

Don't Retire...

Even if You Can



A Boomer's Manifesto

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Don't Retire Even if You Can And What You Should Do Instead

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Don't Retire, Even if You Can And What You Should Do Instead

Baby Boomers embraced **retirement** like a religion. It was all the doctrines and fables wrapped up in a 401K: The ant and the grasshopper; sacrifice and paradise; work hard all your life, save your money in an IRA and receive your reward at the end. If you hate your job, retirement becomes that much sweeter. Keep your eyes on the day when, like the beautiful, silver haired couple in the retirement brochure, you'll be able to quit work and spend your days at the beach.

Of course, there was a chance we'd get hit by a meteor first. Or the economy could tank and take all our retirement savings with it. But those possibilities seemed remote.

For a lot of us, retirement became golden handcuffs, keeping us tied to careers where we had to drag ourselves to work every day and, once there, create diversions to distract us from the fact that we were there.

We knew people who changed careers, deciding 20 years was too long to wait to enjoy life. But those were the line jumpers. The rest of us stayed put. We didn't want to start over again and we weren't sure what career to choose if we did. So we hung in there. We thought we were playing it safe.

Then the economy did tank. **Our great reward, our retirement, vanished almost overnight** taking with it our entire vision of the future and flushing all our years of service to the 401K god. It looks like our entire generation got duped.

But here's the plot twist. It turns out retirement might have been a bad idea for us to begin with. The idea of retirement for the masses was born in 1950s when white males lived to barely over 65. In 2003, life expectancy was 75 and climbing. White women live to 80. And the upward trend holds for all races. What would we all do, sitting on the beach for ten to twenty years? Sudoku? Baby Boomers are healthier and more youthful than our parents were at this age. We have skills and talents honed by experience. We could do amazing things with the next several decades. Fun things. Bold things. Once we get over the shock of having the future shift on us, **we could redefine the Golden Years as the years we follow our passion and make our biggest contribution.**

For people who love their careers, whose work suits their personalities and their lifestyles, evaporating retirement is no problem. It's only a problem for people waiting to be set free from a career they drifted into, maybe prodded by parents or a school counselor. It's a problem for people whose industries have vanished or whose jobs have been sent overseas or given to machines.

So how do you get to be one of those people whose work suits his or her lifestyle?



You make a **Career Pivot**. You take concrete steps, beginning with figuring out who the heck you really are. Many people have never investigated what makes them happy and what drives them crazy. What inspires and motivates them and what environments are toxic to them.

Then you identify a career that aligns with your personality and meets your lifestyle needs. And finally, you aggressively pursue that career. **That's a Career Pivot.**

It's a lot of work. It's scary because you must commit to change. But it's doable. **It's not too late to stop drifting and chart your own course for the rest of your life.**

That's why I started **Career Pivot**. After decades of switching careers looking for what made me happy and what let me make a difference, I arrived at a strategy for **identifying who you are, what you want and how you can practically and logically design a career you really love.** The career you don't even WANT to retire from. My goal is to work less at something I enjoy. Helping other Baby Boomers make that **Career Pivot** a reality in their own lives is my passion.

Being Hit by a Car Changed the Course of My Life

In some ways, my story starts with the bicycle accident.

All I remember was cresting the hill before descending into the blind curve. There are glimpses of memory in the emergency room with my wife, Lotus. After that, it was waking up in the hospital, a brace on my neck with a morphine drip in my arm. The car had been going 30 miles per hour. I was doing 20. I evidently totaled the '96 Toyota Corolla with my body. At those speeds the survival rate is about ten percent.

Most of us need something big to push us out of our comfort zone and make us look for something beyond comfort. For me it was the accident that happened when I was 46 years old. I was incredibly fortunate. I spent five days in the trauma center with broken bones, but no damage to my brain or internal organs. Once I recovered, I realized my being alive was a miracle. I also realized that when I do die, I want to know I've made a difference in the world. At the time I was teaching people how to program leading edge telecommunications systems. That made a real impact on the lives of people – NOT. I wanted the work I did to be about something bigger.

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That epiphany set me on a years-long journey to find a career I could be passionate about. It took six career changes in 33 years and a lot of self discovery to figure it out. Before the accident, I worked at IBM 22 years in programming, tech support, sales and training.



