successful than his younger colleagues. By virtue of your age and experience, you truly do have an edge over younger workers in many, many jobs.

Brad had good technical skills. My husband's prior occupation was technically oriented, so he had great computer skills. Even though his current job is not highly technical, it was important that he could e-mail, do Internet job searches, submit an electronic resume, etc. to get hired. If you don't have these skills, they can be learned. They are very important in today's job market!

Brad was not afraid to learn. In establishing his new career, Brad had to pass several licensing exams. Could this "old guy" learn and remember? You bet. He discovered age is no barrier to learning. While his retention wasn't quite as good as in his 20s, because of his determination and work ethic, Brad was able to pass his exams much easier than most of the "young Turks" in his training group. Yes, you too can learn new skills!

Brad has worked hard. His work ethic, not only in looking for a job but also in establishing a new career, has proved exemplary and has helped him succeed.

I'm very proud of my husband. In the midst of this employment setback, his father suffered a major stroke, which required a huge amount of Brad's time and energy. Eventually, his father passed away. Yet, Brad never wallowed in self-pity over his employment situation. He got out and did what needed to be done to find a new job.

Brad is working hard at a new career and he's just been elected as a city councilman for our small, southern Utah town. We've been able to pay all our bills and even extra on our mortgage. We aren't quite back to where we were income-wise and living with uncertainty has definitely been stressful. However, some of my husband's positive attitude has rubbed off on me and I am confident we'll end up in an even better financial position than before. Hurrah for age and experience!

Internet Resources

- **http://www.nowcc.org—the National Older Worker** Career Center site.
- **http://www.aarp.org/money/work/** —the American Association for Retired Persons' "money and work" web page.
- **http://www.ncoa.org—**the National Council on the Aging operates this site. Click on "Work and Volunteering."
- **http://seniors.utah.gov**—click on "Employment."
- **http://www.quintcareers.com/mature_jobseekers.html**—employment resources for older workers.
- **http://www.retiredbrains.com**—job board for older workers; search job listings, post your resume, and register for an e-mail job-search agent. Also includes career resources specifically for older workers.
- **http://www.seniorjobbank.org**—a job site for job seekers aged 50+ where you can search for jobs by job category, industry, location, as well as post multiple resumes and register for a job-search agent.
- **http://jobs.utah.gov—**Utah Department of Workforce Services' site with electronic job board, employment tips, etc.
- **http://career-advice.monster.com**—career advice for older workers from monster.com
- **http://utahfutures.org**—career information tool for students, adults, seniors.
- **http://www.abanet.org/aging**—the American Bar Association's site on law and aging.
- **http://www.ncoa.org/content.cfm?sectionID=304**—National Council on the Aging, Work and Volunteering page.

Older Workers: Re-imagining Retirement

You might be surprised to know that 54 percent of workers age 65 and over work because they want to work.

BY LINDA MARLING CHURCH

By now we have all heard dramatic stories about older workers who can no longer retire, or who have been forced back into the workforce because they need the income. For some, that is true. For others, who have chosen to stay in or re-enter the workforce for a variety of reasons, it is not true.

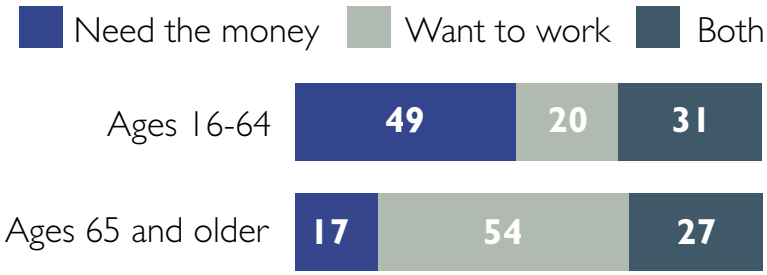
In a recent study by the Pew Research Center, it was found that 54 percent of workers age 65 and older say they work because they want to, 27 percent because they want and need to, and 17 percent because they have to. Surprised? In that same study, it was found that 54 percent of workers 65 and older were "completely satisfied" with their jobs compared with 29 percent of workers ages 16 to 64. That satisfaction may come from the fact that they are working by choice, not necessity.

Myths exist in the workplace that it costs more to employ an older worker, that they are technologically inept, and that they are less adaptable to change—all of which have been repudiated more than once by demographic studies.

Who said that we work to 65 and then retire and start riding around in a golf

Work Because You Need To? It Depends On Your Age

% of workers who say they work because they . . .



Note: Asked of 1,140 respondents employed full-time or part-time. "Don't know/Refused" responses are not shown. Source: Pew Research Center.

cart in Boca Raton or Apache Junction, eating dinner at four in the afternoon and going to bed at eight? For some, this is the second American dream. For others, it's Hell on earth.

The Pew study found that 57 percent of retirees were very satisfied with their retirement, 27 percent were fairly satisfied, 32 percent had to retire for health or other reasons, 9% said they were forced into retirement by their employers. The key to satisfaction at any age is to be doing what you choose to do whether it is to retire or to work or a combination.

People ages 55 and older currently account for 18.7 percent of the workforce, according to the U.S. Bureau of Labor Statistics (BLS). That is the highest share held by the group since the BLS started reporting labor force data in 1948. Conversely, workers ages 16 to 24 currently account for 14.0 percent of the labor force, their lowest share since 1948. The BLS projects that 92.8 percent of the growth of the U.S. labor force from 2006 to 2016 will be workers ages 55 and older. The share of the labor force that is 55 and older will increase to 22.7 percent in 2016. At the same time, the shares of the other major age groups will decline.

Younger workers are staying out of the workplace to get a degree (73 percent of the public deem a degree the means for getting ahead.) Older workers are staying in the workplace, delaying their retirement because of the recession or by choice.

It's a given that many older workers are choosing to stay employed. What are some reasons? To feel like a useful person, help improve society, something to do, be with other people, to live independently, stay physically and mentally active, and to learn something new, were some of the comments given to researchers who asked older workers why they were still in the workforce.

One older worker, who had been retired for five years and was

continued

working on her golf handicap, took a job because she was bored with "playing" and wanted to feel productive again. She found a flexible, part-time job in a new field, far removed from the retail business she had started thirty years prior. She found that with a part-time job she could be productive and still work on her golf game.

Another, who had been forced to retire by his employer, started as a volunteer at a local senior citizen center, and quickly became the paid director. He particularly liked helping his peers to see their retirement in a new way by starting classes that taught them about computers, travel and volunteer opportunities.

At age 88, after twenty years on the job, beginning at an age when most people have retired, one older worker began preparing twenty-four meals every day for area seniors.

