

**New Careers at Retirement Age**

**Bruce M. Small**

**M.Ed. Program in Counselling Psychology  
Ontario Institute for Studies in Education, University of Toronto**

**Author Note**

Bruce M. Small, Department of Applied Psychology and Human Development,  
Ontario Institute for Studies in Education (OISE), University of Toronto

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Correspondence concerning this article should be addressed to Bruce M. Small, Small &  
Rubin Ltd., 21 Carlton St., Unit 3407, Toronto ON M5B 1L3. E-mail: [bruce@enviroidesic.com](mailto:bruce@enviroidesic.com).

### New Careers at Retirement Age

Berntsen & Bohn refer to a *life script* as the major stages or events our culture expects of us in our lives, and at what ages they should occur (2009, p. 64). In our Canadian culture, the idealized life script still contains a *retirement* stage for a family breadwinner, nominally pegged at age 65 but varying perhaps from 55-75 years. However, the popular press reported recently that an online survey of 1,000 Canadians indicated that the majority of baby boomers either have started, or are considering starting, a small business prior to their retirement, and that for some 67% of those, the new business would be unrelated to their current careers (Bell, 2012). This generation seems to be in the process of challenging or defying the Canadian retirement norm, in fact “rocking the boat” like they are very much used to doing (Latimer, 2010, p. 36).

In Canada, the “baby boomer” generation consists of the nine million people born between 1947 and 1964 (Hanley, 2008). In the United States, the corresponding tally is 76 million people born between 1946 and 1964 (McManus, Anderberg and Lazarus, 2007, p.485). It is not yet clear whether this very substantial group's intention is to postpone retirement, or abandon the concept altogether. Information technology CEO Eleanor Latimer suggests that baby boomers do not want to retire the same way their parents did. Rather they wish be “engaged, involved and active” in neighbourhood, local and business matters (Latimer, 2010, p. 36). She suggests that this cohort will pioneer new solutions to what to do at retirement age, with a view to greater satisfaction and generating a legacy. The Canadian Federal Government has also weighed in on the issue for its own reasons, pleading with baby boomers to remain in the workforce or even to return from retirement, to address a pending labour shortage that would otherwise result. Statistics Canada predicts that retirement in Canada will be much different than

in the past, with baby boomer males easing more slowly into retirement by working part-time or being self-employed (Turchansky, 2006).

While some individuals may simply extend their existing employment or remain in their field in some other capacity, others seem to be looking for a change of career. To change careers, they may have to re-educate, find a new job in a new field, start their own business, or partner with others. Those individuals who seek a new career at retirement age may represent a growing challenge to career counsellors. The purpose of this essay is to explore this phenomenon and to summarize the themes, old and new, through which career counsellors will need to engage this population. In the process, I will survey existing career counselling theories for their applicability, and explore the possibility of tailoring new career theory to this cohort.

### **Retirement Issues Facing the Baby Boomer Generation**

McManus, Anderberg and Lazarus (2007) predict that retirement is going to become a “thing of the past”. They suggest that neither corporations nor individuals are going to be able to afford retirement, and that retirement planning may need to be replaced by “planning for a fruitful time of your life” that will include work for pay. Mark Savickas holds further that the world of work in the 21<sup>st</sup> century has changed substantially and that the old model of a career path leading neatly to retirement has already been replaced. He describes careers as now being “boundaryless, protean, customized, kaleidoscopic, and as a portfolio” (Savickas, 2012, p. 13). In this new environment the worker's challenge is to transition from assignment to assignment, while hanging on to his or her self in the process (p. 14).

Alfageme, Pastor & Vinado (2012) propose that periods of retirement should be funded throughout a person's career, rather than accumulating it all for the end of life. This raises the possibility that a retirement age client might wish to entertain a year or two off work, followed

by a year or two back at work, and perhaps alternating between the two for some considerable time. They also suggest that retirement “would be an indisputable social achievement if it were not conditioned by age and if it were not final in character” (p. 698).

McManus, Anderberg and Lazarus (2007) cite research indicating that the hidden advantage of avoiding retirement is that it is beneficial for physical and emotional well-being. One can lower mortality risk by remaining productive and socially active. Working also insulates against depression and needing assistance with daily life tasks. Social isolation, on the other hand, has health risks equivalent to cigarette smoking.