I was an early stage employee at a high tech startup. I have been a trainer and coach, presenting in 40 countries. After the accident, I was a math teacher in an inner city school and fundraiser for a nonprofit as well as working for another tech startup. Ultimately I realized that what I was passionate about, and uniquely suited to do, is guide other **Baby Boomers** through a **holistic**, but greatly abbreviated version of the process I'd just completed. To help them purposefully make **career changes** by **designing careers** that could sustain their passion for 20-to-40 years.

The Dangers of the Comfort Zone

The economic crash has done for a lot of Baby Boomers what my bicycle accident did for me, thrown them out of their comfort zones in a way they must now recover from. As I pursued my passion and talked with other people, I realized I was not alone. Many Baby Boomers grew up with the same mindset I did: Get a good job, work 30 years, retire to a beach condo and play golf with your pants hiked up to your ribcage. It makes sense. All our parents lived through the Great Depression, World War II, the Cold War, the Cuban missile crisis, and the Kennedy assassination. They wanted to give us a secure world, not realizing that illusion of security could actually hobble us. They raised us to be employees, not entrepreneurs, believing if we played it safe we'd arrive safely at the end. **But it didn't work and now a lot of us don't know how to pick a different road, make our own opportunities, or even figure out what to choose now that there's no guaranteed road to pick from.** We keep stumbling into the same situations with the same types of crummy bosses and lack of fulfillment.

We never learned how to use our own experiences and interests as a guide for a career. Many people I talk to are afraid to even try. They had gotten used to the idea of hanging on until retirement. Now that option has evaporated. **We have to make a new choice that requires the willingness to look at ourselves in a way we never have before.** It requires the willingness to adapt. And it requires facing a lot of old fears about our limitations and what life requires of us. But it is possible, to step by step move away from a life that leaves you bored, frustrated or broke and toward a life that's fulfilling, fascinating and prosperous. But **you can do it.**

Are you willing to take the first step?

WTF or How Did I Get Here

Many Baby Boomers **were raised to be risk averse.** We were raised to move from the security of our parents' home into the security of a father-figure like solid company that would provide a structure for our success until we retired. We, in turn, would work hard and keep our noses clean.

There were some families who encouraged kids to create some enterprise from a young age. Others groomed their kids for the family business. Some of those kids were given room to chart their own courses and see what they could make of their talents. Others were taught to pursue wealth and independence without reference to who they were or what they loved to do. Then there are Baby Boomer uber entrepreneurs—like Steve Jobs, Michael Dell, Howard Schultz or John Mackey—who turned their passions into ridiculously prosperous careers, movements even. Those were the special ones. They each arrived at their destinations by their own paths...but it wasn't by keeping their heads down and the safety on.

Those of us who did do that, though, who followed the rules, stayed in line, and accepted that our passions and quirks were reserved for our hobbies, wound up stuck. As certainly as we knew the progression of school: elementary, middle school, high school, **we knew the progression of life: get a job, get married, buy a house, have kids, work your way up, watch the kids leave the nest, retire.** My path was complicated by learning disabilities. I grew up in New Jersey and my parents had genius IQ's. As often happens with genius parents, they had smart kids, but I also had severe learning disabilities. So I did what challenged smart kids do, I learned to manipulate the system to avoid tasks that were hard for me. I skated through Northwestern University's engineering program in three and a half years without taking a single English class. I had an aptitude for computers so I took the path of least resistance, a computer science degree. I graduated in 1978, got a job programming for IBM and sat down in my cubicle, writing programs and running my gerbil wheel.

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Most of us did that. Even most of the hippies wound up cutting their hair and getting "real" jobs. **It never occurred to us to ask, "Does this job fit my personality?" "Do I like this work?" "Am I happy?"** Those were hippy questions, not grown up questions. Besides, most of us got the message that only the lucky few loved their work. A job was a job. We took opportunities as they presented themselves or careers our parents wanted us to pursue.

Then we started buying things. Increasingly expensive houses and cars. We didn't stop to ask why we were buying them or if they made us happy in any kind of lasting way. We spent so much that our spending accounts for 70% of the US economy.

It was supposed to lead to a happy ending. Bills paid. Kids educated, employed, successful, producing grandkids. We were supposed to sell the big house for a fat profit and pay cash for our beach condo. Maybe buy an RV and spend our retirement touring America. That was how it was supposed to go.

But that's not how it worked out.

