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

## **Abstract**

This study is a literature review of research related to the characteristics of second careers undertaken after mid-life. There is a significant lack of literature directly on this topic, so we draw substantially from the literatures about retirement, bridge jobs, encore jobs, and unretirement. First, we provide a working definition of second careers after mid-life. We then provide a brief background of the existing theoretical research related to this topic, which is also in need of updating and synthesis. We find evidence that second careers may already be common, but likely are undertaken by less than half of older workers. For older workers in general, job flexibility and lower stress seem to be particularly prized job characteristics that they seem willing to trade off against earnings, benefits, and prestige. However, individual fit is also likely to be particularly important in learning about second careers. We also find useful information in studies of specific early-retiring occupations and destination second careers. Based on the existing general, late-life labor supply literature and specific occupation literature, we propose new directions for research. An important take-away is that data limitations have been a roadblock; however, forthcoming resources may help open up this area of research.

## **Citation**

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## Introduction

In recent decades, a burgeoning research literature has been devoted to the topic of the changing nature of labor force participation at older ages. Two main facts have emerged. First, Americans are working to older ages following a turnaround in retirement trends in the early '90s. Second, the transition from working a full-time career job to full and permanent retirement, considered the traditional retirement path in the latter half of the 20<sup>th</sup> century, is growing less common every year as workers increasingly take various paths to retirement, such as bridge employment and unretirement.

Many studies have contributed not only to revealing these facts, but also to deepening our understanding of the processes including causes and consequences. But there is one other option that is less-studied: a career change in mid-life, in which a person engages significantly and for several years. Two recent studies (Feldman, 2007; Rice, 2015) have noted that there is a dearth of research on such second careers. Throughout this review, we will refer to “second career” as shorthand for the second, third, or  $n^{\text{th}}$  career a worker engages in during his or her life. Some of the limited literature on this phenomenon also refers to this as “recareering.”

In many ways, given workers’ potential level of interest, it is surprising that recareering and second careers have not been widely studied in academic literature. For example, Merrill Lynch (2006) conducted a survey in 2006 that found that almost 75 percent of adults ages 25 to 70 expressed the desire to work in retirement. Of those, *two-thirds* indicated they would like to work in a different field or occupation than their career work, and of older workers planning to work after retirement, 60 percent have begun to prepare for a new career after they retire. The average respondent in this survey expected to retire at age 61 but to stop working completely (for

the 55 percent who plan to ever stop working) at age 70. Although some workers presumably would prefer part-time work, many of these may be interested in a second career.

In contrast to the limited literature on second careers, study of bridge jobs, later work, and unretirement have been common topics of research in the face of uncertainties about the future of entitlement programs. Certainly, a bridge job that pays significantly less than one's career job or is part-time, working an additional few months, or returning to one's career job for a limited period of time will result in some improvement of the long-term financial situation of older adults who engage in them. However, an increase in second career employment stands to have a larger impact because it does not result in marginal changes to the very end of one's work life, but rather multiple full-time work years per individual, at a wage more similar to the previous career than the other late-life transition options.

The option of a second career is most likely to be relevant for individuals who are 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.

Transferable skills seem most likely among the highly-skilled or highly-educated, but this is not always true. 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. Thus, a full-time teacher who has been an occasional university lecturer might become a full-time lecturer, or a manufacturing employee who has rebuilt cars for years may become a mechanic. In cases where occupational skills of less-educated workers may be largely transferable, we might see movement, for example, from particular military occupations to private security or the defense industry. 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 this paper, we define second careers, then discuss the opportunities for existing economic, organizational psychological, and sociological theories to model 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.

## Definition of second careers

In this review, we define second career employment as employment after leaving a long-term career position after the age of 40 in a substantially 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.

Many second careers may qualify as bridge jobs using definitions such as those used by Feldman and Kim (2000a, 2000b), Wallis (2014), or Shultz (2003), that describe bridge employment as employment taking place after leaving a long-term job but before permanent retirement. However, many bridge jobs are part-time, short-term, or in one's long-term occupation and industry, and so do not qualify as second careers. Many second careers may be encore careers, which are defined as work with an impact or social purpose, although many encore "careers" are volunteer or low-paid positions that would not qualify as second careers. Figure 1 illustrates the overlap between these different concepts.

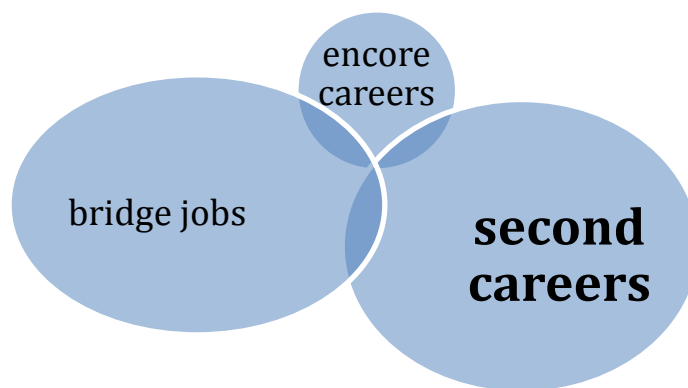


Figure 1. Venn Diagram of Bridge Jobs, Encore Careers, and Second Careers

Another related concept is that of unretirement. Many second careers, bridge jobs and encore careers may be work taken up in unretirement (as described by Maestas, 2010). Second careers in particular could result from moving from partial or full retirement to a greater attachment level to the workforce, including transitions from full retirement to full-time work, or partial retirement to full-time work.