Maybe older workers today are leery of that old adage "you retire, you die." Working, staying mentally and physically active, and involved may not make us live any longer, but they can make the remaining hours and days more fulfilling.

For more information:
http://pewsocialtrends.org
http://www.utah.gov/seniors/
http://www.hsdaas.utah.gov/pdf/aging-initiative.pdf

Cover Letters

A cover letter is a great way to sell yourself.

BY KIMBERLEY BARTEL, ECONOMIST

An impressive cover letter is a good way for older workers to convince employers to interview them for the jobs they want. What is a cover letter? It is basically a marketing tool for you. Your resume contains factual information about your skills and accomplishments, while your cover letter is an opportunity to sell yourself to the employer.

It is a short letter (no more than one page) written to a specific person about a specific job that contains three parts:

First paragraph: Explain why you are writing and mention the job you want. Do not start with the sentence "I am writing about the position…" Learn something about the company that you can write about in this paragraph or if you have been referred to the company, mention the person's name.

Second paragraph: Sell yourself and show off your writing skills. Write about all of the skills, knowledge and abilities you have that will benefit the company/organization. Do not write about what they can do for you. Focus on your accomplishments and performance that are related to the job you are applying for, not the number of years you have worked or a long history of your experience. This is an opportunity to use current industry jargon and

This is your opportunity to convince the employer to interview you for the job you want!

Dear Mr. Doe:

I was very pleased to learn of the need for an Administrative Assistant in your company from your recent advertisement in the *Anytown Times*. I believe I have the qualities you are seeking:

Your needs:	**My Qualifications:**
Independent Self-Starter	Developed tracking system for legislative issues; served as liaison between legislators and department personnel.
5 Years Office Experience	Over 6 years office experience; two years experience as Office Manager.

Sample From *Cover Letters That Knock 'em Dead*, by Martin Yate

to mention your up-to-date technical skills. Use key words from the posted job description. Don't rewrite your resume, since it will accompany this letter, but you can refer to it.

Third paragraph: Write that you are very interested in the job and would like to work for the company. Indicate what the next steps will be. Do not write, "You can contact me at…" rather, request an interview and let them know when you will contact them. Include your contact information.

Some Don'ts:

Don't include salary information. After you've been offered the job, negotiate for salary.

Don't copy a cover letter you find on the Internet, write it in your own words because it will more likely catch the employer's attention.

Don't send the same cover letter for every job, write a new letter tailored to each job you really want.

Don't send a cover letter that has mistakes in it.

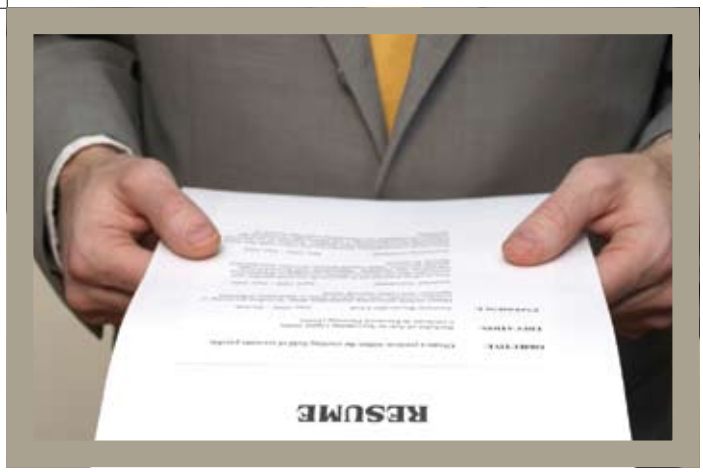
Don't forget to sign it—blue ink is best so the employer can tell that it is an original signature.

Don't address the letter "Dear Sir" or "Gentlemen" if you don't know whom you are sending the letter to because these terms are outdated. Use "Dear Director of Human Resources" or something similar to make sure it gets to the right person.

Make sure someone you trust edits your cover letter for content, grammar, and tone before you send it. Your cover letter should communicate your energy and ability to meet the employer's needs. Spelling, grammar and punctuation should be perfect.

If you are emailing your cover letter, make sure that all three paragraphs fit on the screen so the employer doesn't have to scroll.

A cover letter is a great way to sell yourself and an excellent one can get you the interview.



The Resume is Evolving

There seem to be new ways of writing and submitting resumes as many people compete for jobs during this economic downturn.

BY KIMBERLEY BARTEL, ECONOMIST

Times are changing and so are the ways people write and submit resumes to employers. Gone are the days of the simple resume rules that everyone followed: write a one-to-two page resume in chronological format, print it on nice paper and send it to many employers.

If you research resumes, you will find that some experts still recommend the two-page resume, but there seem to be new ways of writing and submitting resumes as many people compete for jobs during this economic downturn and they use technology to assist them. Two pieces of valuable advice for modern resumes seem to be:

Show the employer that you are a good fit for the job and will be valuable to the company. Tailor each resume you send to the particular job. This means creating the resume to fit the employer and the job. Make sure you incorporate key words from the job description into your resume.

Consider including an "accomplishments" section rather than an "experience" section. Evidently employers no longer place a lot of value on experience, they want to know what you can do for their company.

You can find resume writing tips and examples of resumes on the Internet by using a search engine like Google and typing in the word "resume." There are also many books on resume writing. Rather than simply taking off a few lines at the bottom of your resume and adding a few job duties to the top, it is worthwhile for you to do some research and develop a resume that will get results.

Here are some additional tips for people with a long work history:

- Don't put your entire work history on your resume. As a standard rule go back 10 to 15 years. However, if earlier jobs are relevant, list them.
- Your resume can be more than one page. Use your common sense. If it takes

Resume Tips:

- Do not send 500 cookie-cutter resumes out and expect a response.
- Be careful about posting your resume on job search web sites—make sure you understand how and where it will be posted.
- Target specific companies where you want to work and tailor your resume to fit that employer.
- Try to send or email your resume to a specific person at the company.
- Consider posting your resume on a networking site such as Linkedin.

more than two pages to list all of the information necessary to get you an interview, it can be more than two pages. But as a standard, try to keep it to two pages.