What was your plan and how has it changed?

So Much for the Comfort Zone

Nobody really knew what was coming in June 2007 when the subprime mortgage market began to collapse. The last five years have been a series of catastrophic personal crashes with Baby Boomers losing jobs, homes, retirement savings, all the infrastructure of safety their parents had encouraged them to build since the 1950s.

More than seven million jobs have disappeared and an estimated three million will never come back. Many of those are in manufacturing and other industries where workers can be replaced more cheaply by technology or offshoring. Many were in the inflated housing market, building homes and selling mortgages. But that industry is forever changed. Foreclosures are piling up so that banks can't process them fast enough. In the first half of 2011 alone, more than a million properties had foreclosure filings on them.

Once upon a time, your house was your only sure investment. Now, a lot of homes are worth less than they were when the owners bought them. Many homeowners are trapped. They can't move to another city that has work, because they can't sell their homes. Ironically, the cities with the largest percentage of home ownership—long considered a sign of stability—are now the cities struggling the most to emerge from the recession. Once, owning a home was an irrefutable pillar of the American Dream. Now people are beginning to ask whether owning a home even makes sense any more.

Between plummeting home values and plummeting stocks, Boomers have lost about half their net worth since 2007 according to the Center for Economic and Policy Research. Boomers who counted on selling their businesses to retire, can't. Lending restrictions mean people can't get money to buy them.

Boomers have lost about half their net worth in retirement savings as well as home values since 2007 according to the Center for Economic and Policy Research.

On top of everything, more Baby Boomers are winding up with increasing responsibility. **Eighty five percent of college graduates move back home with their parents because they can't find jobs, according to CNN Money. A lot of Baby Boomers are raising their grandkids.** The number has increased from 4.5 million to 4.9 million in the last ten years, according to the U.S. Census Bureau. Many Boomers already knew they'd be caring for their aging parents.

Even if the market picks up, which it may not for several years, we don't have decades to stash away retirement funds. Boomers need to face the new reality, go ahead and pitch a hissy fit—we're entitled—and move to Plan B.

What does your future look like right now?

Why Retirement is a Bad Idea Anyway

Retirement is actually a newfangled idea. In the 1950's very few people thought they could retire. People didn't live as long and more people worked physical jobs that didn't pay much. When you couldn't work anymore, you moved in with your children and waited to die. Then **Social Security kicked in during the 1950's and Medicare was created in 1962**. Suddenly it was everyone's prerogative to have a chunk of years where you enjoyed the fruits of your labor without working. Retirement quickly became an expectation. If you couldn't afford to retire, it reflected poorly on your ability to plan. But if you planned well, you could spend your final years on permanent vacation.

It sounded better than it was. The fact is, retirement is not really natural for most of us. Having been raised and trained to work all our lives, it doesn't track to suddenly have nowhere we have to be, no one we have to meet, and nothing that requires our expertise. **Nobody wants to be obsolete**. At IBM, in the 1990s it passed from rumor into adage that retirees—most of whom gave 30 plus years to the company—lived an average of 18 months after retiring. They were reputedly so wrapped up in being IBMers that when they lost that part of their identities, they just shriveled up.

In the early 1990s, IBM employees reportedly lived an average of 18 months after retirement.

I have this great old video about the first Sun City opening its doors in 1961: [Sun City Video](#). It shows a guy retiring, working on his house, swinging in his hammock, and growing increasingly lonely, bored and despondent. Then he discovers Sun City and a life of friends and activity. The video is hilarious in its kitschy quality, but it reveals a truth. People flocked to Sun City the minute it opened, desperately escaping their lives of inactivity.

Work has rewards, beyond money. Work provides social interaction, structure and purpose. We use the skills we spent decades developing while in retirement we wind up shelving them. We're contributing to the growth or success of something. We get rewards from being asked to take on more responsibility, to manage a tough project, even just getting a plaque or a pat on the back. Often we don't realize how important those rewards are until they're gone. People who've lost their jobs know.



Look at Mick Jagger who announced in 2010 at the age of 67 that he would retire in 2025. Why? The man has millions, fame, a successful career behind him. He could have retired long ago. But he just loves his work.

If you don't have a career you just can't bear to part with, it's time to find one. That "break" you were hoping for in retirement is gone. So how about looking, instead, for your passion?

Do you know what career could inspire your passion?

