



Plan “B” for Boomers & Beyond

Learning... A Competitive Work Strategy



SAN DIEGO
WORKFORCE[®]
PARTNERSHIP



PLAN “B” FOR BOOMERS & BEYOND **Learning... A Competitive Work Strategy**

A San Diego 21st Century Planning Guide
for Achieving Mid- and Late-Career Sustainability

A community guide highlighting a learning strategy to help
mature adults compete in a changed world of work

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FOREWORD

It is only when you stop learning, unlearning and relearning that you become unemployable; come learn with us through the pages of this short, powerful book written expressly for you.

Mature workers are among our brightest and most talented workers. They are highly educated, extremely productive, and come from one of the highest achieving generations that has carved the model of success for future generations.

In today's economy, many mature workers still want to be employed. Others still need to be employed for a variety of reasons.

As the world has become smaller through the increased use of technology, all employees need to adapt to succeed in today's high-tech world and expanding global economy. And it is no different for mature workers.

To help keep our businesses competitive and to offer employers the broadest available workforce options, mature workers need to be seen as the best choice for employers. Mature workers should strive to keep their superior skills a cut above the competition. By retooling themselves, or upgrading their skills through additional education and training, or relearning new ways of working, mature workers can offer employers a seasoned, wise, and reliable choice for meeting their staffing challenges.

By availing themselves of the abundant education, training, and referral resources in our community, mature workers can refine their skills, add new ones, or completely change their existing skills sets. Many high-quality short-term programs are available through adult education programs, including the continuing education programs at the community colleges as well as the extended studies programs of the area's universities. These programs include a diverse array of certificated and degree programs in both traditional and emerging fields. Campuses are located in every corner of the county and much of this education and training is also available online.

We have many opportunities and challenges in front of us. The region is counting on the mature workers to assist in addressing the upcoming talent shortages and to help our businesses stay competitive and our region remain economically strong.

The San Diego Workforce Partnership has established a countywide One-Stop Career Center network and I encourage you to use the services offered at those centers in your career development and employment searches. The location of these career centers can be found on page 53 of this booklet.

On behalf of the San Diego Workforce Partnership and the San Diego Mature Workforce Committee, I acknowledge that it has been a privilege to have had this publication produced for our treasured and trusted mature workers. I particularly want to recognize the partners who have dedicated themselves to mature workforce issues and have collaborated to assist the mature workers throughout our region.

I extend our thanks and appreciation to the San Diego Mature Workforce Committee: AARP California State Office; Aging and Independent Services – Health and Human Services Agency, County of San Diego; Jobing.com; San Diego Continuing Education – San Diego Community College District; Senior Employment Program – Employment & Community Options; the staff of the San Diego Workforce Partnership and of course to Carleen MacKay who provided her expertise, resources, and enthusiasm.

All my best for your continued success and a lifetime of learning.



Mark Cafferty
President and CEO
San Diego Workforce Partnership

ABOUT US

Author – Carleen MacKay – Across the nation, on stage, in print and on behalf of America’s smallest or largest firms and the maturing population themselves, she inspires individuals, coaches and organizational leaders to understand the competitive advantages an experienced workforce offers. Carleen is the Workforce Policy Advisor to AARP/California, co-founder of her own firm, Ageless in America (www.agelessinamerica.com), co-author of *Boom or Bust*®, the first career management guide published exclusively for Boomers, and *Return of the Boomers*® which addresses the critical importance of the mature workforce in sustaining America’s future.

Learning Institution Researchers – County of San Diego’s Aging & Independence Services (AIS). **Sarah “Sally” Jackson** provides development and evaluation of older adult programming at AIS. She received her Master’s degree in Environmental Management from Duke University and has conducted federally-funded research on the process of engaging socio-economically disadvantaged citizens in community decision making. **Denise Nelesen**, an aging-program specialist for the County of San Diego’s AIS, is on the department’s management team and assists with program development, as well as communications. A graduate of the University of Missouri-Columbia School of Journalism, Denise wrote “Seniority,” a column for older adults published in the *Union-Tribune*.

Publisher – The San Diego Workforce Partnership provides employment and training services to local businesses and job seekers through a network of countywide One-Stop Career Centers. Businesses look to the Career Centers for skilled employees, expertise in job training and supportive services. Job seekers come to the Career Centers for referrals to and placements in high quality jobs as well as in education and training programs. For more information, visit www.sandiegomatwork.com.

INTRODUCTION

“Whether for free, for a fee, for community, for fun or full-time, part-time, or in response to just-in-time needs, good work is defined as work that ‘works for you.’”

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Good Work is Work That Works for You

7 Reasons to Continue to Work



The following are 7 good reasons why mature adults choose to continue to work, in some capacity, throughout their much longer lifetimes.

1. People work later in life because they can. They live longer, much longer, than their parents lived. The old rules, when old was almost always associated with diminished capacity, no longer apply. In 1935 when Social Security was enacted, on average, American men lived until 59 or 60 and women until 61 or 62. While average life spans extended slowly throughout the 20th century, it wasn't until this century that average life spans reached ages 78 and 80 respectively. For a complete list of life expectancy tables by year, go to: <http://www.infoplease.com/ipa/A0005148.html>.

Little known fact about U.S. life expectancy...

The U.S. ranks 41st in the world in terms of life expectancy according to *The Economist's* 2009 edition of world figures.

The decline of physically demanding labor is a fact of work life now and, since the brain usually outlasts the knees, people who work with their brains can continue to work much longer than those engaged in demanding physical labor.

The Duke Center for Demographic studies reports that by 2015 active life expectancy will be 17 years beyond traditional retirement age of 65. In short, if they were designing a system that set retirement age, they would raise it to 72 by the 2015 date.

2. People work later in life because an abrupt withdrawal from full-time work is a poor option. For these people, a sudden change from full-time, demanding work, to no work of any sort is mitigated by finding new ways to work. While still employed, some seek the advantage of phased retirement before making a later change to part-time or project work. Others sign-up for retiree job banks with former employers or even with competitors of former employers. Still others reunite with former colleagues in the temporary workforce.

Nasty habits await some of the bored and lonely who do not find ways to gradually offset the demands of full-time work with other interests. Available studies suggest that substance abuse by adults over age 50 will increase from 1.7 million folks to 4.4 million by 2020. Some reports indicate that Boomers have “*three to four times the rate of emotional disorders (depression, suicide, anxiety, as well as alcohol and drug abuse) than is found in today's elderly population*” (Koenig, George, & Schneider). The longer people sit around without some form of work, the more likely it is that boredom, loneliness, and other serious problems will result.

3. People work later in life in order to remain brain healthy. When the phone stops ringing, when social networks dry up, and when opinions no longer matter to anyone else, the mind is not likely to stay as sharp as it should. Studies indicate that the brain, much like the rest of the body, is subject to the “*use it or lose it*” rule.

While most people understand the phrase “*use it or lose it,*” few understand *how* to maintain brain fitness.

Co-authors Alvaro Fernandez and Dr. Elkhonon Goldberg wrote in their book, *The SharpBrains Guide to Brain Fitness*, that “*what we do in our lives influences how our brains and our mental abilities evolve. We are never too old to learn; we do not need to accept decline as inevitable.*”

Posit Science, an equally influential San Francisco firm, offers activities that engage the brain's natural plasticity to improve brain health. They are "dedicated to bringing (brain) science out of the lab and into the world, where it can do the most good."

Even beyond our brain health – it turns out that working later in life is a "death defying act." The Organization for Economic Cooperation and Development (OECD) is one such organization that makes the case that people who work later in life – live longer.