## **Relevant theoretical frameworks**

Many studies of later life, work-related transitions employ a theoretical framework to form and test research hypotheses. We briefly discuss theoretical frameworks from economics, sociology, organizational psychology, and career counseling that may be useful in studying second careers. Our purpose here is not to provide an exhaustive review of these theories, but rather to draw attention to what we see as the most relevant to second careers and to suggest ways in which they might help guide future studies of second careers.

### *Economic theories*

Two leading theories in economics that may be important in thinking about second careers in later life are life-cycle theory (LCT) and human capital theory (HCT). LCT, based on the life-cycle hypothesis developed by Modigliani (1966), provides a model of how individuals earn, save, and spend over the life cycle, with the central assumption being that they will seek to smooth consumption (spending) over their lifetime. This implies that individuals save some of their earnings to spend at a time when they will not be able to or will not want to work. The traditional life-cycle models did not model retirement timing, instead taking it as a given. More recent life-cycle models, however, have made retirement timing a choice variable in the optimization problem individuals solve to maximize their utility. In such models, retirement



timing may be driven by an increasing disutility of work (for example, as a result of burnout or work stress), an increasing utility of leisure, changes in health, declines in wages, Social Security and pension rules, or some combination of these and other factors. Deciding when to retire involves weighing the advantages of more work (allowing more spending now and in the future) against the advantages of more leisure.

To illustrate, Maestas (2010) uses a standard dynamic optimization model of retirement based on the life-cycle model, in which workers retire when the expected value of leisure exceeds the expected value of continued work. Within this framework, Maestas (2010) suggests two potential ways unretirement could come about: (1) expected changes in incentives over time (for example, to go back to work when Social Security retirement earnings test is no longer binding or other pension rules cease to bind) or changes in preferences (for example, recovery after burnout), and (2) uncertainty (i.e., positive health shocks, negative financial shocks, or new information about leisure preferences).

Although not generally associated with studies of labor supply in aging populations, the HCT may have relevance in the study of second careers. HCT is a framework that examines the relationships between education, economic growth, and social well-being. At the level of the individual, human capital refers to one's knowledge, skills, and life experiences. In this framework, expenditures on education, job training, and health are capital investments that are expected to provide economic and social returns. An important implication is that higher levels of human capital are expected to yield increased wages (Becker, 1964; Ben-Porath, 1967; Mincer, 1958).

The canonical HCT theories do not include stochastic elements. Therefore, they imply that individuals should invest in human capital early in life, in preparation for one career, and then

work in that career throughout their working lives. It is generally assumed that individuals need a relatively long time horizon to make significant investments in education and training pay off in terms of earnings and potentially career advancement. This may help explain why major occupational transitions in later life may be uncommon, and why the range of careers many people tend to perceive as open to them for a second career is restricted to those with low barriers to entry or which are closely-related to the career job. However, if preference shocks, shocks to rates of return in particular occupations (resulting from job market changes, for example), or even depreciation of human capital are introduced in the models, it is no longer clear that a single period of education, followed by one career, is the optimal solution.

A hallmark of both the LCT and HCT is that they can accommodate a range of research questions and applications and have therefore been widely applied. In 1990, Ruhm suggested that economic theory had not contributed substantially to our understanding of the growing phenomenon of nonstandard retirement patterns (Ruhm, 1990). Although some progress in this regard has been made since then, we suggest that a fruitful area for economists will be to look for ways to apply these theories to the study of second careers.

In particular, it seems that in economics there may be room for a joint model of human capital investment and labor-force decision-making that would generate the myriad, later-life labor force patterns that are apparent in the empirics: continued career work, second careers, bridge employment, and unretirement, in addition to retirement. Such a model would likely include a maximization problem in which, at each time point, the worker chooses between staying in current job/career trajectory, choosing between all the other possible second career or training options, choosing a bridge job, or being retired.

### *Sociological and organizational psychology theories*

A wide range of theories have been advanced within the disciplines of sociology and psychology (especially organizational psychology) to study work, with applications specific to the retirement transition generating a considerable amount of research in recent years. Two recent papers provide a comprehensive review of theories that are relevant to the study of bridge employment and unretirement (Gobeski and Beehr, 2009; M. Wang, Zhan, Liu, and Shultz, 2008). As noted, our purpose here is to focus on a few theories with high relevance and potential to inform future research on second careers. These types of theories more explicitly model sources and outcomes of individual heterogeneity than the existing economic models.