If retirement means being old, losing your health and preparing for death, many in the baby boomer generation will certainly not want anything to do with it. Many seem determined to stay healthy and not to be inhibited by age. And all indications are that they are still not ready to consider their current phase to be terminal. If the word retirement carries that much emotional baggage for this generation, it may certainly fall out of favour.

Some baby boomers are caught without sufficient retirement capital and see no choice but to continue working (Hanley, 2008). Some are tired of working in the same field and crave a change. Some have lost their careers to corporate downsizing and see retirement being out of reach without another period of strong earnings and strict savings. Some see nothing but uncertainty ahead in a very unstable world and don't want to be caught without income and the flexibility it brings. Some who have achieved enough financial independence finally see the chance to develop the career and/or the business they always wanted, but were unable to achieve because of other factors that got in their way before. And among this generation are also the 1960s idealists who are concerned about the planet and still want to make their contribution to fixing it.

All these issues will land on the career counsellor's desk, as many from this generation gear up to launch themselves into the marketplace in some new way. As counsellors we may need to anticipate what lies ahead of us in order to be truly helpful to this cohort.

### **Structuring a Career Counsellor's Approach to this Population**

While the list of issues presented by this cohort to a potential career counsellor could be large and diverse, the primary questions that such individuals may seek answers for within a career counselling session fall much more neatly into six categories. The first three, which I refer to as the “W's”, consist of the raw questions *Whether?* *What?* and *Why?* By and large this group is a familiar one for current career counsellors. The second three, which I refer to as the three “H's”, consist of the raw questions *How Much?* *How Long?* and *How?* All three of these questions may represent new territory for career counsellors as well as for their clients. The questions are detailed further below.

#### **WHETHER?**

The first question deals with *whether* the individual should work or retire. This is new to career counselling in the context of the retirement age, though it will have appeared in a career counselling practice in other contexts, for example with women deciding whether to return to work after raising a family. In terms of the retirement age cohort, helping an individual answer the question “*Should I work?*” may demand that the counsellor acquire and exercise skills that are more akin to those of a retirement planner than a career counsellor. For example a client may ask:

Do I have enough money to retire now, or do I have no choice but to work?

Could I afford to stay healthy if I am no longer a recipient of benefits under  
a company health plan?

If I retire now will I be able to continue to support elderly relatives, sons and daughters, and grandchildren through some of their financial needs, e.g. chronic care, education, marriage or divorce, acquiring real estate, travel to visit, etc.?

If I retire now will I be able to leave a helpful amount of money to my descendants, the way my parents did for me?

How could I retire if I can barely afford continuing support payments for former spouses and children of previous marriages, or current living and education costs for younger children of second and third marriages?

If I retire now will I have enough money to fund some travel, contact, adventure and occasionally new consumer goods?

Will retirement be unhealthy for me because I will be inherently less active?

Clients will obviously be close to concluding that they should consider *not* retiring now, or they wouldn't have consulted a career counsellor. Nonetheless they may require support and confirmation of the logic of their tentative decision.

Ho and Raymo (2009) note also that retirement decisions are often a joint affair, and some “dual-worker” couples hope to retire together at the same time. This raises the possibility that a career counsellor may also need to assist a client whose age exceeds that of his or her spouse, in deciding whether to retire alone at retirement age or to generate enough of an extended or new career to be able to match his or her spouse's timing for retirement at a later date.

Helping a retirement age client consider *whether* it makes sense to continue working and even to change careers might border on a conflict of interest for the counsellor, since it may be more difficult to think objectively when a decision in favour of a new career means more

business for the counsellor. To the extent that such a decision may also require financial calculations that a career counsellor may not be suited for, it may make sense, depending on the client's circumstances and the questions raised, to refer a potential client first to a retirement planner or investment counsellor who is more fully knowledgeable about such financial calculations. Depending on the results of those calculations, the client may return to continue the career counselling process.

### **WHY?**

A career counsellor will be much more familiar with the second “W” (Why?), in which the client asks himself or herself *why* he or she would want to work at this stage in life. Is it purely a financial necessity? If so, why doesn't he or she just stay in an existing job or remain in his or her original field? Does he or she want something more meaningful as an occupation than the previous career? Does he or she wish to make some unique contribution to the world, even if it is at a low pay scale? Does he or she just want a sense of being useful, or wanted? Or does he or she dread the social exclusion that sometimes comes in retirement? This set of questions has very much to do with the *meaning* of a new career, and how that new career will fit in the context of the client's entire life.