- Emphasize your current accomplishments related to the job. Don't list every outstanding accomplishment you have had during the past 15 years because it will date you and the hiring manager is most interested in what you have done lately that is related to the job requirements.
- Consider eliminating all dates and just listing the number of years in each job. Some resume experts agree this is a good strategy while others say it could look like you are trying to hide something. Eliminating college graduation dates, but including employment dates is another suggestion.
- Tone down your resume for a job if you think you might be viewed as over-qualified.
- Use current industry terminology because it will make your resume more up-to-date. Hiring managers will likely be drawn to resumes using familiar words.
- List professional development, trainings, workshops, and new certifications that demonstrate you have kept your skills and knowledge up-to-date.
- List technical and computer skills and make sure they are current. Don't list software, systems, or computer language that is no longer commonly used.
- Research the company. This will help you write a resume that is tailored to the job and will also help you use industry language.
- Put your email address as a method to contact you.
- Make sure there are no mistakes.

Resume experts encourage a mix of the chronological or function-

continued

18 The Resume is Evolving Cont.

> As you write your resume, look to the future rather than dwelling on the past.

al resume format or a functional format. The chronological resume is the more standard format and hiring managers are accustomed to seeing it. It lists the jobs you have had starting with the most current. Functional resumes can be used if you are changing careers, have gaps in your work history or want to emphasize overall skills rather than work history. This type of resume emphasizes your skills by listing groups of skills first, followed by your work history.

It is important to have an electronic resume. This is a version of your resume that is not formatted. You should take out all bold, italics, centering, etc. If you are submitting your resume online make sure you use key words because the employer may have a system that scans resumes for these words. You will find the key words in the job announcement.

Key words are usually industry jargon or job requirements commonly associated with that job. This type of resume is usually sent in an email or cut and pasted online.

As you write your resume, look to the future rather than dwelling on the past. You don't want the tone of your resume to be a list of things you have done for other employers.

Write it in a way that communicates what you can do for the employer that is lucky enough to hire you.

Once you have written a resume that reflects all of your amazing skills and accomplishments, you will no longer be yawning, but feeling quite proud and confident.

Employment Facts:

- In 2008, over 15 percent of Americans 65-years and older were in the labor force. They constituted nearly 4 percent of the U.S. labor force.
- In Utah during 2008, roughly 16 percent of the 65-plus population were in the labor force. They constitute nearly 3 percent of the Utah labor force.
- In 2008, 3.9 percent of older Americans were unemployed compared to 4.2 percent of the total labor force.
- Labor force participation rates of older men have fallen dramatically since 1950 when they registered 46 percent. Today, only 21 percent of 65-plus men are in the labor force.
- After decreasing between the 1950s and the 1980s, labor force participation for older Americans plateaued during the first half of the 1990s. However, during the last decade, labor force participation has been gradually rising—especially among those between the ages of 65 and 69.
- As older workers continue to work, they are more likely to work part-time. About 10 percent of men aged 55-64 work part-time compared to almost half of employed men over 70.

BY LECIA PARKS LANGSTON, ECONOMIST

20

Just the Facts

Population

- In 2008, older Americans—those 65 years and older—represented 13 percent of the U.S. population. In Utah, this group comprised 9 percent of the population.
- In the U.S. there are 136 older women for every 100 older men. In Utah, the ratio measures 122 older women for every 100 older men.
- Older U.S. women make up almost 15 percent of the female population compared to Utah where older women make up 10 percent of the population.
- Men 65 and older make up 11 percent of the male population in the United States compared to Utah where older men make up 8 percent of the population.
- Since 1900, the share of Americans 65 years and older has tripled from 4.1 percent to 12.7 percent in 2008.
- Nationally, individuals between the ages of 55 and 64 comprise 11 percent of the population. In Utah, they show an 8-percent share of the population.
- Baby boomers will be responsible for the next population boom—in seniors. The older population will expand rapidly between 2010 and 2030 as the U.S. baby boom generation reaches and surpasses 65.
- The U.S. population 65 and over is expected to increase by 15 percent between 2000 and 2010 and by 36 percent between 2010 and 2020.
- By 2030, the older population is expected be almost twice the number in that age group during 2005. By 2030, older Americans should account for about one-fifth of the U.S. population.
- In the U.S., almost 80 percent of 65-plus individuals lived in metropolitan areas in 2008.
- In 2008, over one-half of the 65-plus population lived in only nine states—California, Florida, New York, Texas, Pennsylvania, Illinois, Ohio, Michigan, and New Jersey.
- States with the highest shares of older populations include Florida (17 percent), West Virginia (16 percent), Pennsylvania (15 percent), Maine (15 percent), Hawaii (15 percent), Iowa (15 percent), North Dakota (15 percent), South Dakota (14 percent), and Rhode Island (14 percent).
- Alaska shows the lowest share 65-plus population at 7 percent. Utah ranks second-lowest with 9 percent 65 and older.

- States with rapidly growing senior populations between 1996 and 2006 included Nevada (up 50 percent), Alaska (up 46 percent), Arizona (up 35 percent), Utah (up 29 percent), New Mexico (up 28 percent), Idaho (up 25 percent), and Georgia (up 25 percent).

Demographic Characteristics

- In the U.S. during 2008, men 65 and older were much more likely to be married than comparably aged women (73 percent of men compared to 41 percent of women). Women are much more likely to be widowed.
- In Utah, more than 80 percent of 65-plus men were married compared to 51 percent of 65-plus women
- Roughly 42 percent of older U.S. women in 2008 were widows. There were over four times as many widows as widowers. In Utah, 36 percent of women were widowed.
- Divorced persons 65 and older represented about 10 percent of older persons in 2008—up from 5 percent in 1980. Similarly, 10 percent of Utah's older population was divorced in 2008.
- In 2008, 4.1 million U.S. households showed grandparents living with grandchildren. In 1.8 million of those households, grandparents were responsible for their grandchildren under the age of 18.
- In Utah during 2008, almost 32,000 households showed grandparents living with grandchildren. In 12,000 of those households, grandparents were responsible for their live-in grandchildren under the age of 18.
- Roughly 4 percent of the 65-plus population in 2006 lived in institutional settings such as nursing homes. However, 15 percent of persons 85 and older lived in institutional housing.
- Non-Hispanic whites accounted for nearly 80 percent of the 65-and-older population in the U.S in 2008. Blacks, Asians, and Hispanics account for 8 percent, 3 percent, and 7 percent, respectively.
- During 2008, non-Hispanic whites accounted for nearly 93 percent of the 65-and-older population in Utah. Blacks, Asians, and Hispanics account for 0.3 percent, 1.3 percent, and 4 percent, respectively.
- Education among older Americans has increased dramatically. In 1970, only 28 percent of the 65-plus-population had completed high school compared to 76 percent in 2008. In 2008, one-fifth of this age group had a bachelor's degree.
- In Utah during 2008, 86 percent of older men and women had completed high school. In addition, 25 percent of the state's 65 and older population had at least a bachelor's degree.
- Average life expectancy at birth has risen from 47 years in 1900 to 77 in 2000.