You Can't Redefine Yourself if You've Never Defined Yourself

It's almost like being back in high school, remember? We can go any direction we want. We have no money, no experience, no "stuff." Nothing but an unknown future. Only this time, instead of listening to a parent or a school counselor telling us who we are and should be, we listen to ourselves. It's do-over time. But we have a lot less ignorant bliss and a lot more wisdom. We can make new choices, understand our options, calculate the cost, and weigh what truly makes us happy.

The problem is a **lot of us really don't know what career would make us happy**. We don't know how to look at ourselves without all the filters—our parents' opinions, our early childhood experiences, our failures, our fears. We don't know what makes us happy, at least in terms of something we could connect to a career. We might guess and jump, I did plenty of that. But we often wind up in a worse spot. At this age, we can't afford to make a lot of wrong guesses.

All of us have had moments in our lives, where we experienced incredible clarity... but we let the moment pass.

That's why I counsel clients, first and foremost **Know Thyself**. You can't even think about a **Career Pivot** until you know who you are. And I'm not talking your favorite color. I'm talking about what kind of work makes you get up an hour early just to get started; what work scenarios feel like kryptonite to you no matter how good they may look to others. The first step I take is to have them do the Birkman assessment. The assessment has roughly 300 questions asked in such a way that they reveal truths about you. Unlike other assessments, the Birkman focuses on your needs. What motivates you? What kind of environment feeds your abilities? What kind of environment, relationships, structure and culture do you need to be happy? It's like a college career assessment on steroids. Almost everyone who takes it has at least one "Aha!" moment. I've had engineers discover their passion was music. I've had managers find out that having

structure imposed on them makes them crazy. The Birkman reveals the hidden issues that most clients don't discover until they've already invested heavily in a job or career.

I didn't have the Birkman when I started my career quest. I learned a lot by trial and error, bouncing from one thing to another, guided by **moments of clarity**. We all have those. It's when something, usually a major event like a death or illness pushes our perceptual filters aside and we see the world and ourselves in a whole new way. Things that seemed important dim and things we never saw before stand out in sharp relief. At that moment, we know we could make a change, jump down the rabbit hole and go a different direction. But these moments catch us by surprise. We're busy coping with the situation. And we're paralyzed by the fear of change. We let the moment pass. The filters come back. And then we go on with the same mindset, making the same choices, winding up in the same bad places over and over again. **Albert Einstein** said insanity is doing the same thing over and over again and expecting different results.

We must revisit those moments of clarity to find the insights we left there. I give clients a framework to comb their memories for those moments, write them down and ask: What did that mean? What was I supposed to learn from that? It could be anything, from the day they got married, to an illness, to a class they took or job they lost. For each event they record:

"What did I learn?"

"What did I want and not want?"

"What did I need and not need?"

When I did this for myself, I had 15-to-20 events to analyze. I looked at them in order, searching for patterns. **And I realized some things that helped me in my Career Pivot. For example, I don't like working alone. I need a cohesive team around me. I need to move around and cannot sit at a desk for more than 45 minutes.**

Are any Moments of Clarity rising to your awareness right now?

Guided by Moments of Clarity

My first job was sitting in an office for eight hours a day with a coding pad for IBM. I had no idea when I took the job I'd be sitting in one place for eight hours doing the same thing. I made the decision to take the job in a vacuum. I HATED sitting in a cubicle all day. I love talking to people. I like having a team around me. I didn't know that when I took the job and maybe it wouldn't have seemed important to me at the time. But it's sure important now.

In 1981, I took a month off and went backpacking in Colorado to clear my head. I came back and had several moments of clarity. I met the woman who would become my wife. We've now been married 30 years. And I looked around IBM—the universe I had chosen as my safe spot to grow—and decided to become a tech support guy in the engineering department. At least now I was dealing with *people*. For a while I loved that job. But I get bored easily and doing the same thing day after day started to really grate on me.



Then I made my first real career change. I switched into training. I went from being a geek to someone who trained sales and support people. I got to stand up in front of an audience and present. I did not have to sit at a desk and I got to interact with people! I was finding what I loved.