### **WHAT?**

A career counsellor would also be familiar with how to help a client answer the question “What type of work should I be looking for?” These clients will be interested in knowing whether the workforce will accept them in a new field and as an older person. They will be asking themselves what new kind of work they can actually do, and whether that kind of work still exists. They may ask whether they should join an existing business or start something new. This theme represents the bread and butter of many career counsellors, that is, helping the client

find the right niche in the employment market or in the business community.

### **HOW MUCH?**

Beyond these important questions that are familiar to a counsellor, for this particular group there is yet another set of concerns that represent far less familiar territory. It will become clear very quickly to a career counsellor facing a retirement age worker, that work for him or her may not be the all-or-nothing affair that most people seek, and that the client may need answers to a number of “how much?” questions, like the following:

How much income and how many hours of work per week (or months of work per year) do I really need now and in the near future?

How much work can I stand at this point in my life, physically and mentally?

How much money can I spend from what I will earn, and how much will I have to save?

These questions hinge on *lifestyle*. The counsellor will need to be helpful to his or her client in creating a satisfactory lifestyle with an appropriate balance of work and leisure, stress and relaxation, spending and savings, and other such complementary concepts.

### **HOW LONG?**

The career counsellor's retirement age client may also ask a number of other questions that are new to his or her practice. The client may want answers to the questions “How long should I plan on working?” and “Should I *ever* retire?” This is an offshoot of the first “W” question *whether*, and may, like before, require financial planning skills beyond what the counsellor has. Some teamwork with a complementary financial or retirement counsellor might have to be structured. Yet beyond the bare financial necessities of life, the counsellor will also realize that part of his or her task is to assist the client in creating or refining some longer term *life strategy*, a task that he or she as career counsellor is eminently suited for.



**HOW?**

Finally, both counsellor and client face further questions that neither may have handled in the context of being at retirement age:

How do I accomplish such a career change at this age?

How do I convince others to accept me in a new field despite my age?

How do I stay encouraged through the inevitable challenges I will encounter, and face the many unknowns that there must be in this process?

How do I go about equipping myself for this new field?

How do I get started on this new career?

This last challenge may require the career counsellor to become a partner, co-conspirator and close ally in the client's new career project. He or she may have to become knowledgeable about helpful literature, websites, support groups, organizations and other resources that his or her client could benefit from. He or she may have to understand both the client's point of view as to what it is like starting again in mid-60s, and the society's point of view as to what this new but aging career animal looks like upon entry into a new field of endeavour. He or she may have to be creative and inventive in ways that have not been demanded by younger clients. It is in this stage of client support that the counsellor is most likely to understand what his or her client is facing, because he or she is facing a version of it as well as a counsellor. This is a new *kind* of client, and there is no prescription yet for dealing properly with their needs.

**Using Career Counselling Theories with Retirement Age Careers**

Like the new clients, the counsellors facing clients who are beginning retirement age careers will need to examine their own skills and tools and to prepare to meet the challenges of their new situation. First in their toolbox are their familiar career counselling theories. Each of

the six structural questions outlined in the previous section suggests a certain choice of career counselling theories to guide interaction with the retirement age client.

It is important to recognize at the same time that the three W's and three H's are all questions that the client may face, but the client may have already answered some of them to his or her satisfaction. Going through all of them in sequence could therefore feel like a detour for the client. The client may be quite clear about the question that is of most concern to him or her at the moment, and that question could legitimately dominate the career counselling focus from the beginning.

For each question below, the theories most likely to be useful are listed along with a brief reason. Some of the theories cited are normally applied to individuals in a much younger age bracket (Sharf, 2010, p. 466), but there are aspects of them that appear applicable nonetheless.

### **Whether to Work or Retire**

#### ***Super's Life-Span Theory***

Super's *Exploration* stage usually covers ages 15-25 (Sharf, 2010, p. 261). Because a client in retirement age may be considering a new career, Super's concept of *Recycling* (or returning to a previous stage) may be applicable (Sharf, 2010, p. 271, Super, Savickas & Super, 1996, p. 135), and the client may again enter an exploration stage.