One of the most influential theories in organizational psychology is the Person-Environment (P-E) Fit theory. This framework refers to the match between characteristics of the individual and the work environment (Feldman and Beehr, 2011) and has been used to help explain later-life work transitions (Feldman, 2013). Mo Wang and Shultz (2010) proposed that one way fit or misfit can affect retirement decisions is through a “demands-abilities fit” mechanism. In this scenario, misfit arises when “individual abilities are not sufficient to meet environmental demands.” This theory has been widely used to study work stress, with lack of fit serving as the main source of stress. In the context of second careers, it may be that poor fit leads workers to consider alternative career options when job redesign or changes in the individual him/herself that could improve fit are not possible (or desirable). The implication of this theory for second careers is that career advice should be personalized — fit for one person isn’t fit for another, so there aren’t necessarily job characteristics that will be common across all second careers.

Another popular theoretical framework that has been used in the context of work transitions is push-pull theory. This theory indicates that some workers will leave the workforce because they are pushed out of their jobs (e.g., employer incentives to retire, declines in health status or job-related functional capacity, or negative job conditions), whereas others will be pulled toward retirement for desirable aspects of retirement, including personal factors (e.g., desire for leisure pursuits, or family caregiving responsibilities) (Shultz, Morton, and Weckerle, 1998; Fisher, Chaffee, and Sonnega, 2016). Although the “pull” piece of this theory generally refers to retirement, it might make sense to think about other career options as also generating “pull.” This might be thought of as similar to the maximization problem suggested above, in which workers choose the best option between their current career and all other options, including second careers, bridge jobs, and retirement.

### *The protean career*

The concept of the protean career is also a relevant theoretical construct within the field of career counseling. The protean career, a term coined by Douglas Hall in 1976, “described a career orientation in which the person, not the organization, is in charge, where the person’s core values are driving career decisions, and where the main success criteria are subjective.” If workers can be encouraged to pursue a protean career, they might better foresee the need to train or acquire additional education or skills needed to have the career they want. The earlier an individual begins to plan for a change, the more likely the human capital investment necessary for entry into a new career will pay off (Hall, 2004).

## **How common are second careers?**

An important first step in studying the phenomenon of second careers is establishing their prevalence. Unfortunately, our review revealed no studies that provided direct estimates of the prevalence of second careers as defined in the previous section.

However, an early study using data from the 1970s suggested that most individuals left their “career” jobs well before the normal retirement age (presumably 65), yet nearly half remained in the labor force for at least an additional five years (Ruhm, 1990). In the years since, a large literature has emerged that speaks to the prevalence of late-life work phenomena, including bridge employment, encore careers, and unretirement. Given the overlap between these and second careers, we use the existing literature to suggest boundary estimates for the prevalence of second careers begun in workers’ 50s or later.

### *Bridge jobs and unretirement*

One of the earliest studies of bridge employment and unretirement used data from Social Security Administration Retirement History Longitudinal Survey (RHLS) from 1969-79 (Ruhm, 1990). As a precursor to the HRS, the RHLS also conducted biennial interviews. About one-quarter of respondents who were retired at the baseline interview in 1969 (when they were ages 59 to 63) re-entered the labor force, and more than a quarter of partial retirees returned to full-time work. Ruhm found that bridge jobs tended to be in different industries and/or occupations than career positions. He also found that workers remained in these different occupations for a surprisingly long time: For example, more than 90 percent of respondents leaving their career jobs before age 50 were still in the labor force 10 years later, as were 70 percent of those who left their career jobs between 50 and 55.

Subsequent research has mostly used the Health and Retirement Study (HRS). A study by Johnson, Kawachi, and Lewis (2009) used data from the HRS on occupations held by respondents in late career. A career transition was defined as a move to a new job *and* a new occupation. They found that 26.9 percent of workers who were employed full-time and ages 51 to 55 in 1992 had moved to a new job *and* changed their broad occupational category by 2009, when they were 65 to 69 (estimate from Johnson et al., Table 1). The work transition they examine does not line up with the definition of second careers used in the present review because: (1) It is not restricted to second careers of a particular length, and (2) their prevalence estimates do not require that the later job be full-time. These both work in the direction of overstating the prevalence of potential second careers.

On the other hand, because this calculation uses changes *between* 17 broad occupational categories to indicate a change in occupation, this estimate may in fact underestimate the prevalence of late-life occupational change reflective of a second career by missing changes within a major occupational category, between specific, detailed occupations. However, adding the 15.7 percent of older workers who changed jobs but did not change major occupational categories gives us an upper-bound estimate of 42.6 percent of older full-time workers in 1992 who may have changed careers after age 51 and before age 69 (authors' calculation from Johnson et al., Table 1). This is an overestimate because this percentage also includes bridge jobs, which are more likely part-time and/or short-term, as well as some changes to other jobs within the same occupation, which also do not meet the criteria we have suggested define second careers.