The Job Interview

During the interview, you want to show that you can work well with all ages and that everyone can learn from one another and respect each other.

BY KIMBERLEY BARTEL, ECONOMIST

If you get a job interview this generally means you are qualified to do the job. The hiring manager wants to confirm your qualifications and make sure you are a good fit for the job and the company. If you haven't interviewed for jobs recently, you will want to make sure you take time to prepare for the interview.

First, it is important for you to make a connection with the people who are interviewing you. Second, frame your responses to the questions in ways that show hiring you will benefit the organization. You can accomplish this by researching the company before the interview and practicing your responses to questions.

Interviews can be stressful. Keep in mind that interviewers are trying to impress you just as you are trying to impress them. View the interview as an opportunity for both parties to gather information to determine if it is a good match. Listen carefully to the questions and make sure you answer them directly.

For older workers, the interview is a great opportunity to dispel stereotypes and myths. Demonstrate that you are positive, energetic, dedicated, and that you will contribute to the success of the company. Show that you are technically savvy by incorporating your computer skills into your answers and show that you are energetic by talking about physical activities you pursue. Emphasize that you are flexible and open to learning new things.

There is a good chance interviewers will be younger than you are. Do not talk down to them or say that you won't need any training for the job. You have an opportunity to show that you can be respectful and work well with younger people, including a supervisor who is younger than you are. Do not have the attitude that since you are older you know more than your younger peers. You want to show that you can work well

with all ages and that everyone can learn from one another and respect each other.

Preparing for an Interview:

- Interviews are fairly predictable, so practice. Have a friend give you questions such as "Tell me about yourself." The more you practice the better your interview will go. Also practice answers for questions such as "Do you think you're overqualified?" Even if the interviewer doesn't ask this question, you may want to address it if you think it might be an issue. For example, you could say, "I am very excited about the opportunity to work in this job and to continue learning while I utilize my current skills and abilities." Talk about how you like to learn new things, a new skill you have learned recently, your strong work ethic, and the range of skills and knowledge you bring to the job.
- Don't talk about your "many years of experience." Focus instead on your successes at work.
- Think about your most important accomplishments and skills so you can focus on those things during the interview, and make sure you communicate them by incorporating them into your responses. Make sure your responses are positive. Don't say negative things about work, co-workers, or past employers.
- This is a good opportunity to talk about any time gaps in your resume. You might want to say that you tried retirement and it is not for you because you like to work. You might say that you took some time to learn something new, make a change, or to take care of a family member.
- Talk about new skills you have attained and how you stay current in your industry/job.
- There may be a concern that they can't afford your salary. Do not bring this topic up until they offer you the job. If they bring it up during the interview, say you expect to be paid the average wages for a similar worker in your area. You could also say you are willing to start a little lower if there is room to work your way up. However, avoid giving an actual figure until they offer you the job or give you their figure.
- There are a lot of older workers in the workforce now, so you are not alone. Be comfortable and confident at the interview. Look your best and dress in modern clothes with a modern haircut, but don't feel like you have to dress like a teenager. It is important to feel good about your appearance, but since looks matter, it is important to look modern and professional.
- Find out what type of interview it will be and who will be interviewing you.
- Ask at least one question at the end of the interview. Do not ask about the pay or benefits. Ask about opportunities for advancement or what a typical day is like in the job. This shows you are interested.
- Finally, don't be afraid to say that you want the job at the end of the interview. If you want the job, say that it sounds interesting and a good fit for you, say you admire the organization and want to work there. Demonstrate your knowledge of the company.

Don't forget to send a thank-you note to the interviewers. This will make you stand out from the others and put your name in front of them again.

24

Staying Flexible

Almost any list of job-seeking tips for seniors includes a section on "keeping your skills current and remaining flexible." With rapid increases in technology, today's workplace requires workers who are willing to learn and change with the job. To stay employable, older workers must be continually updating their skill set. Finally, in a tough labor market, flexibility and trainability are increasingly important.

Some Tips

Take advantage of available training opportunities. If you are already employed, make sure to get that competitive edge by taking any training your employer offers. Be the first to learn the updated software package. Don't hang on to the old technologies.

Examine and determine your own skill-set needs. Before you can update your skill set, you need to know what skills are in demand. Find out the cutting edge skills for your occupation and learn them.

Be sure to boost your software skills. Jobs ranging from clerical work to retail sales now require some expertise with computers—particularly a working knowledge of the Microsoft Windows environment. Search out the "in-demand" software skills. You may find related tutorials offered by area community colleges, your local library, embedded in the software or on the Web. "If people don't have these skills, they're shooting themselves in the foot," says career counselor Linsey Levine of CareerCounsel.

Conquer your fear. Don't be afraid to take a class at the local community college or through continuing education programs. More and more older students are upgrading their

Today's workplace requires workers who are willing to learn and change with the job.

More Facts

- In many important respects, people nearing 65 today are at least as financially prepared for retirement as the same age group was 10 or 20 years ago. Incomes, education, and net worth are all up for the current age group heading towards retirement.
- Pension coverage for women has increased over the past decade. The percentage of women without a pension decreased from 48 percent in 1994 to 37 percent in 2004. The percentage of men without pensions has remained steady at about 25 percent.
- Women receive lower retirement benefits than men.
- About 80 percent of those 65 years and older have at least one chronic health condition and 50 percent have at least two.

skills. Chances are you won't be the only "older" student in the class.

Know at least the computer basics:

- Basic skills to operate a computer, such as handling a computer mouse, typing on a keyboard, and navigating file systems and menus.
- Microsoft Office programs, with particular attention to Word, Excel and PowerPoint—roughly in that order.
- Essential Internet skills, such as e-mail, web browsing and searching.

Enlist others in getting started. Find a reverse mentor—a younger person who can guide you in updating your skills. When it comes to computers and software, your children, grandchildren or friends can be a great resource. If you aren't sure how up-to-date your skills are, you might want to visit a temporary employment agency and take their tests.

Search out resources for training. There are an amazing number of resources for upgrading your skills—particularly your computer skills.

Often training is free or close to it. Libraries, senior centers, learning centers, adult or continuing education programs, community colleges and online tutorials can all help you upgrade your skills.

A library is often the best starting point, as libraries typically have computers available for patrons' use and may even offer brief computer classes (or know of the best local options).

Once you take training, be sure to practice. Any skill not put to use will deteriorate and evaporate if it isn't used. Plus, the best way to learn a software package is to actually use it in several projects. You'll forget what you've learned if you don't use it!