4. People work later in life because they don't want to outlive their money. Given recent economic events, it is unnecessary to offer elaborate explanations about the *need* to continue to work except to say that most of us *must* continue to work, in one fashion or another, for *some* pay.

For example, many people have been ousted from the workforce long before traditional retirement age and failing to find a new way to continue to work is not an option for them. How many have left the workforce long before they planned to leave? According to the Employee Benefit Research Institute's survey conducted in mid-2009, "47% of retirees (in their survey) left the workforce earlier than planned."

Similarly, people continue to work because they don't choose to become financial burdens to the next generation. If mature workers run out of money and entitlements, count on the fact that the demand for payment of their bills will be left for future generations to pay.

5. People work later in life because they need a good reason to get out of the house. On the surface, this may not appear to be a serious reason to continue to work. Think again. Increasingly, this is becoming a frequently reported issue because of the aforementioned loneliness or, just as likely, because unrelenting togetherness for partners or spouses is proving to be the death of some good, long-term relationships.

6. People work later in life because they are needed in critical areas, such as in the fields of engineering, math and science. Simply stated, there are too few people in the next generation, in terms of numbers and education, to immediately take the place of qualified Boomers. Even now, certain organizations are scrambling to re-recruit or retain highly qualified mature workers.

Others continue to work because they are needed to help address community challenges in their hometowns.

7. People continue to work later in life because they have chosen wisely and their last careers reflect their best work. These are, typically, the specialists; people of great expertise and knowledge in particular areas of marketplace need.

Others have taken on demanding roles in the pursuit of completely new dreams in the entrepreneurial world. For example, according to analysts, such as Sara Rix, with AARP, the fastest growing groups of entrepreneurs are over 50!

Yes, working later in life is "in." Glimpse even the lucky few whose financial needs have been met but who still seek to continue working. Research from Northern Trust indicates that 29% of retired millionaires have returned to the workforce in some capacity. According to Gregg Yaeger, head of the Financial Group at Northern Trust; "Retired business owners and executives tell us that they want to give back the knowledge they've gained during their careers, and many continue to explore and start or invest in new ventures."

Thousands of mature adults are beginning to flood schools and institutions of higher learning in pursuit of new work-related goals. Community colleges and extended study programs are bursting at the seams. The day is almost upon us when the bulk of 4-year revenue to universities and colleges may be realized from extension revenues rather than from full-time undergraduate revenues. If that day arrives, a lifetime of learning will become the rule rather than the exception.

Read what Leslie Shimazaki, Dean, Emeritus Program, San Diego Continuing Education, has to say about their commitment to the community. "We are here to provide San Diegans with opportunities to work throughout the working life cycle. Our students are making history as they land better jobs because they have sought better lives through education."

Affordable online courses, such as those offered at National University, are changing the way people learn. Even the University of California now offers an *online* master's program in certain areas of study. Cyber campuses, all around San Diego, offer first-class education to tens of thousands of students. Open-Courseware, the educational equivalent of open-source programming, is gaining momentum as top-flight nationwide schools fight to attract people to return to their school.

Learn About Changes in the Workplace



While we gratefully acknowledge that we are able to work later in life, we must also acknowledge that the world-of-work is changing faster than ever and that keeping up with workplace change is a challenge we all face.

What must we learn about this new world of work and how must we adapt if we are to thrive? Take a short journey “back to the near future” in order to understand a few of the changes that influence the demand for learning today.

1970’s

The Decade That Changed America

In the early years of the last decades of the last century, the majority of the U.S. workforce labored in reasonably stable jobs and lived in relative isolation from the rest of the world. People learned “on-the-job” over extended periods of time.

David Frum’s book *The 70’s – How We Got Here* is a seminal book about what brought us from the 1970’s to the present day. Frum details the many aspects of the U.S. story of change and tells us who and what we have become and, as importantly, why.

The ‘70’s brought us Apple. No single company better symbolizes the changes we are experiencing today than those brought about by Steve Jobs and Steve Wozniak. No single company has increased the demand for skilled talent more than Apple’s home computer when first introduced in 1977. And, the rest, as the saying goes, is history.

1980’s

The Decade That Marked the End of the One or Two Career Jobs

In the middle years of the last decades of the last century, economists, government leaders, business leaders, and educators alike began to experience the first large waves of change as evidenced by increased merger activity in the private sector, new labor-saving technologies, mounting expansion into overseas markets and ever shorter tenure with the very organizations people once relied upon for stability throughout their working lives.

Other moments that shaped the 1980’s workplace and workforce, continue to affect us today. Books, such as: *Morning in America: How Ronald Reagan Invented the 1980’s* by Gil Troy, paint a variety of pictures of the 1980’s; the good, the bad and the ugly.

Our story about the 1980’s is reflected in the very short tale of *The Pig in the Python*, an oft-told tale about bulging demographics from the ‘80’s that still affects us now.

The story begins by asking you to visualize a python as having swallowed a very large pig. The Boomers (the pig stuck in the bulge in the middle of the python) were desperate to get the aging World War II Veterans (the, otherwise “fit”, python) out of the workforce to make room for their own larger generation of emerging Americans.

What better way to move the oldest of the old along to retirement than to create *early retirement* offerings to ease their exit?

So, as the story continues, the Boomers thought and thought and this is what they did. They created enhanced layoff packages (the



1990's

The Decade When More Became More

Until the last years of the last decade of the last century, the aging of the nation went largely unnoticed by almost everyone. Boomers (people born between 1946 and 1964) and Traditionalists (people born before 1945) were more active and healthier than any previous generation. Most labored on with little thought for sustaining their increasingly longer working lifetimes. Giddy excess marked the end of the decade.

As the 20th Century Clock Struck Midnight...

...a funny thing happened on the way to the future. Change came so unexpectedly fast that its impact on the workplace, especially the private sector workforce, was felt by many. The previously slow march to building overseas production capabilities, for example, became a race to globalize.

Outsourced solutions became the buzz-words of the day as smaller organizations proliferated and picked up the production of products and, especially, the delivery of services from, and to, larger organizations.

Fast-forward with us, please, to the 21st Century.

aforementioned early retirement offerings). Coupled with Social Security benefits and widespread pension plans, early retirement encouraged workers to select age 62 as the optimal time for snapping up their employers generous exit offerings and head to the golden hills of retirement. It was a pretty good deal for many older workers and the exodus began as planned and grew through the years as more and more organizations saw the value in thinly disguising layoffs within a retirement benefit.

Early retirement programs are still growing in popularity, only now it is the Boomers themselves that are “benefiting” from the offering. The problem is that fewer than 20% of U.S. private sector employers still offer pension plans. Medical retiree benefits are being taken off the table, 401(k) plans have proven risky; Social Security does not meet the majority of basic living needs; people are having children later in life while caring for aging parents and, on top of all of this, people are outliving both their usefulness and their money.

Early retirement offerings have become a bad idea for many who must attempt to return to the workplace to sustain their lives. However, getting back into the workplace is not as easy as some think.

The 5 Changes That Require Adaptability



“Every great age is marked by the ability to meet unprecedented problems with intelligent solutions. In a time of turbulence and change, it is true, now more than ever, that knowledge is power.

And it is only by adapting to change that we are able to master the challenges of the future.”

President John F. Kennedy

Today, systemic and structural changes, such as just described, affect all sectors of our nation’s workplace and mature Americans must quickly adapt to the 21st century if they want, or need to, continue to work. The following are five compelling reasons to plan to adapt:

Reason to Adapt #1!