Using the same data and a similar methodology, Cahill et al. (2011) found that 47.6 percent of female and 50.4 percent of male respondents who were working in a full-time career

job in 1992, when they were between 51 and 61 years old, were either working in a bridge job or had unretired by 2008. They define career job as working 10 or more years at 1,600 hours/year or more. Unlike Johnson et al. (2009), this study did not examine occupation or industry of jobs, so it is not clear what proportion of the bridge jobs or unretirements would qualify as second careers. Therefore, this serves as another upper-bound estimate.

Note that because we define second careers as lasting at least a few five years, and don't require 10 years, second careers as defined in our study would most likely qualify as bridge jobs by Cahill et al.'s definition. Also, Cahill et al. did not require full-time for bridge jobs and unretirement, while we define second careers as full-time.

Another study used HRS data from 1992 through 2002 to study later career/work transitions. Studying respondents who were ages 51 to 61 when first interviewed in 1992, Maestas (2010) found that between 13.5 percent and 26.8 percent of HRS retirees returned to work, or unretired, from either partial or full retirement back to full-time work, depending on how retirement status was defined. Only a subset of these transitions into full-time work would qualify as second careers by our definition, however, as (1) many of these may not have been held for long enough to qualify as a "career" and (2) only 61 percent involved a change of occupation. By definition, Maestas leaves out transitions that were not first preceded by either partial or full retirement. Note, also, that those who first retired in their early 50s were the most likely to unretire.

Boveda and Metz (2016) used more recent data from HRS respondents, for the cohort born 1946 to 1964. This cross-sectional analysis found that while almost two-thirds of the sample were still working full-time and not retired in 2010, 16.4 percent reported being not retired and working part-time (defined as bridge jobs), and 4.5 percent reported being fully retired and

working full-time (defined as encore careers). Although some portion of the encore careers might qualify as second careers according to our definition, this study does not provide a clear upper or lower-bound.

Sonnega, Helppie-McFall, and Willis (2016) used HRS data from 1992-2010 to examine transitions from longest-held occupation to occupations at several target ages that span Social Security eligibility ages and modal retirement ages. About 17 percent of workers were in a different occupation relative to their longest-held job as of age 55. This compares to 25 percent who are in the same job at age 62 as their longest-held job as of age 55. Interestingly, by age 66 and older, occupations that are not workers' career occupations become about as common as continued employment in their career occupation (about 13 percent each). That is, likely bridge jobs, unretirement, and encore jobs are about as common as continued longest-held career work after age 66.

#### *Jobs held after claiming Social Security retirement benefits*

Another way to identify potential bridge, unretirement, and/or second careers is to consider individuals who are still working after they have claimed Social Security retirement benefits. We found only one study that had done this. Iams (1987) used the Social Security Administration's New Beneficiary Survey to examine respondents who first claimed retired worker Social Security benefits between June 1980 and May 1981 and who were younger than 72 at the time of the interview. Eighteen to thirty months later, he found that 60 percent of men and 44 percent of women who were employed at the time of the interview were employed in a job that was not their longest-held. However, only 23.1 percent of the working men and 17.8 percent of women worked full-time. Additionally, of those who were working in a job that was not their longest-held (but not necessarily full-time), only 20-35 percent of workers in each of 6 large



occupational categories changed to another category. If the full-time workers followed the same occupational change patterns as the part-time workers (likely an inaccurate assumption), this would imply that only 6-8 percent of men and less than 5 percent of women would qualify as working in a second career after claiming Social Security retirement income (authors' calculations based on Iams). Although there are no more recent studies of which we are aware that examine the prevalence and characteristics of post-Social Security claiming work, it is important to note that changes to the Social Security earnings test and to pension types and DB pension rules mean that these numbers may be greatly changed since the early 1980s.

### **Characteristics of Jobs in Later Career Transitions**

Although we have found no empirical studies of second careers that meet our definition, the appendix tables in Johnson et al. (2009) provide the most useful information available on the characteristics of jobs that likely reflect second careers. This study presents many results for subgroups of workers that changed occupations after age 51, and, within those, for workers who retired from their career job, quit their career job, or were laid off. More than 70 percent of the workers who retired from their career jobs worked part-time in their subsequent job, while only 16.3 percent of quitters and 22.2 percent of laid-off workers worked part time rather than full-time. Therefore, the results from quitters and layoffs are likely more representative of second careers than results from retirees. Although it is somewhat common to retire, retrain, and then enter a new full-time career (Maestas, 2010), a majority of workers who previously retired from a career job do not qualify as working in a second career. In the following section, we discuss the Johnson et al. findings in detail, relating them to other findings where possible.