Be sure to market your new skills. New skills will aid you only if you let people know you have them. You might want to think about two things: experience and work samples. Volunteer work can help increase your skill levels. When you update your skills as technology advances, it shows that you are someone who loves learning. It will give employers the impression that you are resilient and adaptable.

Make sure your resume and the way you send it reflect your skills. If you can't e-mail your resume, it signals that you may not be wired to the Internet or comfortable using e-mail. It also indicates you don't understand that recruiters need resumes that are in data form so they can search the text.

Many employers only accept electronic resumes. You can obtain a free e-mail account from your Internet service provider or other web sites such as hotmail (www.hotmail.com) and google (www.google.com; click on "Mail").

Returning to Work After Retirement

26

BY CARRIE MAYNE AND LECIA PARKS LANGSTON, ECONOMISTS

So, you've retired. But, you need extra cash or you want a productive way to keep busy. Maybe you want to stay mentally active or just like working. Returning to work is certainly an alternative. What are some things you want to consider? Reviewing the pros and cons may help.

What Do You Want to Do?

When returning to work after retirement, don't be afraid to dream or try something new.

- Think about what you wanted to do when you were younger but never did. Still interested?
- Complete some know-yourself exercises in a career book or on-line. Look at the newspaper want ads or Internet job search tools and jot down three jobs that intrigue you.
- Research careers on UtahFutures.org
- Visit your local Department of Workforce Services office to see what they can do to help you.
- Take an interest inventory and match up your interests with different kinds of work.
- Determine what skills you already have and think of how those skills can be applied in different settings.
- Find the local chapter of a trade association for a business in which you might be interested.
- Join a job-networking group.
- Join and network on LinkedIn (www.linkedin.com)—a business networking site.

Pros

Money: Employment will give you extra cash or delay the time until you must tap your nest egg.

Health insurance: Your new employer might provide group health coverage.

Mental activity: You'll have a chance to continue your mental development, learn new things and contribute to society.

Community: You'll have the opportunity to be around other people and feel like you are part of a community.

Social Security benefits: You could rack up bigger monthly checks by staying on the job longer and raising your Social Security benefits. Workers age 65 or older can claim full benefits even if they continue to work full-time.

Cons

Age discrimination: Unfortunately it still exists, and that's why it is imperative for older people to keep their work skills up-to-date.

Pension problems: Returning to work after retiring could impact your pension. Check with your former employer to make sure you won't be hit with any penalties.

Taxes on social security benefits: By working and increasing your income, there's a greater chance a larger percentage of benefits will be subject to income taxes.

Less leisure time: You'll have less free time if you work after retirement.

IRA withdrawals: If you have a traditional IRA and are working in retirement, you still will have to take required minimum distributions at 70 and a half. These withdrawals count as income, which could mean more of your Social Security benefits would be taxed.

- Check out which jobs need workers in your area (jobs.utah.gov).
- List five or six places in your community where you would like to work.
- Check out three or four franchise ideas for a small business.
- Check the AARP web site for companies who like to hire seniors: (http://www.aarp.org/money/work/best_employers/best_employers_list_2009/).
- Throughout your career you've certainly built up a bank of valuable knowledge and skills. Consider putting that to good use by training the new generation in your field.
- If it's not money or benefits you're after, consider volunteer work.

Although the recession may make it harder to find a job, the economy will improve. Plus, as the baby boomer generation starts to retire, businesses will once again worry about the void they will create.

The value of older workers is becoming more appreciated. According to AARP, industries that are actively recruiting older workers include healthcare, retail and customer service, and education.

Finally, use all the resources outlined in this publication to find yourself the job you want.

Resources:

- O*net self-assessment tools: http://online.onetcenter.org/skills/
- http://www.UtahFutures.org (under Assess Your Interests)

Senior Community Service Employment Program

BY CHARLOTTE KUHN, SENIOR EMPLOYMENT PROGRAM MANAGER, SALT LAKE COUNTY AGING SERVICES

By making a difference, you can have a difference made in you. The Senior Community Service Employment Program (SCSEP) is one way to reach for what many think unreachable—independence, economic self-sufficiency and increased opportunity.

SCSEP is a program of the U.S. Department of Labor and is authorized through the Older Americans Act. It grants income-eligible older Americans the opportunity to provide important and worthwhile community service while developing and enhancing job skills needed for the 21st century workforce. Thousands of older workers across our country participate in quality on-the-job training or classroom instruction, learning valuable transferable skills to give them the needed training to compete and secure competitive employment. At the same time, multitudes of non-profit or government agencies benefit from the services these older workers provide.

How does this program work? If you are age 55 or older, unemployed and your income is no more than 125% of the federal poverty rate (you must check to see if you qualify), have poor employment prospects, and are legal to work in the United States, you are eligible to participate in this program. You can find out what organization provides the SCSEP program in your area by contacting your local Workforce Services office, your local area agency on aging, or by going to http://www.hsdaas.utah.gov/.