Products and Services that can be Produced Better, Faster and Cheaper Outside of the Core Organizational Structure – Will!

Employers are accelerating their efforts to control the costs of producing products in a never-ending quest for short-term profits. If it means going where labor costs are a fraction of ours, they will. Saving money on global

labor is only a part of the thrust for this type of change and there are many other reasons to seek to produce products off-shore if that is where the customer lives and where the talent lies.

The process of off-shoring is a given and virtually every U.S. multinational organization is doing some business off-shore. The fact that the imbalance in trade is one consequence of accelerated off-shoring is not the subject of this booklet nor is it a reason to expect a slowing down in our race around the globe. Expect more off-shoring, not less, and do not think for one moment that off-shoring only affects the careers of so-called “blue-collar” workers.

People in jobs or careers that are vulnerable to outsourcing, off-shore or on, need to pay close attention to the next careers they choose to minimize the risk that their job will be eliminated.

Perhaps there is a new way to think about how to leverage the talent of older Boomers and Traditionalists by competing with the off-shore gang. The following is a story on how this was done by someone we know.

Once upon a recent, real time, a Traditionalist we know had twin grandsons. Both boys were good students in their local high school in Texas and enjoyed the privilege of a good education. However, like many young people from the youngest generations of Americans, they struggled with math.

The boys’ parents engaged a *virtual tutor* for them. This highly qualified tutor, from abroad, charged \$15 an hour to tutor both boys; an enormous savings over qualified tutors in our own country.

Except... our Traditionalist friend also had a good friend of 70+ years. The friend was an MIT graduate with an advanced degree. He was home-bound from a physical disability. His brain, however, retained a lifetime of knowledge in math and science.

For \$10/hour, this lonely, over-qualified, older man was engaged to tutor the boys.

The end of the story? No...just the beginning. The gentleman tutor found a new lease on life and continues to help the boys in their college

years. He enjoys life again and has a little discretionary income which, by the way, he often spends...you guessed it...on the boys.

The moral of the story? There is opportunity everywhere.

To learn more about off-shoring, read the book by Lou Dobbs and Joanne Myers, *Exporting America: Why Corporate Greed Is Shipping American Jobs Overseas*. Whether you agree with the premise suggested by its title or not, the content is a fascinating study of the changes we are facing and will continue to face. A less controversial book, *The World is Flat* by Thomas Friedman, leads readers through the journey of globalization. Friedman makes the clear-cut case that globalization is with us forevermore.

This leads us to the second of five major adaptations that affect job choices and result in the need for increased flexibility and career re-direction.

Reason to Adapt #2!

“People” Are the Variable Costs over which Employers Have the Most Control. Restructuring will Continue.

Regular, full-time employees – regardless of their talent – will **not** be retained full-time if they are only needed part-time or once in awhile.

And, who is most vulnerable among the vulnerable to lose regular, full-time job employment? The costly older workers, of course, particularly those whose skills and competencies don't exactly match 21st Century needs.

Our advice is to make yourself less vulnerable by learning to compete in today's world.

Reason to Adapt #3!

Old Job Requirements are Shifting.

**According to the U.S. Bureau of Labor Statistics (BLS),
75% of New Jobs Require Upgraded, New or Different Skills.
75% of Workers will Need Re-training over the Next Few Years.**

“Above all, remember that knowledge is the capital of a developed country and learn accordingly.”

Carleen MacKay

The U.S. Bureau of Labor Statistics (BLS) estimates that by 2016, the U.S. labor force age 55+ will increase 47% from 25 million to 37 million while the labor force ages 16 to 54 will increase less than 1%. The 55+ population will account for almost 93% of the net increase in the U.S. civilian labor force.

Soon, the knock at the door of opportunity will become thunderous for those who have learned something new that meets the market's needs.

Reason to Adapt #4!

Becoming a Futurist Is Career Insurance.

The Future of Work Itself Is as Unlike the Past as the Robot on the Production Floor Is to Rosie the Riveter of World War II Fame.

In keeping with the need to upgrade skills or to learn something new, becoming a futurist is good advice for those who seek to work in the near future. Doors to new careers are opening and doors to old careers are closing at an unprecedented rate. What once looked like good opportunity – isn't. It is only by studying the emerging market needs that people can determine the course of continuous learning they must navigate to their working futures.

The Internet offers an easy and good guide to the future. It tells us what advanced medical technologies are on the horizon. It introduces people to emerging fields such as bio-metrics and careers in green technology and informs us about advances in any field of interest.

Reason to Adapt #5!

Time's (Almost) Up if We Don't Start Now!

Time to Recover Savings and Increase Earnings Is Finite.

Boomers are reaching their 50's and early 60's and still holding out the hope to begin their traditional retirement journeys buoyed largely by investments in their homes and their modest savings.

Oh...oh! Strong return on investments, especially those traditionally associated with home ownership, are gone. Realty Trac, which compiles nationwide statistics on foreclosures, reported in mid-2009 there were upwards of 80,000 homes in California that the banks have repossessed but not put on the market. Most home values in San Diego County, no matter when the homes were purchased, are negatively affected to some degree. All homes bought after 2002 in California are believed to be “under water” in that they are worth less today than when they were purchased.

Beyond home ownership, older Californians, still dealing with the results of virtually unprecedented economic fallout, face the additional challenge of meeting obligations because their time to recover is compromised.

Unlearn the Messages from the Past – Let Go!



Our nation is older now and, according to the U.S. Census Bureau, older people are in good company. Close to 12,000 people are turning 50 daily and almost 10,000 are turning 60.

Food for thought!

These mature generations are the heavy-duty competition for other mature workers and, by some accounts, there are five or six Boomers competing for each job.

Who will thrive? Those who are best prepared to compete, those whose skills are updated and whose competencies are honed will flourish.

This is not the moment in time to look back through the rear-view mirror of time and remain caught up in recalling the “Happy Days” of long-gone youth when work offered a promise of security, lifelong friendships, on-the-job training and promotions based in large part on longevity and heads-down hard, often backbreaking, effort.

The past, the so-called golden years, still beckon for many in spite of good evidence that work will never be what it once was.

Do the golden years really still beckon for many people?

Afraid so!

There is ample evidence that supports the premise that many people, when faced with the need to change....don't.

Well, the golden years of the past beckon for many of us all right, except for one thing...and what is *the one thing*?

The Golden Years were Short Lived!

Accompanying Pension Plans, Social Security Payments and Medicare funded the **short shelf lives** of most beneficiaries.

Today

Average life expectancy in the U.S. is around 80 years, regardless of gender. Pension plans are largely a benefit long buried in the past or radically underfunded in all sectors of the economy.

Without significant change, Social Security and Medicare are on their not-so-merry ways to the bone yard.

The world has changed and people are living longer. These facts open up new possibilities to make the necessary accommodations to enjoy longer lifetimes.

Still... fewer people, than readers might believe, change on demand even in the face of growing uncertainty, disastrous economic maelstroms and longer lifetimes.

Our failure to adapt begs the question as to why we, as a country, did not make necessary changes in the face of the obvious need to do something different. Did we not know better? Why were work lives, benefits and entitlements not re-cast in a timely manner as part of a new plan when it was clear that Plan "A" no longer worked?

There are several reasons but one answer may shed light as to why many people, older and younger, still live in a Plan "A" kind of mythological world even when it is clear that Plan "A" was – and is – not working.

Remember Plan "A?"