Then, in 1992 when I was running a training department, I ruptured the L4/L5 disc in my back. I was given two options: surgery or nature, allowing my back to heal itself. I picked the latter and took three months disability. Those three months were another moment of clarity. IBM was going through near bankruptcy and forcing a lot of people into early retirement. The retirees were devastated because their entire image was entwined with IBM. Moreover, many of them had been counting on an IBM pension and had outsized lifestyles, huge mortgages and expensive car payments. I did not want that to be me. **I didn't want to define who I was by what I did, or who I worked for. And I didn't want to create a golden cage for myself.** I decided I to pay off my mortgage and my son's college by 2002, 10 years later.

About the same time, my favorite manager in the training department left. Let's just say I wasn't crazy about her replacement. So I made another decision. I "crossed to the dark side" and went into an elite sales group!!

At every juncture I learned something about myself. But it didn't really occur to me to step outside my IBM world. I was making changes when opportunities appeared rather than creating my own opportunities. I switched jobs several times in the 1990s as IBM became a progressively less "safe" place to work. I decided to leave IBM on my terms in early 2000. I was advised by many to wait for a package, but I wanted to leave on my terms. My son would graduate high school in two years. It was a good time to take a chance. I joined Agere, a startup where I managed a team that trained others how to program leading edge telecommunications equipment. Jumping from solid old IBM to a local startup was the scariest made I'd ever made.

I worked at Agere nearly four years, training people to build routers and switches. Halfway through, my bicycle accident happened. Another moment of clarity but it wasn't until a few months after that, when I was getting ready to board a plane to China, that it hit me: **What am I doing? I shouldn't even be alive. Why am I wasting these miraculous days I have?**

I took a number of unique steps at this point. I volunteered for a layoff. And I pursued a certificate to become a teacher. I'd watched the incredible good many of my son's teachers had produced in his life. I wanted to make a difference to kids. But I had no idea the hurdles I faced.

Alternative teaching programs rejected me though I had an engineering degree and years of training experience. Schools were looking to hire young graduates. And when I finally did get my certificate and land a job teaching Algebra I and II, it was at Akins High, a school where many kids suffer every day from poverty, neglect and abuse. It has made them survivors, but it has also made them angry and often cruel. I had no idea how to get them to give a rat's ass to the question of the algebraic value of X. Learning to teach is hard enough. Overcoming the cultural barrier to teach a subject that well-fed, middle class kids often find obscure is nearly impossible.

Though test scores showed I was wildly successful, the daily stress was crushing. I loved my kids at the school, I'd gotten really close to many of them and I wanted to make a difference in their lives. But after two years, I realized the stress was destroying my body. If I stayed, I risked my health. Leaving was also horribly difficult, I felt like I was abandoning my kids. I was lost.

I'd left the career that made sense from all my upbringing. I'd left the career that was supposed to provide me a calling and vocation to help the world. Now what?

At that point, I joined Launch Pad, a job club born out of the dot com bust. The Texas Workforce Commission had never had so many white collar unemployed people to deal with. Launch Pad was not so much a job club but a community that supported itself. Filled with Baby Boomers who were unemployed for the first time in their lives, they realized they were not alone. I joined shortly after and committed myself to building the organization. Launch Pad helped to heal me.

It never occurred to me that when I was at a job interview, I was also there to ask questions to see if *they* were a good fit for *me*.

Still searching for a job with meaning, I next took a job developing an organizational sponsorship plan for the Jewish Community Association of Austin. The trouble with working for non profits is that they require an immense amount of bureaucratic patience. It wasn't a good use of my talents. I left after a year and planned to take four months off. I was later found by another high tech startup, LifeSize Communications.

All my job shifts made me realize job interviews are a two-way street. When I was younger, it never occurred to me that when I was interviewing for a job, I should ask questions to see if *they* were a good fit for *me*. If I was going to hate the culture, clash with the management or despise the product, it wouldn't do either of us any good. I'd always taken a defensive posture—would *they* take *me*? Launch Pad made me realize that there were many, many Baby Boomers who were dealing with the same mindset I'd grown up with, people who took jobs as they came up, not because they fit or made life better. I wanted to teach these people all I'd learned.

That's when I started my career coaching business with a mission to help Baby Boomers find their next career.

In your career journey have you ever felt like “Oh no, I've been here before”?

Stop Reacting, Start Strategizing

Making a big career change is a lot like jumping off a cliff.

Some people just figure, "I gotta do it," so they close their eyes and run to the edge of the cliff. Some ease over to the edge and peer off so at least they can see what they're in for, then jump. Some stand there anxiously until they're pushed.