#### ***Cochran's Narrative Approach***

The first three episodes of Cochran's narrative career counseling could be useful in assisting aging clients in making the “whether” decision about work vs. retirement. These include “Elaborating a Career Problem”, “Composing a Life History”, and “Eliciting a Future Narrative”. (Cochran, 1997). Cochran's emphasis is on using narrative both by and for the client to help make meaning for the client that will be relevant to his current decision needs.

### ***Savickas' Career Construction Theory***

Of all the career theories, I would choose Savickas' approach as the one that could apply to any or all of the three W's or three H's. Savickas treats the client as an individual with a unique story to be discovered as well as written, so there would be nothing inherently exceptional about a new retirement age career in the context of Savickas' career construction theory (Sharf, 2010, p. 327). Savickas notes that “careers develop in a particular time and place” and that “while the context shapes the individual, the individual shapes the context” (Savickas, 2002, p. 158). The retirement age career behaviour of the North American baby boomers is a product of this time and this place, and in turn the time and the place are being indelibly shaped by their behaviours.

### **Why the Client Wants to Work**

#### ***The Miller-Tiedeman Lifecareer Theory***

Miller-Tiedeman's approach generalizes career construction by considering life itself to be the individual's career (Sharf, 2010, p. 418, Miller-Tiedeman & Tiedeman, 1990, p. 309). The stress is on *personal* reality for the client rather than on the *common* reality of others attempting to influence him or her (p. 320). This approach may be useful for some baby boomer clients who may need the space for some very personal reflection about how their whole life is going, and why working past retirement age makes sense in his or her own perspective. In the lifecareer approach, the counsellor takes great pain to value the client and the client's lifecareer, and to encourage the client to become less self-judgmental and more self-aware (Sharf, 2010, p. 423). This kind of support may be particularly important for baby boomers who are planning to challenge the retirement norm but who nonetheless may have mixed feelings about it.

#### ***Cochran's Narrative Approach***

As in the previous section, certain other episodes of Cochran's narrative career counseling

could also be useful for elucidating the “why?” question. It is likely that a client considering a new career at retirement age might benefit from “Reality Construction”, “Changing and Life Structure” and “Enacting a Role”, all to determine through narrative whether helping the client understand his own motives for defying retirement might in turn help him or her clarify the right direction in which to proceed (Sharf, 2010, p. 319, Cochran, 1997). Establishing whether the client is being purely reactive, or taking agency, may also be important at this stage (Cochran, 1997, pp. 21,144).

### ***Savickas' Career Construction Theory***

One of the reasons that Savickas' career construction theory may be useful to the career counsellor for this type of client is that it is built on other theories and uses them to help understand and build the client's unique story. For example, his use of Holland's typology may offer some insight as to the reasons why the client's career path is what it is so far, and may allow the client better clarity during the construction of his or her future story (Savickas, 2002, p. 173). The importance of Savickas' approach is that it offers this to the client as a tool which encourages agency, rather than as a predictive method which leads the client to feel that his or her future is already predetermined (Chen, 2006a). Chen (2002, p. 121) suggests that “action without agency loses its momentum”.

### **What Type of Work**

#### ***General Trait and Factor Theory (Steps 1 to 3)***

Sharf (2010, p. 29-40) describes a number of assessment tools that might be used in a general trait and factor theory approach. These assessments may help to discover aspects of the client's aptitudes, achievements, interests, values and personality that may bear on what kind of new career he or she is capable of being successful in. The career counsellor would not be

starting from scratch here, since a client considering a new career at retirement age may already have considerable insight as to suitable next steps that would be compatible, and likely has been observing those fields for some time, at least at a distance.

### ***Lofquist & Dawis's Work Adjustment Theory***

It may be particularly important in a new end-of-life career to ensure that the client is *satisfied* with his or her new line of work, and in turn will be able to achieve *satisfactorily* in his or her new career, as there may not be a great deal of time for adjustments and career alteration this round. Dawis and Lofquist's *work adjustment theory* may be helpful in determining this (Rounds, Dawis & Lofquist, 1978, p. 298). With this particular generational cohort, at this stage of their lives, it may make no sense to them to choose anything less than a career that helps them generate energy and passion to do their best work. On the other hand, if the client's goal is to find a new career that is less stressful than previous work, as a way of disengaging without stopping work, there may in fact be more latitude than before for achieving satisfaction. Dawis and Lofquist's work has already been applied to retirement activities (Sharf, 2010, p. 119), so it would not be much of a leap to use it in consideration of a new retirement age career.