In terms of the workplace, Plan "A" provided steady employment with one or two employers over a lifetime and, in spite of evidence to the contrary, many mature workers argue against changing their methods for finding their next opportunity because they "*need just one more job.*" Here's a news flash! It is unlikely that most people reading this will have *just one more job* during the last phase of their working lifetimes.

The following is a short story about early Californians that illustrates why persisting in Plan "A" has **never** been the best idea.

Once upon a real time... The discovery of gold at Sutter's Mill sparked a sudden surge of "prospectors" to California in 1849. Burdened with the tools of the past but fueled by glittery dreams for the future, the 49^{ers} hoped to hit pay dirt and line their pockets with gold.

A few early adventurers succeeded. But most hard-working 49^{ers} failed and lost their shirts. And, yet, many continued digging and panning with less and less success as time went by. They persisted in believing that which could no longer be trusted.

A smart few 49^{ers} started businesses to supply the gold-seekers with picks, shovels, mules, pans, clothing, food and so forth.

An even smarter few used the savings from their modest business ventures and invested in buying land in the hills of Northern California while doing whatever it took to keep afloat in the last years of the 19th Century and the first years of the 20th.

In short, *the successful few saw beyond what others saw, adapted to the situation and grabbed the golden key to the future.*

The gold diggers were the people that kept doing what they were doing while expecting different results even in the face of growing failure. They did what they knew how to do. They lived in Plan "A."

The smart folks had an executable Plan “B.” They realized there was no going back to find gold that was no longer there for the digging. They learned from the present and, especially, from the growing evidence of a dissimilar future!

It is time to let go of the past for more changes wait in the shadows around the very next curve of time.

Because letting go of the past is such a challenge for so many people, it is the first task we tackle in our Plan “B” design and process.

Plan “B” is just ahead.

Get Ready to Learn about Plan “B”

Plan “B” is about doing something different by learning something different.

Plan “B” is based on the premise that what people are willing to learn will determine what they will be able to earn.

Plan “B” is a learning investment in the future. It is the key to grabbing the pot of gold at the end of the rainbow for those people willing to do the work to earn their share.

Plan “B” is filled with benefits beyond increasing earning power. It makes the case that learning, in and of itself, is good for continued brain health and for continued social engagement.

Plan “B” asserts that managing a career IS just like managing a business. Both require learning to compete in a strong, fast-evolving, buyers’ market.

PLAN “B” FOR BOOMERS & BEYOND



“Talent alone won’t make you a success. Neither will being in the right place at the right time, unless you are ready. The most important question is ‘Are you ready?’”

Johnny Carson

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A Picture of Plan “B”

The Design and the Process

The successful completion of Plan “B” is designed to flow naturally when the recommended step-by-step process is followed “up the stairs” of discovery.



Optimize Learning

8 Steps to Completing a Strategic Plan



Living and working well are deliberate choices; they are not random happenings. It takes skills and self-confidence to do both and you only get what you want if you are willing to do the work!

The eight steps are from Carleen MacKay and Brad Taft's book, *Boom or Bust*[®], a Career Guide for Boomers and Beyond!

When you were young and new to the adult world of work, you were like the child, the youngster for whom every experience was novel. You learned by trial and error. You were adventuresome and optimistic. Now, in your mature years, you may feel less secure and less ready for change. You may feel as though it is too late...well, as the saying goes, it is too late if you think it is!

We remind you that *for the first time in history, you will be old much longer than you were young.* 20 to 30 percent of your life lies ahead of – not behind – you.

So...come on, you pioneers, plan the future you will be living in!

Follow this easy 8-step plan and your actions will become deliberate and bold and you will increase your ability to compete. Now is time *to learn purposefully*.

Remember: If you wouldn't start a business without a plan, you shouldn't run your career without one!

Step #1 of Your Plan – Letting Go of the Past

For some people, letting go of the past is the most difficult task of all. They spend so much time trying to get back through the door that is closing that they fail to see the window of the future that is opening. They spend endless hours sending resumes to those closed doors and become increasingly discouraged as time tick-tocks on and on...

When you let go of the past, you will find that you can move ahead no matter your chronological age.

For instance, if you have worked in a certain branch of manufacturing all of your work life, you may feel compelled to look at manufacturing as your only source for your next job. Before you strike out in an old direction, the obvious questions to ask yourself include: (1) whether or not that path is available to you in your hometown, (2) whether the familiar role meets your changing interests and values, (3) whether you should be looking at physically demanding work at this life stage, and (4) whether the few manufacturing opportunities in San Diego are likely to be merged, outsourced or off-shored at any moment.

Take a deep breath.

Remember the story of the 49^{ers}.

Open your eyes to the future.

Dream a new dream for it is only when you can let go of the past that you can truly move forward.

Additional resources to help you let go of the past and build self-confidence include:

1. Read *Repacking Your Bags* and *The Power of Purpose: Creating Meaning in Your Life and Work* by Richard Leider.
2. If self-confidence is a struggle for you, *The Ultimate Secrets of Total Self-Confidence* by Robert Anthony is a good choice.
3. Another favorite book is Rosabeth Moss Kanter's book, *Confidence* in which she offers fresh, insightful lessons in building confidence taken from the best of lessons in sports, business and education.
4. David DeLong has participated in a number of MetLife studies about our aging nation. As one result of collaboration, he wrote: *Living Longer, Working Longer: The Changing Landscape of the Aging Workforce*. David's most recent collaboration with MetLife is soon to produce a report entitled: "*Buddy, Can You Spare a Job? The Myths & Realities of the Job Market for Aging Baby Boomers.*" This study includes interviews with over 40 people and a survey of 1,200 people ages 55-70. The life stories of your contemporaries offer opportunities for you to learn from their challenges.

Step #2 of Your Plan – Internal Analysis

"Who you are" will govern how you act.
How you act will determine how you fit
in the work role you choose for your maturity.

If you are an optimistic and self-confident individual, both traits will show up with you in the workplace. Likewise, if you are acknowledged for your "courage under fire" or your ability to face risks in a decisive, tough-minded style, you will bring these traits with you to any setting.

How you fit in with the so-called "culture" of your new workplace is based, in large part, on how you communicate *who you are* and how you help prospective employers to clearly determine a good "fit" between you and their team.

How important is fit? If you have ever been in the wrong role at the wrong time with the wrong people – in terms of “fit” – you understand the importance of taking the time to learn to effectively communicate *who you are*.

Why not “brand” yourself as much by *who you are* as well as by *what you do*? After all, it is both your qualities and your skills that people will readily experience once you are hired or engaged.

You need *purposeful language* to describe yourself. Internal analysis is the step that offers you language to demonstrate *who you are* in a way that sets you apart from the crowd.

Community colleges and universities offer internal assessments, such as the Myers-Briggs Type Indicator. Counselors and coaches help students of all ages to stand apart and ahead of the crowd by demonstrating how to use your communications as both a verbal and a written advantage. If you are not enrolled as a student, online versions of some assessments are offered at affordable rates.

Additional resources include:

1. Brainfuse.com, one of the nation's leading providers of online tutoring to schools and libraries, launched the national kickoff of “HelpNow!” in the San Diego County Library in 2009. They provide access to career and personality assessment instruments. Go to www.sdcl.org and look for the “HelpNow!” tile on the site and click it. You do need to have a San Diego County library card to enter the site.
2. The Myers-Briggs Type Indicator (commonly called the MBTI) is fast, easy, accurate and inexpensive. On demand MBTI is available for self-learning. Go to: www.mbtithinkbox.com.
3. If you struggle finding just the right words to help people hear what you want them to hear, read Frank Luntz’s book, *Words That Work: It's Not What You Say, It's What People Hear*.
4. When you have completed your personal assessments, read *The Vision Board: The Secret to an Extraordinary Life* by Joyce Schwarz. She provides a picture of how you can begin to make real changes for yourself by

creating a vision board for your future. Once again, this book proves that a picture is worth the proverbial thousand words.