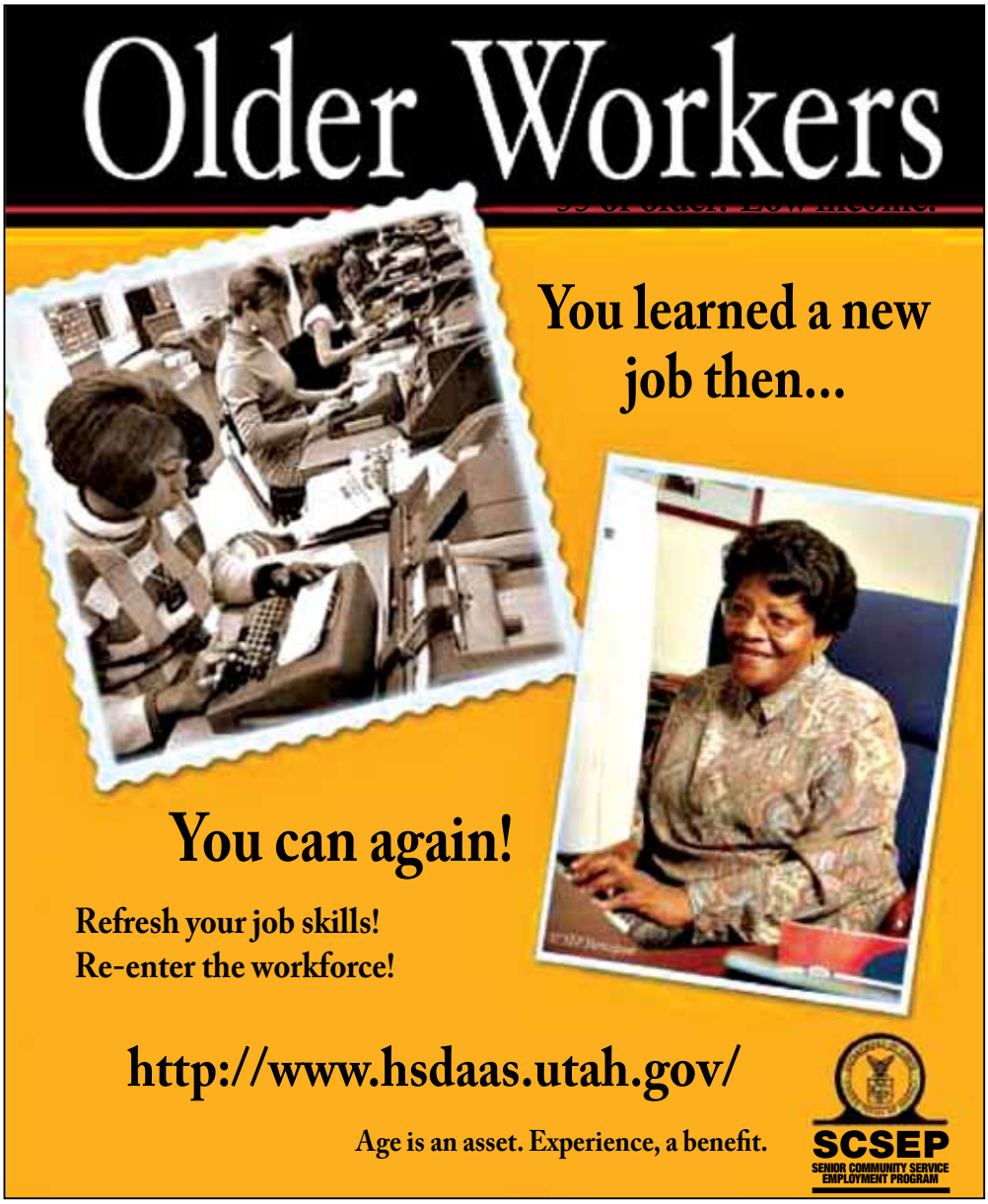
Once you are deemed eligible for participation, your provider will conduct assessments and interviews with you to determine the direction your program should go. An Individualized Employment Plan will be developed. You will be placed in a host agency (a non-profit or government agency) to provide service while working on your individualized training plan. You will work an average of 20 hours per week and will earn the prevailing wage while you do so. Sometimes, you may be placed in school for a short time if it is determined that a specific course or courses will benefit your individualized training.

While you are participating in this training, you are learning not only specific job skills, but you will be learning how to re-enter the job market, how to market yourself, and how to interview and land that job. The SCSEP program is time-limited with the ultimate goal of placing you in an unsubsidized job.

You may rotate host agencies throughout your tenure to further upgrade and enhance your skills. Program participants are placed in a wide variety of community service positions including day care centers, senior centers, governmental agencies, schools, hospitals, libraries, and landscaping centers.

Other training may include: classroom, lectures, seminars, individual instruction, and training through other employment and training programs or community colleges.

The SCSEP program is a bridge spanning what many experience as an employment opportunity chasm. By enhancing the services to our communities while learning valuable job skills, over 90,000 people will be served this year nationwide. Thousands and thousands of these people will go on to gain their independence and economic self-sufficiency by securing higher paid unsubsidized jobs.



BY MICKIE DOUGLAS, SOCIAL SECURITY
PUBLIC AFFAIRS SPECIALIST

More **Gold** in Your Golden Years

Although the Gold Rush has been over for more than a hundred years, people today are still looking for ways to put more gold into their "golden years." Some of the ways to find more gold don't involve picks or pans or prospecting luck. Did you know that if you work beyond your full retirement age before beginning to draw your Social Security benefits, the amount of your monthly benefit check will increase?

For example, if you were born between 1943 and 1954, your full retirement age is 66. This means that if you start receiving benefits at age 66, you will get 100 percent of your monthly benefit. However, if you delay receiving retirement benefits until after your full retirement age, your monthly benefit continues to increase. For example, the yearly rate of increase in Social Security retirement benefits for anyone born after 1943 is 8 percent. This 8 percent increase compares favorably with current average interest earnings rates on traditional savings accounts.

Of course, the total benefit increase you would receive would depend on the number of months you delay the start of your retirement benefits: at age 67, you would get 108 percent of the monthly retirement benefit because you delayed getting benefits for 12 months; and at age 70, you would get 132 percent of the monthly benefit amount because you delayed getting benefits for 48 months.

When you reach age 70, your monthly benefit stops increasing, even if you continue to delay receiving benefits. Once you reach full retirement age, your income does not affect your Social Security benefits. So, in other words, there is no additional advantage to putting off benefits once you've reached age 70.

It is also important to remember that each additional year you work adds another year of earnings to your Social Security record. Higher lifetime earnings may mean higher benefits when you retire.

If you are considering postponing retirement, Social Security has a new online calculator called the Retirement Estimator that can quickly give you an idea of how much extra money you could expect by working beyond your full retirement age. Just visit Social Security's web site at http://www.socialsecurity.gov/estimator/.

Fact:

- Disability among the older population is declining. Studies over the past two decades have revealed substantial declines in the rates of disability and functional limitation.

If you work beyond your full retirement age before beginning to draw Social Security benefits, your monthly benefit check will increase.

32

Funding Educational Pursuits in the Midst of a Career Change

Investing in an education is an investment in your future.

BY SCOTT BROWN,
MANAGER OF COMMUNICATIONS,
UTAH HIGHER EDUCATION ASSISTANCE AUTHORITY

The decision to enter higher education is an exciting time. You are about to embark on a journey that can transform both your personal and work life forever.

Unlike traditional student populations, adults in transition have already established an occupational and financial identity (often with children), full-time work, and dependent parents in the mix. As a result, adults in transition have unique needs and opportunities when it comes to furthering their educational pursuits.

Tuition Reimbursement

One consideration when seeking financial assistance is tuition reimbursement from your employer.

Ask your employer:

- Is tuition reimbursement offered?
- What amount of reimbursement is offered per year, or per employee?
- Do courses taken need to be directly related to your job to be eligible for reimbursement?
- Do you need to be working full-time to receive reimbursement benefits?