Thomas (1980) sought to create an objective measure to indicate a career change by combining measures from Hiestand (1971) and Bell (1975) to indicate "90-degree changers" and

“45-degree changers” based on need for more training to work in the new career relative to the old career. As a measure of change radicalness, he used Dictionary of Occupational Title (DOT, a precursor to O\*NET — Occupational Information Network) codes to measure differences between work environments at the new and old careers. In this study, “force-outs,” individuals who had low personal desire to change occupations but high environmental pressure, were shown to make the most radical career changes. By contrast, “bow-outs,” who had high personal desire to change occupations and high environmental pressure to do so, made the least radical changes; however, these individuals also indicated a lower desire to stay in the new careers for more than five years than the other groups, indicating that they might be more likely to be thinking about their jobs as bridge jobs. The “opt-out” group, most likely to obtain further education in preparation for a change, experienced low external pressure to leave but a high personal desire to do so; these individuals were the most likely of any group to say that they wanted to be in the same job five years later (82 percent), indicating that many would qualify as working in “second careers.”

### *Work stress*

Not surprisingly, in general, later life occupational changes seem to be made in the direction of lower levels of work stress. Johnson et al. (2009) found that workers moving from their career job to another job reported much lower levels of stressful work conditions (66.6 percent of career jobs versus 44.4 percent of new jobs rated as high stress). Restricting to individuals who made changes across broad occupational groups, this drop was similar (64.7 percent to 36.3 percent); the same is true of more minor occupational changes (71.7 percent versus 45.0 percent). Although the largest drops were seen in those who retired from their earlier jobs, in which case prevalence of stressful work conditions dropped by half or more, those who

quit or were laid off of their previous jobs also experienced significant declines, from rates in the 60-70 percent range to the mid 40 percentile range (see Table A-7).

In their study of actual and preferred working conditions, Maestas, Mullen, Powell, von Wachter, and Wenger (2017) found that 34 percent of older workers rated a nonstressful job as an essential or very important attribute of their work, yet 11.4 percent of workers both found their jobs stressful and thought it very important to have a nonstressful job.

### *Enjoyment of job*

The HRS also asks respondents to rate how much they enjoy their job. Johnson et al. (2009) found that 81.8 percent of workers enjoyed their old jobs, but this increased to 91.4 percent for their new jobs. Across workers who left their career jobs due to retirement, quits or layoffs, and between these same categories within the subset of those who changed occupations, we see the same pattern: A vast majority of workers in all categories enjoyed both their old and new jobs, and the majority of workers who did not enjoy their old jobs enjoyed their new jobs. Again, this study includes all types of later-life job changes, so we cannot separate out second careers from part-time or bridge jobs that are in different occupations than the career jobs. However, it seems very likely that this conclusion would still be true if one could restrict to second careers only (see Table A-9).

### *Prestige and control*

Johnson et al. (2009) find that most (54.9 percent) older job changers who left their career job due to retirement worked in less prestigious jobs. By contrast, job “quitters,” who presumably left one job directly for another, were more likely to work in a job with roughly equivalent or slightly higher prestige than the old job. For workers finding new jobs after a

layoff, there was a slight reduction in prestige. Given that workers who quit or were laid off from their career jobs after age 51 are more likely to work full-time than retirees, it is likely that the average worker's second career job has a similar prestige level to their career job. (No information about occupational change is available for this analysis, so it may be more reflective of bridge jobs than the analyses described that do denote occupational changes).

Similarly, Johnson et al. (2009) found that retirees and laid off workers who changed jobs were about half as likely to make promotion and pay decisions after an occupational change as before, while quitters had slightly less control over pay and promotions after a detailed occupation change that did not change broad categories, and somewhat more control after a change in broad occupational category (based on table A-8 of Johnson et al, 2009).

### *Physical demands*

We were unable to find any research relevant to physical demands in second careers. Interestingly, the level of physical demands of a job were not rated as very important by respondents in Maestas et al. (2017), although a large proportion of older workers did have jobs they considered to be physically demanding.

### *Flexibility*

Flexible work schedules appear to be highly valued by older workers, and if and when they have the choice, they choose greater flexibility. Johnson et al. (2009) found a significant increase in flexible work schedules in new jobs versus old jobs, from 26.6 to 41.3 percent of jobs. These effects are somewhat more pronounced when the new job represented a change in broadly- or narrowly-defined occupation (17 categories versus ~500), although the largest difference is seen among individuals who retired from their career job (12.7 percent of old jobs versus 49 percent

of new jobs for changes between detailed, but not broad, occupational categories; 19.2 percent to 59.1 percent for changes between broad occupational categories). As discussed previously, a larger proportion of such jobs are part-time compared to jobs in which “quitters” or those who were laid off of their previous jobs work. Nonetheless, it seems likely that second career jobs tend to have more flexible schedules than career jobs (see Table A-5).

Rau and Adams (2005) conducted an experiment to investigate what characteristics of a job advertisement drew older workers to apply. Older workers were more likely to apply to a job if the advertisement indicated that it provided opportunities for part-time and flexible work opportunities.