5. Visit the Internet and take a good look at the several articles, blogs and websites that describe the art of self-branding. It’s time to begin to pull together your vision, assessment results and words to build your unique brand.

Step #3 of Your Plan – Marketplace Trends

Those who want to work must take a short journey
through the trends that shape today and
align their work with the marketplace as it is and as it is becoming.

Certain industries in California have declined; more workers are in gold-collar (technical or scientific) jobs than in white or blue-collar jobs; bonds between employers and employees have grown weaker; the global workforce is a reality; technological innovations profoundly impact how we work today and how we will work tomorrow; 60-70% of the jobs that existed yesterday are either materially changed, outsourced, off-shored or obsolete... and so forth....and so on. For some fast, rather harsh lessons about these many changes go to www.xmarks.com/topic/did_you_know or to any of the *Did You Know* videos by Karl Fisch on YouTube.

There are other trends that affect how mature adults will work in the near future. Some people, such as Charles Handy who wrote *The Age of Unreason*, Daniel Pink who wrote *Free Agent Nation*, Carleen MacKay, Phil Newbold and Brad Taft who wrote *Return of the Boomers*; believe that there will be increased movement out of regular, full-time employment to self-employment. The organization that once resembled a large core of regular, full-time workers will see the large core become smaller and the contingent workers’ groups grow larger. This trend strongly suggests that mature workers, in particular those whose skills are current, will find as many opportunities in the growing contingent workforce as in the regular, full-time workplace.

All of these changes mean that you must consistently and persistently study the new marketplace if you are to manage your *business* (AKA – career) effectively.



It is not as difficult as you might imagine following the market because the Internet will do much of the research for you. Setup *Google Alerts* in areas that are of interest to you. (If you don't know how to setup an Alert, go to Google and enter the words "Google Alerts" and Google will walk you through the process with ease.)

Follow the Bureau of Labor Statistics' bulletins and you will soon see what is changing and what is about to be changed. Just remember that, at this point in the process, you are studying trends not trying to apply for everything out there!

Additional resources include:

1. www.jobing.com, www.adeco.com, www.spherion.com, www.manpower.com and other temp agencies job boards. While it is early to reply to job postings, it is time to study the patterns and themes of jobs posted on their sites.
2. One-Stop Career Centers that are located throughout San Diego County. Their staff will help you *in person*. They do far more than track market trends; they are the experts in trends in each of their locations. From the Metro Career Center on University Avenue in City Heights, to Career Centers in Mount Hope, El Cajon, Chula Vista, Oceanside, and Escondido, the One-Stops are must-stops.

3. The AARP website is rich with resources. Go to www.aarp.org and/or www.homestead.com, their senior site. Take a look at their Best Employers and National Employers' teams. While you are visiting AARP, go to their California Community Site at www.aarp.org/community/AARPCA.
4. Go to www.agelessinamerica.com and subscribe to their free newsletters. Nationwide trends are important to understand and their newsletters track those trends.
5. For insight into the changing marketplace, meet people of like-minded career interests. A comprehensive list of organizations where they "hang-out" may be found at: www.sandiegocareers.com/resources.php.

It is not yet time to build the final version of your resume or to apply for jobs that you are still in the process of exploring.

Resist giving in to impatience.
Process is important to good business planning.

Focus first of all on finding the path you want to follow in order to head out prepared and purposeful.

Step #4 of Your Plan: "HOT" Careers

Remember – What Is "Hot" Today
May Be "Cold" Tomorrow

"Don't seek comfort in your ticket on the last train to the good times. The station has already been converted to a hybrid car sales outlet."

Brad Tipler, San Diego Futurist!

In alphabetical order, here are a few “hot” careers to consider:

- Boomer Products and Services – America is graying and this market is growing and growing fast.
- Consignment Store Sales – Recycled and reused products are in!
- Engineers, Scientists and Mathematicians – America is short of talent in these critical areas.
- Ethics Officers – Need we say more?
- Federal Jobs – Hard to believe but more than 130,000 federal employees were hired in 2008.
- Green Careers – Coming soon to established businesses near you!
- Healthcare – Across the board opportunities – search these.
- Homeland Security - No, the world is not a safer place and opportunities are still available.
- Global Careers – Maturity is an asset in the global community. Bi-lingual and bi-cultural backgrounds are highly sought after.
- Medical Devices – New products are flourishing, in part because of the aging of the population.
- Part-time & Temp Careers – Watch the boom in so-called “free agency” when/if healthcare is nationalized.
- Pet Sitting – Increasingly isolated lives mean more emphasis on pet care.
- Retiree Job Banks – Don’t overlook former employers for project assignments.
- Security Services & Products – Back to – “no, the world is not a safer place.”
- Senior Products & Services – Not to be confused with Boomer products & services.

But, what about retail jobs, you ask? Retail was, after all, the traditional “older worker” role for many people.

Don’t bet on retail as an overall terrific source for jobs.

Why?

Because Americans are curtailing their spending. The behavior of the past couple of decades was the anomaly and we have returned to more time-honored spending patterns that are most likely to result in fewer retail jobs in the future.

Notable exceptions, at least at the moment, are Walmart and stores that cater to repairs, replacement and updating of homes, automobiles and other equipment. The Home Depot type of retailers that serve traditional needs should do reasonably well as should Costco and other food suppliers.

In your mind’s eye, can you see how all these opportunities are linked to changing demographics, a struggling economy, increased security needs, global competition and – last but far from least – to the truth of the matter that America is slipping dolefully behind other countries in the critical areas of engineering, science and mathematics?

Additional resources include:

1. Refer to the U.S. Bureau of Labor Statistics for articles that address “Tomorrow’s Jobs.”
2. Read reports by McKinsey, Ernst & Young and other financial firms that routinely research the emerging market. Many of these reports are *free* and can be accessed online.
3. *The Best Places to Work* (in the federal government) rankings are the most comprehensive and authoritative analysis of employee satisfaction and commitment in federal careers. The 2009 rankings are the fourth edition of an ongoing series of rankings.
4. U.S. News & World Report, Kiplinger, Fast Company and other magazines routinely offer their list of best jobs and careers for the current year.



Step #5 of Your Plan – Marketplace Alignment

Linking Who You Are with What the Marketplace Needs

People are your single best source for the “inside scoop” about your areas of interest. This is the moment to connect with social networks and networking groups. It is time to ask others for their advice about serious market interests you are exploring.

This is the time to update skills or to add specific educational credentials to your portfolio.

This is the moment to learn the fine art of shameless self-promotion and the skill of advancing people from prospects to buyers.

Additional resources include:

1. LinkedIn, Facebook, Plaxo and other business networks.
2. While you are busy learning about **business** networks, remember that ID theft is the Number #1 crime in the country and that other, purely **social**, networks can be your friend or might be your enemy.

Beyond ID theft, opening up your life to others always runs the risk of

saying too much about personal details that should remain undisclosed to a prospective employer.

Step #6 of Your Plan – Challenges and Barriers

AKA – Your Gap Analysis

The challenges and barriers you face are what keep most people from reaching their full potential. Don't let this happen to you because it is within your power to achieve your goals.