And some people sit down and make themselves a parachute.

A parachute helps you land on a spot you pick, without broken bones. A parachute requires a lot of prior thinking and planning and, when you're uncomfortable in your job or your lack of a job, it's hard to keep yourself focused on sewing the parachute. But it's important. In a lot of ways, I was in an ideal place when I started searching. I was a debt free almost empty nester, living in the best city in the world. That was a great place to start exploring from. But most of my clients are not in that position.

A career change should be a multi-step process, a series of pivots. It's a **holistic and purposeful** process. That's why I call it **Career Design**. Knowing yourself is the first step. Then you have to figure out what kind of career would actually suit you. We can't act like we did when we were kids, deciding "I want to be a fireman" or even "I want to be a forensic scientist" based on movies.

Loving gardening, for example, may mean you'd be great working at a garden center, as a gardening writer, as a landscaper, as a curator of a public garden or as the owner of garden center. But each option has its own issues. Would you really like physical labor and being outdoors in all kinds of weather? Is your body up to it? Is there a gardening industry culture you should be aware of? What credentials are involved and how time consuming and costly are they to acquire? How much money do you have to have to start? How much money are you likely to make? Is it enough for you to live on? If you start your own business, who will handle the books, the marketing, the sales, the maintenance and the human resources? If the answer is you, are you equipped? Will you end up hating it, or could it be a career you could cultivate for the next 20 to 30 years? Until you know yourself, you can't answer any of these questions.

You might need to make the transition in half steps, hanging onto one job while you get credentials or experience in another. You have to approach the Career Pivot practically. You must realistically look at your financial obligations, both the ones you have now and the ones you may have in the future, like paying for college or care for elderly parents. You need to figure out what tradeoffs you're willing to make between having a high income or pursuing your passion. I have a client who decided to be a social worker. She wouldn't earn squat. But if she was happy in her work life, so what?

Have you really researched any careers that appeal to you?

Repacking Your Bags

People tend to do the same thing with their financial lives that they do with their career lives: follow old programming without giving it a lot of thought. They buy big houses because they can afford big houses, without thinking about whether they really need it or whether having a big house makes them happy. A lot of their life decisions wind up guided by their “stuff” as George Carlin pointed out in his famous bit. Our lives wind up revolving around buying “stuff”, displaying it, storing it, insuring it, moving it, and protecting it. As long as you’re making a major change, I recommend reading **Repacking Your Bags: Lighten Your Load for the Rest of Your Life** by Richard J. Leider and David A. Shapiro.

When I looked ahead in 1992, from that place of clarity, and saw so many people close to retirement with so much debt burden, I knew I didn’t want that to be me. And since my son left for college, my wife and I have downsized, sold the house and bought a condo. One friend and her husband have also downsized tremendously. They’ve shared a car since 2005 and also use scooters to get around to save on gas and insurance costs.

“It’s psychologically challenging at times,” she admits. “But I wouldn’t go back.”

So when calculating what you need to earn in your next career, first figure out what you *don’t* need to keep paying for. What can you sell or give away that will actually improve your bottom line and peace of mind? Then calculate how much you need for the rest. You get to choose for yourself what you want to be burdened with. You don’t have to worry whether someone’s looking over your shoulder counting your trophies of financial success. It’s your life this time.

**Living in the Place you
Belong with the People
you Love, doing the
Right Work on
Purpose—Repacking
Your Bags**

I usually recommend that people stay with their jobs while building their parachutes. There are ways to conduct career and job searches under the radar. If you don’t have a job, get one in the field where you already have experience if possible. It’s much easier to strategize when you’re not panicking about paying the mortgage.

A Career Pivot is just that--making careful choices, stepping back and reassessing, then moving forward. It’s holistic, and purposeful.

How much happiness do you really get from your “stuff”?

Build Your Tribe

So you've figured out who you are. You've found a career that you think will fit with your personality and your lifestyle and enable you to grow for decades to come. Now what? Isn't making a new career an awful lot of work? Doesn't starting over require an awful lot of pride swallowing? Yup. Here's my question: **What's your alternative?** It's big. It's scary. It requires constant adaptation and willingness to learn new things and look stupid. Welcome to the new reality of constant change, of disruption. This is the way the world works now. And you can handle it. Just take it in steps.