Grants, Scholarships, and Student Loans

Complete the Free Application for Federal Student Aid (FAFSA) at http://www.fafsa.ed.gov/ (or visit your school's financial aid office) as early in the calendar year (preferably

February) as possible to determine eligibility for grants, scholarships and student loans. Contact the school's financial aid office for information on applying for assistance. Make sure you have your paperwork accurately completed and processed on time. The staff in the school's admissions and financial aid office is there to help you, so contact them if you have questions or don't understand a form or the process. For more information contact the Utah Higher Education Assistance Authority at 1-877-336-7378.

Grants are awarded to students who demonstrate financial need. You can get application forms from the school's financial aid office. In general, scholarships and grants are gift aid. This is the best kind of aid because you don't have to repay it.

Check out all of the possible sources of scholarships and grants in your local community and state, such as schools, colleges, religious and civic organizations. When you apply for federal financial aid programs, your eligibility for federal grants will be considered.

Scholarships often are awarded for merit in academics, athletics, or a particular field of study. Scholarships also may be awarded based on ethnic background, religious affiliation, and special interests. Learn more by visiting www.utahmentor.org.

Loans are sources of financial aid that must be repaid.

Government-sponsored educational loans (visit www.uheaa.org) have many advantages if you need to borrow to pay for your education. They are better than traditional consumer loans because they usually offer lower interest rates and extended repayment terms, require no collateral, and help students and parents with the costs of education.

Federally sponsored loan programs include the following:

- Federal Perkins Loan Program provides long-term, low-interest loans to students with financial need attending any eligible postsecondary school.
- Federal Family Education Loan Program includes Federal Stafford Loans (subsidized and unsubsidized), Federal PLUS Loans (for graduate and professional students, as well as parents), and Federal Consolidation Loans.
- Federal Stafford unsubsidized loans are not need-based and are available to students at all income levels.

To obtain more information or to apply on these programs, contact the financial aid office at the school you plan to attend.

Consider researching and applying for assistantships, internships, or fellowships at the college to gain experience related to your field of study while getting paid. These are a great way to network with colleagues within your field to line up a job after you earn your degree.

Credit Standing and Private Loans

Check your credit rating. The site annualcreditreport.com allows you to download your credit report annually at no cost. It's important to note that PLUS loans may be turned down to borrowers who have troubled credit.

Many lending companies offer loans designed for adults in transition. They are called "private" or "alternative" loans and usually have higher interest rates and repayment terms based on your credit rating. Borrow wisely and avoid debt when possible, but remember the bottom line is: Investing in an education is an investment in your future.

Navigating the Health Insurance Jungle

BY MICHAEL HANNI AND JOHN KRANTZ, ECONOMISTS

Resources

- AARP: http://www.aarp.org/
- Medicare: http://www.medicare.gov/
- Medicaid: http://health.utah.gov/medicaid/
- A Consumer's Guide to Getting and Keeping Health Insurance in Utah: http://www.healthinsuranceinfo.net/statecoverageguides/UtahHealthInsuranceGuide.pdf
- Health Care Reform: http://www.healthreform.gov/

Health insurance has become one of the most complicated issues facing Americans today. This is especially true for older Americans who must be extra careful in managing their health insurance. Not only are their health costs rising, but their access to insurance can be tenuous—particularly if they are considering retiring before the age of 65.

Why is retiring before the age of 65 such a daunting leap of faith when it comes to health insurance? Well, the easy part of the answer is that at age 65, individuals are eligible for insurance through the federally run Medicare program. However, before that point the number of insurance options available to potential retirees are relatively few and most are quite expensive. So, what can you do if you're younger than 65 and already have retirement confetti in your hair? Well, we don't have all the answers, but here are a few things you might want to consider in your quest for coverage.

An unlikely source… going back to work.

Perhaps the simplest path to continuing health insurance—and the irony of this isn't lost on any of us—is to get a job. Employer-provided insurance is often the easiest way to acquire health care coverage. This is especially true for individuals who cannot obtain insurance on their own because of pre-existing conditions. Maybe a part-time position that allows you to access some kind of group plan is in your future.

Private insurance policies: not always an option.

Another possible route to bridge your post-retirement/pre-Medicare years is to purchase individual health insurance. While this option does allow for the most flexibility—given you can get the insurance company to issue you a policy—it can also be the

If you want to retire early, you need to beef up your pension or 401k and also line up some health insurance to cover you to age 65.

most expensive. Because of that, it is important to determine just how much per month you would be able to spend on your health insurance. Likewise, it is critical to know exactly what the insurance will cover and what kind of co-payments you should expect. Also, does this policy cover prescription drugs? That answer alone could make or break your decision.

Continuing coverage with most recent employer.

You may be able to continue your coverage with your current employer—or union, religious organization—after you retire. For example, some employers allow retirees to remain on the rolls of their group policy, but instead of subsidizing premiums the retiree must cover the entire amount.

Unfortunately, not all organizations offer this route, so to buy yourself some time, you may want to temporarily continue your coverage through the COBRA provisions of your current policy—ask your HR or benefits officer for more information. This allows you to continue your current policy, for up to 36 months, in some cases, if you meet some fairly easy requirements.

Last resort? Medicaid.

You could also find yourself in a rather desperate position where you can't get private coverage, you've exhausted your COBRA coverage, and can't find work or are unable to work. What then? There is a last resort safety net—very last resort, mind you—and you may already know about it: Medicaid. This often-heard-of though not-as-well-understood program provides some medical services to the most desperately in-need individuals in society. If you are an early retiree (without children at home) and find yourself without coverage and your income and asset levels have become severely limited you may qualify for primary care and some prescription coverage through Medicaid. If your income is greater than the limits set by the program it may still be possible to receive Medicaid benefits, given you meet all the other requirements and you are deemed "medically needy."

Facing the realities of our day and age.

Needless to say, the picture for health insurance coverage for an early retiree can appear rather bleak. As the healthcare industry in our country currently operates, individuals who are 50-plus, and aren't working, face some serious barriers to coverage. While there are options available, if you are serious about retiring early you better start planning not only for making your pension or 401k beefy enough, but also lining up some health insurance that will carry you through to age 65.

Health care reform.

At the time of this article's writing, Congress was still in the process of negotiating the details of a health care reform bill. It is too early at this point to say precisely what the bill may entail, assuming it passes it all. However, several tentative proposals currently under consideration specifically address early retire

Under the proposed plan, the government would offer financial assistance to employers that provide health insurance to early retirees.

For those early retirees without access to health insurance through their previous employers, a proposed Health Insurance Exchange creates a marketplace for selecting affordable insurance plans, which may include a public option. While the ultimate content of the bill is still uncertain, health care reform could provide more options for early retirees in the future.