Think about your challenges and barriers and how they affect you.

For instance, do you think of *meeting a challenge as summoning up your courage* for what lies ahead? Or, does the word itself suggest possibilities of a blind, terrifying leap into a deep and dark abyss?

There is nothing to stop you from meeting challenges but fear itself. Fear causes anxiety and inaction which, in turn, causes you to retreat to the familiar, even when there is clear evidence that you should rise up to meet the demands of the future.

Learning something new is the best antidote to fear. It is one reason we suggest that you continue to learn, to study the changing market, to explore new vistas and, above all, to commit to the process of planning.

What comes to mind when you think of the word “*barrier*”? Do you think of a barrier as a missing skill, or an educational gap, or an insurmountable task best left for the younger version of you?

A *barrier* is something in your background that will preclude you from getting the job you want until you fill the “gap” with what employers’ need.

Let's look at a few challenges and barriers that block the path to a better future for many mature adults.

- *How about the looming specter of age discrimination?* Is age discrimination a challenge or a barrier? Is it both? What can you

do about growing older and, at the same time, growing bolder and more powerful in a society that, until now, has worshipped at the altar of youth?

- Is *networking* a challenge and a barrier? Meeting the challenge to network takes courage but failing to learn to network effectively is a barrier.
- How about the art and skill of *negotiating*? Skilled negotiators must know where they fit in a market-driven (not a longevity driven) economy and have the courage to meet the challenge of positioning themselves correctly in this market.
- Is lack of money a challenge or a barrier?

Here are a few ideas to think about if you wish to investigate the possibilities of receiving financial aid for a course of formal study:

Read about the Free Application for Federal Student Aid (FAFSA) and check into state supported opportunities.

Check out www.onlinestudentfinancialaid.com.

If you have had some college and seek to obtain a four-year degree, explore ways to accelerate your degree program. Likewise investigate life experience and work experience degree opportunities. There are also accelerated learning opportunities which allow you to complete credited courses in as little as several weeks.

If you are uncertain as to whether you will pursue a four-year degree, begin at your local community college and take course credits that can be transferred. Online courses and extension courses are often far less expensive than traditional courses and many are self-paced.

Look into research grants, scholarships and stimulus aids. There are several opportunities emerging for 50+ students. Financial aid advisors are available at your community colleges and universities to help you figure out the qualification requirements and the application processes.

If you are still employed, approach your employer's educational assistance program coordinator. Most mid- to large-sized organizations

(according to the College Board, nearly 86% of these organizations) offer tuition assistance to their employees.

What are two of the largest challenges you must face if you are to succeed?

You are challenged with acknowledging a future as unlike the past as your maturity is to your childhood...

...and, then...

...to see, hidden within every sound bite of welcomed or unwelcomed economic news, the new opportunities that await you.

In business terms, the task of meeting and dealing with challenges and barriers is labeled a "gap analysis." It has been said before but here it is again: If you wouldn't start a business without filling in the gaps...don't run your career without filling in the skills and educational gaps before heading out to your future.

Risking change, meeting challenges and filling in the gaps in your background is a lifelong task. If you believe in your tomorrow, you must step up to the challenges and barriers and use your longer lifespan as a gift of time and opportunity to learn and grow in knowledge and courage.

Additional resources:

- www.agelessinamerica.com offers a deck of myth cards that address 40 of the most common myths faced by older workers. The cards offer facts to rebut the myths as well as tips for job seekers who must learn to overcome the biases and myths held by so many people in our youth-centric nation.
- Agencies abound to help mature workers learn to reposition themselves, overcome barriers and meet challenges in this new era. The One-Stop Career Centers, located throughout San Diego, are our recommendation for efficient and free help with all aspects of your career. To find your local career center, refer to page 53 of this booklet.
- For a complete list of San Diego's major learning institutions and organizations, fast-forward to the last section of this booklet.



Step #7 of Your Plan – Your Written Plan

Written plans are...

Specific
Measurable
Action-oriented
Realistic
Time-framed

Read more about S.M.A.R.T planning on the Internet and various sources will lead you through the process of writing your plan.

In the meantime, power up for planning!

Check out your work so far. Have you completed every step of the recommended process? If so, you are ready to force-rank your few top interests in order of preference. These are your goals and objectives that form the basis of planning.

Test your SMART plan with a selected small group of respected critics who will help you with the finishing touches of planning.

Additional resources include:

- For those starting a business: www.score.org/template_gallery.html.
- Apply any one of a dozen business models, or use a self-selected software template, available on the Internet to meet your personal needs.

The Final Step #8– Your Marketing Tool Kit

While you are writing your plan, wrap your mind around the need to consistently create a memorable impression. It is time to pull together your brand, combining *who you are* with *what you do* because your *brand* is the central tool from which *all other* marketing communications will flow.



The words and phrases you choose communicate volumes about you as a prospective employee or independent agent. For better or worse, each reader of your marketing materials will make assumptions about you based on what you write.

There are so many marketing tools today – one or more to meet every possible goal from working for someone else (employment) to working for yourself (self-employment). That's the good news. However, the time it

takes to develop a comprehensive portfolio of marketing tools can be challenging.

There is no “one size fits all” situation. Each communication must be a targeted document to a particular employer, or prospective client, for a particular reason. Each communication needs to be compelling and as short as possible (in most cases). Each communication needs to be free of typos and mistakes. Websites, Blogs, Twitter and the social or business networks mentioned throughout the planning process must reflect your “best self.”

In terms of priorities, we recommend that you build a good, but brief, biography at the same time as you build your resume. The biography is the tool you are encouraged to post on social networks or to add to email communications. Create a business card (refer to the Internet for a broad selection of free and inexpensive business cards) and include your brand on the back of your card.

Time out for a visit to the thinking adult’s resume!

People are still committed to the resume as central to their communications. Today’s resumes need to reflect an up-to-date version of you!

- Think ad design instead of resume writing. We are a sound-bite nation. Good ads place the most important information first. Keep your ad/resume as short as possible and as long as necessary but put your most important qualifications as close to the top of the document as possible.
- Place your branding statement at the top of your resume. *Tell Me About Yourself: Storytelling that Propels Careers*, Katharine Hansen’s book about self-branding is a good primer. Likewise, if you have created a website, include its web address at the top of your resume. These two actions, cement the impression you want to create and inspire readers to both remember you and to find out more about you and your offering.
- Do not date yourself in any way. You are not obligated to list every job you have ever held. Unless your education is recent, do not date your credentials. However, if you have completed relevant new skills and competencies in the last year or two, make an exception...date these.

- Eliminate past work experience that is either too old or irrelevant. In fact, jobs that are over 10 years old may not bear much relevance to the one you are applying for today.
- Stay focused on the employer’s needs. Too many messages about too many things are distracting.
- Mirror the employer’s language where possible.
- Select an easy to read font and use a lot of white space.
- Use simple, direct language and powerful short sentence structure.
- Use action-oriented words and phrases that people can see as well as read.
- Avoid cookie-cutter phrases, such as “track-record.” Eliminate slang and jargon.