### ***Holland's Typology and Myers-Briggs' Typology***

John Holland's typology that links traits of personality with vocational interest could be of value in addressing what type of work would be suitable, if a baby boomer considering a new career at retirement age has not yet chosen exactly what to try next (Hogan and Blake, 1999, p. 41). Of Holland's six types (Realistic, Investigative, Artistic, Social, Enterprising, and Conventional) it is perhaps likely that individuals who are considering defying retirement by taking on a new career may have aspects of *investigating* and *enterprising*, and perhaps *social*, that may be helping to propel them in this direction. Someone who is *conventional* might retire

on time. Someone who is *realistic* might easily decide that he or she cannot afford to retire yet, but might not have enough of the other characteristics to turn that thought into the prospect of a new career.

Similarly, the Myers-Briggs typology is another way of characterizing people's collection of traits, and a career counsellor familiar with it might wish to use it if someone seeking a retirement age career needed some help in generating a good fit between themselves and possible new fields of work. In the Myers-Briggs typology, how a person judges or perceives, which of the two he or she tends to prefer, and whether a person is more interested in his or her own inner world, than in the outside world around them, are all factors which allow people to be typed into up to sixteen categories. Healy and Woodward (1998, p. 75) do an interesting juxtaposition of the Myers-Briggs scales with career obstacles, which might be useful to a career counsellor helping a baby boomer navigate through obstacles to developing a new career at retirement age.

### ***Savickas' Career Construction Theory***

While a client considering something as unconventional as a new career at retirement age has probably thought a great deal about what he or she would like to do in their next round in the working world, it is possible that the use of Savickas' career construction theory and approach could help the client put structure on his or her thoughts. When addressing this type of question, drawing upon Savickas' approach would probable entail encouraging the client to find out as much solid information as possible about the options that he or she is considering. Tapping a lifetime's worth of contacts, in order to find out what circumstances in other fields are currently really like, constitutes one of many forms of “bricolage” that would help immensely to flesh out a client's new career construction narrative (Sharf, 2010, p. 343, Savickas, 2002, p. 193).

## **How Much Work is Needed**

### ***Savickas' Career Construction Theory***

Because of its concentration on life themes, Savickas' approach is perhaps the most adaptable for helping the client explore exactly how much work is needed. As the client understands his or her life themes and deals with associated concepts like *lifestyle*, *major life tasks*, and *social interest*, the client must face the question of balance among the various parts of his or her life (Sharf, 2010, pp. 332-333, Savickas, 2002, p. 159). This particular client, however, has the added perspective in this end-of-life phase of knowing that this may be the last chance to get this balance right. There very well might be no future left after an additional career to make amends for too much concentration on work and not enough on home, spirit and relationships. Creating a story which accounts for needs in all different areas of life may therefore be particularly important with this cohort.

### ***The Miller-Tiedeman Lifecareer Theory***

Miller-Tiedeman and Tiedeman (1990, p. 318) note that how people want to occupy their time will change with age. Their lifecareer theory could also be helpful with the question of time allocation between new career work and other life activities at retirement age.

## **How Long it Makes Sense to Work**

### ***Super's Life Span Theory***

The client basically has two long-term options. One is to drop dead at his or her desk, the other is to consider that ultimately he or she will need to consider Super's *Disengagement* phase. Some clients may be comfortable ignoring this question as long as possible; others may wish to address it and be proactive. The counsellor may wish to have Super's theory available for when the time comes (Super, Savickas & Super, 1996).

### ***Savickas' Career Construction Theory***

My remarks in the previous section apply equally to this second “how” question. The client may benefit from a period of thinking and organization of his or her remaining life plan so that there are fewer unknowns ahead than at earlier stages of career development. In some sense it may be that this particular generation had, unlike previous generations, *postponed* thinking about retirement. Rather than rush headlong into something they have not thought through, it makes more sense to them to continue living and working full-speed, though perhaps with a better overview than they used previously, amending imbalances and incongruities while they still have their health and their energy to do so. In the process, though, they realize that they will ultimately have to plan for a time when retirement might make sense. Savickas' frameworks may be useful in allowing them the space to begin to think that far ahead.