36

Your Rights Under the Age Discrimination in Employment Act

BY HEATHER MORRISON, DIRECTOR, UTAH ANTIDISCRIMINATION & LABOR DIVISION

As an employee over the age of 40, you have rights that your younger co-workers do not have. Do you know what those rights are, and more importantly, how to protect them?

Age Discrimination in Employment Act (ADEA)

The ADEA protects you from discrimination if you are 40 or over and work for an employer with 20 or more employees. This law promotes employment based on ability, not age. It prohibits an employer from using age as the basis for hiring, firing, training, benefits or other employment decisions.

The ADEA also makes it illegal to harass an employee because of his/her age, or to retaliate against an employee who complains about age discrimination.

Unfortunately, older employers can sometimes face a variety of stereotypes. Some employers assume older workers are not energetic enough, or are unable to understand modern technology, unwilling to adapt to new procedures or suffer from an overall decline in skills. Other examples of age discrimination include:

- Calling an employee in her 60s "Granny" or "Dinosaur";
- Telling an employee that it's time he retires;
- Posting job ads that encourage *recent* college graduates to apply; and
- Demoting an older worker because he complained that his boss told him he was "too old and slow" to do his job.

How to Protect Your Rights

If you have been the victim of age discrimination, you should file a Charge of Discrimination with the Utah Antidiscrimination & Labor Division ("UALD"). The process is free and you do not need a lawyer.

Requirements:

- Your employer must have at least 20 employees.
- You must file your charge of employment discrimination within 180 days of the alleged discriminatory act. If more than 180 but less than 300 days have passed since the last date of harm, your charge will be sent to the EEOC for processing.

How do I file a complaint?

- Contact us by phone or in person at our offices to obtain the intake packet. Our contact information is below. An intake specialist will help you fill out the forms and answer any questions you may have about the law or our process.

What Happens Next?

- Within 10 days, both you and the employer will receive a copy of the complaint by mail. A resolutions donference (a voluntary opportunity to mediate and resolve your complaint) will also be scheduled.
- If the mediation is unsuccessful, your case will be assigned to an investigator who will investigate your claims. After the evidence has been gathered, the Division will issue a finding of whether there is "reasonable cause" or "no reasonable cause" to believe that illegal discrimination has occurred.
- If you do not agree with our decision, you have several options. You may appeal it to an Administrative Law Judge, or request a Right to Sue Notice and file a lawsuit in federal court. You should talk to your investigator about these and other options you may have.

At any point in the UALD process:

- We can help you and the employer to settle the case at any time in the process.
- You may withdraw your charge and request a Right to Sue Notice so you can file in federal court.
- Either party can obtain legal counsel or other representation at any time.

CONTACT UALD

160 East 300 South, 3rd Floor
P O Box 146630
Salt Lake City, UT 84114-6630
Phone: (801) 530-6801

In-state Toll Free (800) 222-1238
discrimination@utah.gov

UtahFutures.org

Plan and manage your career from grade school to retirement!

BY KIMBERLEY BARTEL, ECONOMIST

Are you thinking of entering the workforce for the first time in many years? Are you tired of your job and believe you need a change? Have you lost your job and think you might want to do something different? Do you want to be involved in the career development process with your child?

If you answered "yes" to any of these questions, it would be worth your time to check out UtahFutures.org. This system has information and activities that can help you with all aspects of career and education development including self-assessments, information about jobs in demand, how to write a resume, and how to apply for financial assistance for school.

Your first step would be to go to the web site, www.utahfutures.org, and decide whether you want to register and create an account or just visit. If you want to create an account, simply click on the Utah Citizen icon and follow the easy instructions. Creating an account will give you access to more assessments and allow you to save information.

It is helpful to take the assessments at the bottom left side of the page. You can take them and just observe your results, or if you have created a portfolio, you can save the results.

There are different types of assessments. A good one to check out is the skills assessment. It will help you understand your current skill set and how it might apply to other jobs. You may be surprised to see that your skills are transferable to many types of jobs you haven't thought about in the past!

The section called Job Search will assist you with finding a job. You can find information from how to choose an occupation to tips on interviewing to leaving your job gracefully. If you create an account, the system will help you create a resume that you can save in your portfolio.

The occupation information at the top of the left hand side of the page will give you informa-

tion about specific jobs such as Utah wages and outlook information, information about the education and skills required, licensing information, and much more. It will give you a pretty clear picture of what is required for specific jobs.

The Employer Locator, on the lower right side, allows you to search for employers across the U.S. that are most likely to hire for specific occupations. It provides the employer's name, address, telephone number, and size.

Another important section focuses on getting financial assistance and scholarships. You can find local and national information that will help you figure out how to pay for any training or education you will need.

If you are interested in assisting your child, you can access the portfolio he/she created at school. Your child can take assessments, look at the Reality Check feature (how much will his/her desired lifestyle cost?), and investigate different occupations with you.

Utahfutures.org is there to help Utah citizens plan and manage their careers from grade school to retirement.

More Facts

Income and Poverty

- In the national 65 and older age group, 89 percent reported Social Security income, 55 percent reported income from assets, 29 percent reported income from private pensions, 14 percent reported income from government-employee pensions, and 24 percent reported earnings (2005).
- In 2005, Social Security benefits accounted for 37 percent of the total income of the older population.
- In the United States, the 2008 median household income where the householder is 65 or older measures $33,800 compared $52,000 for all households.
- In the Utah, the 2008 median household income where the householder is 65 or older measures $40,300 compared $56,600 for all households.
- Nationally, about 10 percent of the over-65 population were below the poverty level in 2008 compared to 13 percent of the total population.
- In Utah, about 7 percent of the over-65 population were below the poverty level in 2008 compared to 10 percent of the total population.
- U.S. older women had a higher poverty rate (9 percent) than older men (5 percent) in 2008.
- Utah women 65-and-over also showed higher poverty rates (6 percent) than did comparably aged men (3 percent).
- Older persons living alone were much more likely to be poor (17 percent) than those living with families (6 percent).
- The highest poverty rates were experienced among older Hispanic women who lived alone (41 percent) and older black women who lived alone (38 percent).
- Households maintained by older people have net worth higher than that of all other households except for those maintained by 55-64 year-olds, who held similar levels.

It's never too late to learn new skills.

Your experience and expertise are a PLUS.

Visit jobs.utah.gov and careers.utah.gov for more information

Utah Department of Workforce Services
Workforce Development and Information Division
140 E. 300 S.
Salt Lake City, UT 84111

Presorted Standard
US Postage
PAID
SLC, UT
Permit # 4621