Additional web resources:

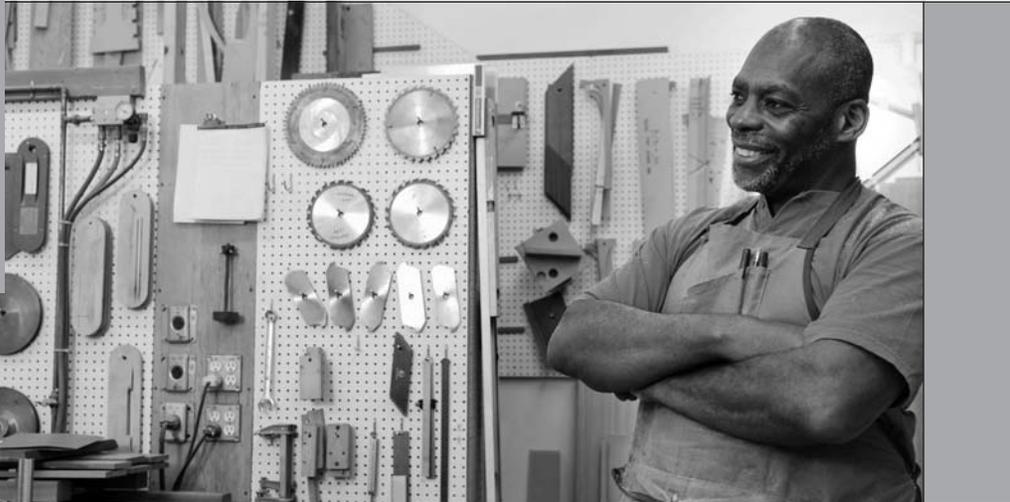
Now is the time to kick job or opportunity hunting into overdrive. Take a look at some of the websites we recommend but – first – a few words of caution: Many job sites have programs that electronically screen applicants. What does this mean? It means that they are looking for specific keywords to shorten their selection process. Add the keywords from their postings to your resume before you reply.

Local and nationwide niche sites for mature workers are a good idea to check out. We like www.workforce50.com and www.retirementjobs.com. Good niche sites for higher income job hunters are www.theladders.com and www.sixfigurejobs.com. On the hourly worker side of the earning’s spectrum is www.snagajob.com. And, for our technologically savvy friends, www.dice.com is an important board to explore.

To round out our list of job boards to investigate, visit: www.indeed.com, www.monster.com, www.careerbuilder.com, and www.hotjobs.com, www.jobing.com, www.manpower.com, www.sdgoodwill.org/joblistings.shtml, www.spherion.com and www.sandiego.networkofcare.org/aging.

Learn to Leverage Maturity

7 Secrets to “Winning” Interviews



People who “win” the offer of employment or “get” the assignment, may do what everyone else is doing but then...they do something more.

Something more begins with the study of the company, the interviewer(s), the competitors and the market history of the hiring organization – if the hiring organization is publicly traded. It is most important to learn all you can about the interviewer(s): where they are from, how long they have been with the company and which organizations they belong to, for instance. Where do you find all of this information? Well, on social networks, for starters.

Something more continues with coming to grips with the fact that interviewing *IS* selling; at least until the buyer wants you, at which time the situation is reversed, and you become the buyer. From preparation to advancing their interest after the interview, sales training is often the measurable difference between achieving results and simply expending effort. Why anyone would not consider taking sales training in a day and age when even the anticipated “last job” is unlikely to actually be the last job, is surprising. Sales training is the way to become technique savvy while increasing self-confidence, the hallmark of good salespeople.

Something more includes preparing and coaching references as partners in the interview process. Depending on the strength of the relationship between a particular referrer with a specific interviewer, “winners” sometimes choose to ask the referrer to call the interviewer *before the scheduled interview* with a strong, but unsolicited, reference. Smart, well-connected third parties use this pre-interview opportunity to find out more about the underlying “needs” of the company and the “wants” of the interviewer. Whether you use a third party reference before, or after, your interview, always ask them to voluntarily confirm your ability to work well with others. For instance, if you have reported to younger managers or supervisors, go ahead and ask your reference to highlight, based on his or her experience of you, your flexibility to do what it takes to get a job done, your ability to learn new things, and to work well with all generations.

Something more includes demonstrating your most recent investment in learning. Countless employers are discovering that learning is, indeed, a lifelong journey and demonstrating your **self-accountability for learning** is a critical component of a successful interview.

Recent learning demonstrates your ability to use both accumulated knowledge and new information – a winning combination.

Something more includes preparing, well in advance, to overcome gaps, or perceived gaps, in your history. What are three of the most frequent perceived gaps that mature workers experience?

- **The overpaid gap** – learn to discuss pay from a market-driven (not a longevity-driven) perspective.
- **The overqualified gap** – hard to believe that you can be overqualified as it would seem that employers would “get more for their money” if they hired overqualified contributors. (Resist quipping that you “may be overqualified but that you are a lifetime underachiever” – although such a reply is really funny as an imagined response.)
- **The overstayed gap** – too long with a previous employer is often more difficult to deal with than are frequent changes with several employers. This objection can be overcome by demonstrating how deftly you have handled multiple changes and assignments.



Something more includes: making the assumption that all interviewers will have opinions about age. Furthermore, at least in the initial interview stage, some of the interviewers are just as concerned with screening you out as helping you in! Some make assumptions about age that are positive as well. Some will ask you directly how old you are and some will express concern about your level of energy and so forth. Resist instructing interviewers in the law. It will get you nowhere anyway. Instead, remain gracious and positive. After all, even a bad interview offers good practice.

Something more includes: connecting with one, or more, of the following San Diego organizations that are here with information, resources and support to help you connect with the job you want and need.

- **AARP’s “Best Employers” and “National Employers” teams.** The 2009 qualifying members are listed on their site. Sometimes, such as with these employers who are committed to hiring or engaging the mature workforce, the direct approach is the best approach. Note that several of these employers and placement agencies have a large presence in San Diego. Go to: www.aarp.org/bestemployers.
- **Ageing & Independence Services (AIS)**, a division of the County’s Health & Human Services Agency, provides more than 30 different programs and services for older adults and persons with disabilities.

If you need help or resources and don’t know where to turn, turn to AIS. See www.sandiego.networkofcare.org/aging or call 1-800-510-2020.

- **California Workforce Investment Board** at www.cwib.ca.gov offers a list of California groups that are available to help you investigate all the state sponsored agencies that are here to help you.
- **Educational Institutions** are found on a separate list immediately following this section.
- **Employment & Community Options:** the Senior Employment Program division of Employment & Community Options supports low-income senior job seekers over 55 years of age with intensive services and support. It offers solutions to the most common job search problems, providing resume and interview skills assistance, internships for on-the-job training, and resources for finding the “hidden job markets”. www.communityoptions.org.
- The **Employment Development Department** offers a complete array of help from filing unemployment claims to finding new employment opportunities. For more information, visit www.edd.ca.gov.
- **Nonprofit Management Solutions** assists individuals seeking opportunities to find nonprofit jobs throughout San Diego County. Go to: www.npsolutions.org or to www.npworks.org their job placement arm.
- **One-Stop Career Centers**, funded by the San Diego Workforce Partnership, the career centers offer employment and training services to San Diego County job seekers and employers. To find your local career center, refer to page 53 of this booklet.

Thank you for allowing us to help you move forward in the new U.S.A. work world in which all 4 generations share!

LEARNING INSTITUTIONS IN SAN DIEGO COUNTY



Continuing Education Programs – Community College Districts

Consider continuing education programming if you are looking for basic skills training, computer literacy, career counseling, high school education/GED, English as a second language (ESL), or recreational classes. Many programs are low cost or free.