### **How the Client is Going to Make it Happen**

#### ***Savickas' Career Construction Theory***

Of the two primary narrative approaches reviewed for this population, namely those of Cochran and Savickas, the latter appears to me to be the more structured, and as such might be appealing to that portion of the population in question who like their plans detailed and solid. For those who are more intuitive and less analytical, it is possible that Cochran's approach may have more appeal.

The most important overall aspect of Savickas' approach is that it is designed to help the client's “real self” surface (Sharf, 2010, p. 336). The counsellor will need to immerse himself or herself into the client's worldview, adapt language to match, and assist the client on a narrative journey through Savickas' seven-step interpretive routine which includes reviewing counselling goals, attending to action words, examining headlines of the client's recollections, moving from



preoccupation to occupation, role models, adaptability, and vocational personality. The counsellor might also consider crafting a *success formula* for discussion with the client, but it is my own gut feel that with this particular population the client should be invited to do so instead, since their experience in the field of careers may in many ways exceed that of the counsellor.

### ***Cochran's Narrative Career Counseling***

Nothing educates as quickly as real-world experience. Cochran's fourth episode, "Reality Construction" might be the best medicine for helping a client figure out how he or she is actually going to accomplish a career shift at retirement age (Cochran, 1997). Even minimal forays into the outside world via phone calls, discussions with friends in different industries or positions, or other means of achieving person-to-person contact, could yield valuable information that the retirement age client is fully equipped to process and integrate into his or her current view of the challenges ahead. Talking about tentative plans with others also helps to solidify thoughts and convictions through the power of narrative formation.

### ***Krumboltz Social Learning Theory***

Krumboltz' Social Learning Theory for Career Decision Making (SLTCDM) and its updated companion theory Social Learning Theory for Career Choice and Counseling (SLTCCC) both recognize that career counselling clients are intelligent and fully capable of problem-solving. They do their best to understand the environments available to them and to control these for their own purposes where possible (Mitchell and Krumboltz, 1996, p. 234). This approach is ideally suited for the baby boomers who are considering new careers at retirement age. It is important to acknowledge that by retirement age, these people have done a very full life's worth of learning, including the various types emphasized in Krumboltz' theory, such as *instrumental* learning, *associative* learning, and *vicarious* learning. Such clients may need all the

help they can get in terms of reinforcing their own feelings of *self-efficacy*, in order to conquer the many challenges involved in creating a new career at retirement age (p. 236). Krumboltz' combined theories, sometimes referred to as the Learning Theory of Career Counseling (LTCC), position the career counsellor as a much more active promoter of learning, in order to prepare people for a more unstable working world (p. 251).

### **Towards a More General Theorization of New Retirement Age Careers**

It is ironic that the baby boomers, stereotypically seen as children of the 60s and the generation associated with a burgeoning environmental consciousness, should become the *Recycling* generation in terms of careers, using Donald Super's term for people who re-enter the *Exploration* stage (Super, Savickas & Super, 1996, p. 135). But this generation are not just “spent goods” starting over from scratch at age 65, since they bring with them to the career generation process literally a lifetime of experience and skills, which is in stark contrast to individuals in the 15-25 age range.

It could therefore be argued that the specific generational characteristics and what Cochran (1997, p. 134) might refer to as a distinctive “repertoire of cultural narratives” (including histories of idealism and challenging authority and norms), combined with re-entry into career-generation *fully armed* (with abundant technical, social and business skills ready to apply), justifies treating this cohort as a distinct cultural group that requires a more tailored career counselling theorization specifically focused on their unique opportunities and challenges. This idea would be consistent with an *emic* or indigenous approach to multicultural counselling, although it would remain to be seen whether *idiographic* or individual-specific aspects would also be required because of the extent of diversity within the group itself (Ridley, Mendoza and Kanitz, 1994, p. 242).

In closing, I would like to speculate on a number of key components of a cultural-specific theorization which might be called something like *Retirement Age Career Theory 2012*, in order to recognize and caution that it might be so specific that aspects of it might not apply beyond this specific cohort, thereby limiting the life of the theory to the period in which the bulge of the baby boomer generation passes through. In that light, a name like *Baby Boomer Career Recycling Theory* might be more appropriate, because it could herald a succession of additional theories consistent with whatever latter-life phenomenon subsequent cohorts tend to produce.

