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# Characteristics of Second-career Occupations: A Review and Synthesis

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In recent decades, a burgeoning research literature has been devoted to the topic of the changing nature of labor force participation at older ages. Many studies have contributed to deepening our understanding of bridge jobs, unretirement, and encore careers. But there is one other option that is, surprisingly, less-studied: a career change in mid- or later life, in which a person engages significantly and for several years. We use “second career” as shorthand for this second, third, or nth career a worker engages in during his or her life, but some of the limited literature on this phenomenon also refers to this as “recareering.”

While bridge jobs, later work, and unretirement have been common topics of research in the face of uncertainties around retirement funding and budget shortfalls, second careers stand to have a larger impact on these issues by modestly extending careers at or near retirement. Second careers may add years to work lives, resulting in both higher satisfaction of workers and better financial and budgetary outcomes.

The option of a second career is most likely to be relevant for individuals at risk of burnout or becoming physically or cognitively unable to successfully continue in their current careers. In particular, the high cost of education or retraining when required for second careers, both in terms of tuition and opportunity cost, makes them cost-prohibitive in cases where the cost is not outweighed by the benefits. If a worker can avoid burnout by changing careers, or find a job they are capable of doing longer-term in the face of age-related decline, the benefits may warrant the cost. However, workers with large changes in their preferences or family-related needs, and workers in occupations with low traditional retirement ages (such as military and law enforcement) are also likely participants in second careers. For some older workers, both highly educated and not, the path to a second career occupation may be clear, with the new career using skills that have been developed as a result of a hobby, a part-time job, or volunteering during the previous career, and/or knowledge and skills from the worker’s previous education or pre-existing abilities. For workers who lack transferable skills, low barrier/low skill jobs are an option for bridge employment (for example, taxi or chauffeur driver, truck driver, or retail worker), but may not lead to significantly longer work and better finances. In such cases, re-training or additional education might lead to long-term, satisfying second careers, rather than a part-time, low-paying type of bridge job.

In our full research paper, we define second careers, then discuss the weaknesses of existing economic,

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organizational psychological, and sociological theories for modeling the phenomenon of second careers and second career choice. Next, we review, summarize, and synthesize the literature related to the characteristics of second careers, with particular emphasis on the occupational characteristics that older workers might find desirable for second-career jobs after retirement from their primary occupations. Given the lack of research on second careers specifically, this paper attempts to synthesize results from literature about bridge jobs, unretirement, and other related labor force transitions to shed light on the likely prevalence and characteristics of second careers, while highlighting the significant gaps in the literature. Finally, we examine existing literature related to detailed studies of specific second career occupations, including teaching and nursing occupations, as well as more general studies of second career choices after retirement from the military and law enforcement.

We define second career employment as employment after leaving a long-term career position after the age of 40 in a different occupation and/or industry than a worker's prior career, with 1) advancement opportunities, 2) significant hours and wage/salary income, and 3) the expectation of working five or more years in the new career. The definition of second careers has some overlap with definitions of bridge jobs, encore careers and unretirement, but the phenomenon is not fully covered by any of these related concepts.

A major finding of this review is that, although there is a substantial research literature on late-life labor supply focused on retirement and transition paths between work and retirement (e.g., bridge employment and unretirement), there is surprisingly little research that directly addresses second careers, or recareering. This confirms the lack of literature noted by other researchers. Thus, characteristics of second career jobs are difficult to identify.

Our review of the prevalence of related work transitions, such as bridge employment and unretirement, suggests that second careers may already be relatively common. However, we think that less than half of older workers engage in second careers.

For older workers, job flexibility and lower stress seem to be particularly prized job characteristics that they seem willing to trade off against earnings, benefits, and prestige. It is premature, however, to conclude that these would be necessary or sufficient characteristics to make a job attractive as a second career. Adding depth and breadth to our characterization of attractive second careers will depend on development of richer data resources. One project to create better life histories of occupational data is already underway: the Life History Mail Survey, a part of the Health and Retirement Study (HRS), will soon have occupation and industry data about jobs spanning HRS respondents' lives.

Our review of specific occupations underscores the importance of individualized paths and the greater options that may be open to individuals preparing and transitioning into second careers in their 40s and 50s as opposed to their 60s and 70s. This research also suggests that individuals considering a move to a second career should take into account their "soft skills" or other potentially transferable skills acquired in activities outside of their main career (i.e., education, volunteering, or moonlighting).

To date, the assumption seems to be that the options for encouraging longer working lives include staying longer in career jobs, seeking part-time work with very low barriers to entry (e.g., Uber), or encore careers that give back but don't necessarily pay the bills. However, this work suggests that individualized career planning, plus retraining and acquisition of additional education in workers' 40s and 50s may be a promising route to better job satisfaction and long-term financial health, as well as later retirement

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