In their survey of working conditions and preferences of older Americans, Maestas et al. (2017) found that 54.7 percent of workers considered having the right number of work hours to be an essential or very important work attribute, but 67.4 percent of them said their job did not have the right number of hours. Seventy-two percent of the older workers who said they did not work the right number of hours preferred to work fewer hours (see Table 5.2). Regarding mismatches between actual and desired job characteristics, Maestas et al. write that it will be interesting to ask “whether and when these workers will grow to dislike their jobs enough to switch employers or quit working altogether.” (p. 51)

### *Wages and earnings*

Overall, later career job and occupational changes appear to be associated with decreased earnings. Ruhm (1990) found that 61 percent of individuals working in bridge jobs in different industries and occupations than their career jobs experienced large earnings losses in transitioning from their career job. If only occupation or industry were different, only 29.8 percent were found to have large earnings losses. Johnson et al. (2009) (See Table A-1) found

that workers' "new" jobs after leaving the career job they had in their early 50s, paid almost \$5/hour less (\$12.41 versus \$17.33). Restricting to workers who changed occupations, the average wages declined \$5 to \$6 per hour. However, the largest changes were seen by those who retired from their career jobs and were therefore much more likely to be working in part-time jobs. For those who quit their career jobs, presumably to move to another job, hourly earnings dropped by an average of just \$0.6 to \$1.39/hour). In contrast, those who were laid off experienced average earnings drops of \$2.50 to \$3.16/hour after re-employment.

Sonnega et al. (2016) found that among individuals who change occupations between ages 55 and 62 to 68 from their career occupation to another occupation, hourly earnings decreases of at least 10 percent were slightly more likely than increases of at least 10 percent or changes of less than 10 percent. These findings support those of Johnson and Kawachi (2007), which finds that occupational changes at older ages may be associated with earnings declines.

Although Maestas et al. (2017) found earning enough to provide for one's family and self to be a very important job attribute for 85.3 percent of older workers, only 7.1 percent of older workers said that their job did not meet this criterion. However, of those 7.1 percent, a majority said that this was a very important job attribute, indicating a major mismatch between those workers' needs and their job.

Taken as a whole, these findings suggest that for many older workers, earnings decreases following a later life job change may reflect strategic decisions to trade earnings for flexibility or part-time work. Or workers with defined benefit pensions from their career jobs have less budget constraint and can accept lower earnings.

## *Pension*

One of the most striking changes in the work landscape in the past 30 years has been the dramatic shift from employer-provided defined benefit to defined contribution pension plans. This change is reflected in later-life job changes. Johnson et al. (2009) documented extremely large drops in defined benefit pension coverage at new jobs compared to old jobs, with the largest drops found among workers who changed occupations. Among these, retirees had DB pension coverage rates drop from more than 90 percent to 20.6 percent (detailed occupation change) or 7.6 percent (broad occupation change). The reductions in DB pension coverage were also large for those who were laid off, dropping from 64.9 percent to 38.1 percent for those making changes between detailed occupations but not broad categories of occupations, and 56.9 to 21.8 percent for those making changes between broad occupational categories. Quitters also experienced declines, but they were less extreme: They had lower levels of DB pension coverage to begin with, and their rates declined by less (55.5 percent to 33.8 percent for detailed occupation but not broad occupational changes; 42.6 to 32.1 percent for broad occupational changes) (see Table A-3).

Similar to their findings regarding earnings, Maestas et al. (2017) found that, while pensions are very important to a majority of older workers (69.6 percent), very few (11.4 percent) workers who feel this way have jobs that do not have pensions.

## *Employer-sponsored health insurance*

Similar to the change in pension offerings, the past 30 years has seen fairly dramatic reductions in retiree health insurance coverage as an employment benefit. Johnson et al. (2009) found a significant decrease in employer-sponsored health insurance in new jobs versus old jobs, dropping from 68.8 to 54.1 percent of jobs. This decline is similar when the new job represents a

change in broadly- or narrowly-defined occupation (17 categories versus ~500), although the largest difference is seen among individuals who retired from their career job and made a change between occupational categories (87.4 percent of old jobs versus 63.7 percent of new jobs for changes between broad occupational categories; 82.1 percent to 67.4 percent for changes between narrow occupational categories). As discussed previously, a larger proportion of such jobs are part-time jobs compared to jobs in which “quitters” or those who were laid off from their previous jobs, and there were smaller drops in health insurance coverage experienced by these groups (except broad occupational changes by quitters, for which coverage increased slightly, though not statistically-significantly). These changes are not surprising because individuals older than 65 qualify for Medicare, making health insurance a less important benefit after age 65 (see Table A-2).

Similar to their findings regarding earnings and pensions, Maestas et al. (2017) find that, while health insurance benefits are very important to a majority of older workers (76.2 percent), very few (9.5 percent) workers who feel this way have jobs without this benefit.