The key components that would require development as part of such a theory include:

<sup>35</sup><sub>17</sub> ***Fully-armed career launch:*** Unlike younger individuals, recycled individuals entering new careers at retirement age are almost fully-equipped with powerful experience and skills that are at least generally preparative for any new field.

<sup>35</sup><sub>17</sub> ***Pre-explored career selection:*** Unlike younger individuals, this cohort has spent a lifetime observing and/or trying numerous work situations usually in a variety of work settings and locations. They know, at least in general, what they like to do, what they don't like, what they do well, what's out there, and what is not.

<sup>35</sup><sub>17</sub> ***Pre-motivated career options:*** These individuals have been through the early life stages that formed their values, interests and morals, and may have for the most part passed any mid-life re-evaluation stages in which they re-examined their goals and made course corrections. Typically they may have stockpiled a list of “unfinished business” consisting of ideas, goals, contributions and motives that their current careers have been unable to accommodate.

<sup>35</sup><sub>17</sub> ***Life-integration perspective:*** Some of these individuals will not simply be looking for something to supplement their income in a time of uncertainty, or a new career to keep

them from being bored at home. They may be looking for ways of re-engaging in the community, workplace, business world or non-profit sector that uniquely integrate parts of their life focus that hitherto may have been separate or disparate. Larry Cochran describes this well in his words: “the future brings to completion what was formed in the past” (Cochran, 1997, p. 83). For example, an individual with longstanding personal concern with environmental issues, coupled with technical and teaching experience in a related area throughout his or her career, might want to consider a period in “green politics” as an appropriate final act in an integrated personal/career path.

<sup>35</sup>  
<sup>17</sup> ***Existential and narrative approaches:*** Individuals in this cohort may be uniquely literate and capable of expression, because of the combination of being an education-oriented generation and growing up before the advent of graphical gaming, computers, music videos, social media and texting. Uniquely adaptable to complex writing and speech, as well as to modern computing and communication media, this generation will want to talk about their goals, challenges and concerns, and will use, in Cochran's words, “story as a natural form for systems thinking” (Cochran, 1997, p. 6). Career counsellors would do well to use established methods in *existential* counselling and *narrative* counselling as frameworks to allow these clients to weave their own stories and answer their own questions about existence, meaning and purpose (Corey, 2009, p. 131, Chope & Consoli, 2007, p. 87, Chen, 2007, Super, Savickas & Super, 1996, p. 157, Cochran, 1997, Savickas, 2002, p. 192 and White, 2007, p. 263). Using Miller-Tiedeman's approach of drawing more heavily on literature outside of career counselling, e.g. works dealing with consciousness and self-mastery, may also be useful with this cohort, who will be more widely read than younger clients (Miller-Tiedeman & Tiedeman, 1990, p. 332).

<sup>35</sup><sub>17</sub> ***Self-integration approaches:*** Since this generation will also be intimately familiar with their own personal psychological blocks that have historically impeded their progress at earlier stages of their careers, it will also be helpful to consider additional methods that help clients make these blocks more conscious and allow for their resolution and removal as impediments. For example, the methods of *Conscious Self-integration Therapy* lend themselves to converting the skills employed in self-frustrating behaviours (e.g. self-criticism or procrastination) into personal allies (e.g. conscious critique of available choices, and intuitive approaches to decision-timing) (Small, 2012).

### Conclusions

Baby boomers considering new careers at retirement age may represent a unique challenge to career counsellors in that they defy the Canadian cultural norm of retirement and enter a *Recycling* mode rather than a *Disengagement* stage according to Super's theory (Super, Savickas & Super, 1996, p. 124, 135-136). The questions and issues this cohort needs to address can be categorized into three W's (Whether, Why and What) as well as three H's (How much, How long, and How). The first (Whether) may require collaboration with retirement and financial planners. The second and third (Why and What) are familiar to career counsellors and many theories and tools are available to help. The three H's are less familiar and will stretch the boundaries of a career counsellors skills as they co-investigate new territories with their clients.

New career theorization that is culturally specific to this group is possible, characterized by the well-developed experiences, skills and perspectives of the clients in this group. The group's extensive "biographical bricolage" provides abundant building blocks for narrative construction of their new retirement age careers (Savickas, 2002, p. 193).

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