- **El Cajon and East County Communities**

**Grossmont/Cuyamaca Community College Districts
Continuing Education**
(619) 660-4000
www.cuyamaca.net/preview

- **Oceanside and North County Coastal Communities**

MiraCosta Community College District Community Education
(760) 757-2121
www.miracosta.edu/Instruction/CommunityEducation

- **San Marcos and North County Inland**

Palomar Occupational & Noncredit Programs
(760) 744-1150, ext. 2155
www.palomar.edu/occnocr

- **Central San Diego County**

San Diego Community College District Continuing Education
(619) 388-1234
www.sdce.edu

- **Chula Vista and Surrounding South County Communities**

Southwestern Community College District Continuing Education
(619) 421-6700
www.swccd.edu/ContinuingEducation

San Diego County Office of Education, Adult Education

Every public school district has an adult education program (except San Diego Unified, whose program is run by San Diego Community College District Continuing Education). Programming includes basic skills courses, career counseling, and computer, English as a second language and recreational classes. Many programs are low cost or free.

Call (858) 292-3754 for a complete list of sites, or visit:
www.sdcoe.k12.ca.us/adulted

The following adult education programs have particularly strong offerings:

Escondido Adult School/ROP
(760) 739-7300
www.escondidoadultschool-rop.org

Grossmont Adult School
(619) 401-4122
adultschool.guhdsd.net

Poway Adult School

(858) 668-4000

www.powayusd.com/PUSDCTAE

San Dieguito Adult School

(760) 753-7073

www.sdadulthood.com

Sweetwater Union High Adult Education

(619) 691-5680

www.suhsd.k12.ca.us/adult-education

Vista Adult Education

(760) 758-7122

vas.vusd.k12.ca.us

Community Colleges

If you have a high school diploma/GED and are looking to explore a new subject area, earn an Associate's degree, improve computer skills, or transfer to a university, consider community college.

• El Cajon/Rancho San Diego**Cuyamaca College**

(619) 660-4000

cuyamaca.gcccd.cc.ca.us

• El Cajon/Santee**Grossmont College**

(619) 644-7000

www.grossmont.edu

• Oceanside/Cardiff/San Elijo**MiraCosta College**

Oceanside: (760) 757-2121

Cardiff/San Elijo: (760) 944-4449

www.miracosta.edu

• San Marcos and North County Inland**Palomar College**

(760) 744-1150

www.palomar.edu

• Downtown San Diego**San Diego City College**

(619) 388-3400

www.sdcity.edu

• San Diego/Linda Vista**San Diego Mesa College**

(619) 388-2682

www.sdmesa.edu

• San Diego/Mira Mesa**San Diego Miramar College**

(619) 388-7800

www.sdmiramar.edu

• Chula Vista and Surrounding Communities**Southwestern Community College**

(619) 421-6700

www.swccd.edu

University Extension Programs

Extension programs offer certificate courses as well as noncredit and online learning opportunities. Many university extension offices offer Open University, which allows students who are not enrolled in a degree program to enroll in regular university courses (for a fee).

California State University, San Marcos (CSUCM) Extended Learning
(760) 750-4020
www.csusm.edu/el

San Diego State University (SDSU) College of Extended Studies
(619) 594-5821
www.ces.sdsu.edu

University of California, San Diego (UCSD) Extension
(858) 534-3400
extension.ucsd.edu

University of San Diego, Continuing Education
(619) 260-4600
www.sandiego.edu/ce

Online Education/Universities Focused on Working Adults

Consider a school that specializes in online education if you are working full-time and need a flexible degree or certificate program.

National University
(858) 642-8600 or (800) NAT-UNIV
www.nu.edu

University of Phoenix
(866) 766-0766
www.phoenix.edu



Public Universities

Consider one of San Diego's well-known research universities if you are looking to earn an undergraduate or graduate degree and you wish to study alongside world-class scholars in a cutting-edge research institution. Many traditional universities regularly accommodate "nontraditional" students. Entrance to degree programs may be competitive. Extended studies programs allow students to take regular university courses for a fee. Significant tuition reduction may be available for adults over the age of 60.

California State University, San Marcos (CSUSM)
(760) 750-4000
www.csusm.edu

San Diego State University (SDSU)
(619) 594-5200
www.sdsu.edu

University of California, San Diego (UCSD)
(858) 534-2230
www.ucsd.edu



Private Universities

As with public institutions, many private universities offer excellent instructors, facilities, and student programs. Tuition is often more expensive, but grants or financial aid may be available. Some schools have religious affiliations, but they welcome all students.

Alliant International University
(858) 635-4772
www.alliant.edu

Point Loma Nazarene University
(619) 849-2200
www.pointloma.edu

University of San Diego (USD)
(619) 260-4600
www.sandiego.edu

Lifelong Learning for Older Adults

These institutions offer programming geared toward older adults. Most classes are recreational but there are also opportunities for skills building and acquisition of knowledge.

OASIS: National education organization offering lifelong learning and service opportunities to adults 50+.

San Diego: (619) 574-0674
Escondido: (760) 839-6020
www.oasisnet.org

Osher Lifelong Learning Institute: Offering university quality, non-credit courses to adults 50 and better.

CSUSM Osher: (760) 750-8712
www.csusm.edu/el/olli/aboutosher.html

SDSU Osher: (619) 594-2863
www.ces.sdsu.edu/osher/index.html

UCSD Osher: (858) 534-3409
extension.ucsd.edu/programs/osher

USD (University of the Third Age): (619) 260-4231
www.sandiego.edu/ce/u3a

Biannual three-week lifelong learning program for older adults. Twenty-four individual sessions are offered covering a wide variety of topics, including the arts, current affairs, history, science, medicine and technology.

Other Learning Options

Explore a variety of other degree programs and schools in the San Diego area and beyond including specialty programs in the arts, technology sector, and beyond, visit: www.petersons.com.

ONE-STOP CAREER CENTERS

Funded by the San Diego Workforce Partnership, the One-Stop Career Centers and their satellite offices offer a comprehensive menu of employment and training services to San Diego County job seekers and employers.

Metro Career Center

3910 University Avenue
San Diego, CA 92105
(619) 516-2200

South County Career Center

1111 Bay Boulevard, Suite E
Chula Vista, CA 91911
(619) 628-0300

Serra Mesa-Kearny Mesa Satellite

Serra Mesa-Kearny Mesa Public Library
9005 Aero Drive
San Diego, CA 92123
(858) 715-0442

Bonita Satellite

Bonita-Sunnyside Public Library
4375 Bonita Road
Bonita, CA 91902
(619) 472-6602

South Metro Career Center

4389 Imperial Avenue
San Diego, CA 92113
(619) 266-4200

North County Coastal Career Center

1949 Avenida del Oro, Suite 106
Oceanside, CA 92056
(760) 631-6150

Grant Hill Satellite

4153 Market Street, Suite C
San Diego, CA 92102
(619) 233-6829

Vista Townsite Center Satellite

642 Vista Village Drive
Vista, CA 92084
(760) 806-3980

East County Career Center

924 East Main Street
El Cajon, CA 92021
(619) 590-3900

North County Inland Career Center

463 North Midway Drive
Escondido, CA 92027
(760) 871-1962

Spring Valley Satellite

Spring Valley Public Library
836 Kempton Street
Spring Valley, CA 91977
(619) 667-0133

Escondido Library Satellite

Escondido Public Library
239 S. Kalmia Street
Escondido, CA 92025
(760) 839-4684

The One-Stop Career Centers provide equal opportunity in their programs, services and employment. Auxiliary aids and services for individuals with disabilities are available upon request.



Strategy is the Art and Skill of
Combining Vision with Knowledge