### *Self-employment*

Johnson et al. (2009) estimated that the rate of self-employment among workers employed full-time when they were interviewed in 1992 (when they were ages 51 to 55) increased substantially between old jobs and new jobs for individuals who quit their career jobs. Of the subset who changed their occupation, either narrowly or broadly defined, the magnitude of the increase was large (12.7 percent to 21.7 percent for detailed occupational changes; 11.8 percent to 16.2 percent for broad occupational changes) (see Table A-4).



### *Occupational and industrial distribution*

Among workers who changed jobs after age 51, Johnson et al. (2009) found that the occupational distribution shifted away from management occupations and into more service and operator occupations for both men and women. However, they did not conduct this analysis by retiree, quitter, layoff groups, so it is unclear whether this is driven by bridge jobs or is common to both bridge and second career jobs.

Among workers who changed jobs after age 51, Johnson et al. (2009) found that the industrial distribution shifted away from manufacturing (for men and women), transportation (for women), and public administration (men). It shifted more into business and repair services (for men and women) and entertainment and recreation services (for men). Again, they did not conduct this analysis by retiree, quitter, and layoff groups, so it is not clear what is behind these results (based on Table 15).

## **Specific Occupation studies**

### *Nursing*

Burnout in the profession of nursing has been a common research topic since the 1980s (see, for example, Burke and Greenglass, 2001; Constable and Russell, 1986; Duquette, Kérowc, Sandhu, and Beaudet, 1994; Garrosa, Moreno-Jimenez, Liang, and Gonzalez, 2008; Pines and Kanner, 1982). However, while there are many papers about retention and burnout, there does not appear to be an academic literature on what comes after burnout in nursing, or alternative career options for nurses. There are, though, some resources on the internet for nurses looking for alternative/second career options.

A blog post on a nursing school website lists several career alternatives for individuals with nursing degrees. These include: healthcare recruiting, nursing informatics, teaching, medical writer, patient advocate, nursing administrator, insurance sales, pharmaceutical sales, and medical device sales (Jacksonville University, 2017). Another site recommended several of the above options plus wellness coaching (Cardenas, 2017).

Based on our previous work (Sonnegga, Helppie-McFall and Willis, 2016), and the fact that nursing is generally thought to be stressful and physically challenging, we were surprised to find some resources about nursing as a second career, sometimes beginning in people's 50s or even 60s. A recent AARP article (Wallis, 2014) cited a 2010 report by the U.S. Department of Health and Human Services as stating that the average age of registered nurses at graduation has increased significantly in recent years. The same article presented four examples of individuals who began a second career in nursing in their 50s or even 60s. One had worked for a fire department, one had been a judge, one a reporter, and one a monk. Because nursing is a career that requires a significant amount of education specific to it, these late-life transitions were surprising. However, they underscore the importance of taking individual preferences into account in any theoretical frameworks examining career changes, bridge jobs and retirement behavior.

### *Teaching*

Teaching is a field with high turnover of newly-certified workers (Ingersoll, 2001). This makes it an interesting target field for second careers, although researchers also emphasize the need to improve conditions to reduce attrition. Indeed, it appears that the average age of new teachers is increasing, driven by the greying of the existing teaching workforce, high attrition among new teachers, and increasing numbers of adults at mid-life becoming teachers.

One program that may be contributing somewhat to this trend is Troops to Teachers (TTT), established in 1994. TTT is a Department of Defense and U.S. Department of Education program that encourages and provides financial assistance to members of the Armed Forces with honorable discharge to become teachers, especially for public schools with low-income and minority student bodies (Defense Activity for Non-Traditional Education Support, 2013). A recent study of this program by Owings, Kaplan, Khrabrova, and Chappell (2015) cites and confirms previous research that “[t]roops teachers are effective instructors... and plan to stay in the profession longer than traditionally prepared teachers with the same years of teaching experience.” While many TTT teachers are likely to be younger than the mid-life and older adults that are the focus of this review, the success of this program provides some support for older adults potentially choosing to be teachers (possibly with some educational subsidy) and being successful teachers.

In another study, Haselkorn and Hammerness (2008) examined the phenomenon of mid- and second-career teachers. They found that such teachers are more diverse than younger teachers, and while some are true second career teachers, some are simply “late-decidors” who had never embarked on a career before. A prospective career changer in Haselkorn and Hammerness (2008) was quoted as saying “If you’re older and don’t have a lot of financial obligations, it’ll be easier to do. If you’re at the top of your career, and you’re trying to pay a mortgage and university tuition for one or two kids, then this isn’t going to work.” While this advice might dissuade many, for individuals who are empty-nesters in their 40s or early 50s, retooling for a career in teaching may well make sense.

As to why older adults might choose a second career in teaching, Johnson, Birkeland and Peske (2005) found that many mid-career entrants cited dissatisfaction at their previous job as

the reason for becoming teachers. This and other research underscored the importance of enjoyment of work, or the meaning of work, as many older entrants to teaching described the desire for meaningful work as a particular draw to teaching (Johnson et al., 2005; Lee, 2011). Additionally, Johnson and Liu (2004) and Lee (2011) found that many entrants into teaching were drawn by more flexible and family-friendly schedules.