Realtors say location, location, location. I say **Relationships, Relationships, RELATIONSHIPS!**

Careers aren't built on credentials. If they were, I'd still be sitting there with a coding pad. They're built on relationships. Your most important currency while designing your career is relationship.

The reason people say "It's not what you know, it's who you know," is that it's true. In each of my job transitions at IBM, I launched into something where I had a huge learning curve. I didn't know anything about training. I didn't know anything about sales. But people knew me. They knew my work ethic and my attitude, they knew my personality. So they didn't worry about the rest. And I had managers and mentors willing to help me get into the jobs I wanted.

Networking doesn't have to be at career fairs or industry events. **Networking can just be getting to know the people you encounter every day.** And it's not just about you. When you network, always look for what you can do for others WITHOUT GETTING ANYTHING BACK. Don't worry, it will come back.

Networking often requires swallowing your pride and asking for advice. People actually love having other people ask for advice. They'll rarely turn you down. But don't just ask for advice, ask for **AIR: Advice, Insight, and Recommendations.** Don't forget the R. This is crucial to building your network and your knowledge. Ask everyone you meet "Where should I go next? Whom should I talk to?"

Find a mentor. Or, heck, find half a dozen who know about the industries you're interested in. Ask them to meet for a cup of coffee a couple times a month. Most people are glad to help others grow their careers.

Some people who might not even take time to interview you based on your resume will take a chance and hire you if they know you.



In addition to a mentor, **hire a coach**. A Career Pivot is a huge, multi-faceted project and you don't want to invest all that time, effort and energy into it and find you missed a spot and now you're miserable again. Trust me, I've done that repeatedly. Coaches can help you think through all the issues. They can help you brand yourself. They can tell you when you need to get direction and guidance from a specialist. Before I transitioned from my last job--developing training programs with LifeSize Communications--to creating Career Pivot, I talked to a dozen coaches. I finally hired Sherry Lowry, the coach's coach.

And in addition to a coach, and mentor, you need a fan club. You need people who are going to help you through the times of feeling like an idiot, like you don't know what you're doing or you've bitten off more than you can chew. They'll help you arrive at your goal and not quit. When I was a struggling first year teacher, I sent out an email every three weeks to a hundred people just telling stories about the kids I was teaching and daily life at the school. Those emails, to my surprise, were forwarded to around 1,000 people. I had total strangers telling me how much they liked and appreciated them. I had inadvertently built a fan club. I wouldn't have made it through that year without them. As you're working through your Career Pivot, you need a support network. This is your true tribe. These are the people who will be there for you, would do anything to help and you'd do the same. Your tribe may be only 15-30 people. The number doesn't matter nearly as much as the quality.

It's a lot to take in, just when you were getting close to the Big Vacation. But this is the way it is. For most of us, retirement is gone. You can pout or complain all you want about the way things are, but sooner or later you have to get up and start moving. Wouldn't it be great to move in a direction toward a goal you're passionate about?

What's the biggest hurdle you face in pursuing a career you're passionate about?

You Can Do This

Remember when you were 18? A green kid with the whole adult world ahead of you and probably not much to offer but the cockiness that comes from not having screwed it up yet? We're older and we know now that we can fail. We know that sometimes our best intentions can't make things go the way we want. But we also have a treasure trove of life lessons, career experience, decades more time with ourselves so that we know now who we are and what we want. And we know that what we want matters.

We're more tired than we were back then. But we're infinitely healthier and more active than most of our parents were at this age. And we know a lot more about staying healthy. We're **nervous about social media**, how to do it and how to protect our privacy while we build our network. But hey, thirty years ago we were scared about being grownups, signing mortgages and raising kids, all of which are tougher than learning to navigate social media.

We just have to take it in steps.



Step One: Answer the question “What am I looking for, and why?” Until you truly understand your core needs, you can’t find your satisfying career. For help, look at [Career Pivot](#) for tips, suggestions, upcoming classes and webinars. Or contact me for a Birkman assessment which cuts right to the heart of the question and eliminates a lot of guesswork.

Step Two: Build a team. That includes a coach or mentor, and a fan club or tribe who support you and share their insights. Don’t forget to ask for AIR. Lots of tips about this on my website as well.

Step Three: Write down your strategy and go for it. Be prepared to make mid-course corrections as you go along.

You Can Do This!