While it is generally assumed that midcareer teachers will take a pay cut, Haselkorn and Hammerness (2008) cite several studies that have found a nontrivial proportion of older entrants to teaching did not take a pay cut (Johnson et al., 1994; Humphrey and Wechsler, 2007; Serow and Forrest, 1994, as cited in Haselkorn and Hammerness, 2008). So, while some mid-career teaching entrants trade off earnings for more meaningful work and a family-friendly schedule, for others the transition may not be a step down in any way.

### *Law enforcement*

A variety of occupations are known for having low average retirement ages, with phrases such as “20 and out” used to refer to careers in the military, for example. This is the result of vesting that makes a defined benefit pension available at 20 or, as is commonly the case in teaching, 30 years of service; additionally, institutional barriers such as “up or out” policies in the military likely also contribute to such patterns.

One career from which individuals typically retire at a fairly young age is law enforcement. Indeed, police officers are one of only a few vocations that offer the opportunity to retire at what most would consider mid-career, at ages 40 to 45 (Violanti, 1992). As such, and because it is a relatively common vocation, this is another interesting angle from which to examine second careers. Hill et al. (2015) examined bridge employment among retired police officers. They found that retired police officers who held part-time jobs while employed as

police officers were more likely to have bridge jobs after retirement than those who did not hold part-time jobs. They suggest that such part-time work may serve as a “stepping stone” to work assignments in retirement. This finding supports the concept of the protean career discussed in the theory section of this review, which may be likely to result in more successful occupational transitions. Hill et al. (2015) find many retired police officers in bridge jobs—especially in other forms of law enforcement such as private security, but also in construction, management, education, food service, and sales. Of those retired officers who took part in bridge employment, they found that 66 percent held jobs outside of the law enforcement/security area, while 58 percent held jobs within it (they could hold more than one). They also found that officers that retired at the maximum years of service were less likely to hold bridge jobs; this may underscore the importance of having individuals transition to another career earlier than normal retirement ages, if the goal is to improve the financial state of Social Security. Hill et al. (2015) also suggest that part-time employment during career employment may be a way to demonstrate knowledge, skills, and abilities that may have been dormant during the police career.

Storch (1997) also writes that the literature suggests that retired police officers generally go into fields related to law enforcement, especially security, with many moonlighting in this area prior to retirement. He also described the need to build on “administrative” experience and increase marketability through formal education in management. He interviewed 20 preretirees with between 15 and 20 years of service, and most thought it important to continue work after retirement from police work. A majority of preretirees interviewed stated that they thought their existing skills would make them employable. A majority also stated that they thought that a college degree would help. However, only a minority felt that they had developed transferable skills doing police work, and most thought security work was an obvious later choice. These

findings imply that more information and career counseling would be helpful to engage workers in career planning earlier, and to encourage them to consider less-obvious second careers if the market for the more obvious jobs isn't good or if the pay or conditions are not favorable.

While we may be able to draw some generalizable points from studying police officers, it should be noted that these workers generally receive health insurance and pension income for life (Violanti, 1992) and so may be less motivated by financial gain and not at all motivated by need for health insurance in their search for a new occupation. By contrast, these factors may loom large for other types of workers.

### *Military service*

Like police workers, military personnel also retire at relatively young ages — at 45 years of age on average (Spiegel and Shultz, 2003, citing Kilpatrick and Kilpatrick, 1979, and McNeil and Giffen, 1967). Perhaps because of this, the military has for years sponsored research about second careers and attempted to provide career assistance to individuals leaving active service. For example, the My Next Move for Veterans website (<https://www.mynextmove.org/vets/>) provides suggestions for civilian occupations based on soldiers' military occupational specialties. Since at least the 1970s, the Department of Defense has also sponsored research about second careers or recareering for military retirees and those leaving active service (see, for example, Collings, 1971; Defense, 1970; Wenger et al., 2017). We focus here on relatively recent literature relevant to choosing a second career, or the job characteristics of second careers.

Heckman and Kautz (2012) have underscored the importance of soft skills in predicting success in life, including in one's career. If soft skills are an important component of career success, it follows that career planning should take these into account. A recent study by (Wenger et al., 2017) administered surveys to military personnel in the most common military

occupational specialties (MOCs) to create data about the necessary knowledge, skills, and abilities to do one's job. This study used many more measures of "soft skills" to find occupational matches than those used in My Next Move for Veterans. Using these measures together with data on civilian jobs from the Occupational Information Network (O\*NET), the authors calculated distance metrics between the MOCs and civilian jobs, then created a crosswalk between military and civilian jobs that might be a good fit based on these. This study provided significantly different occupational suggestions compared to the My Next Move for Veterans, many with better pay. This study carries implications for older workers seeking second careers as well. In particular, it suggests that it may be beneficial for older workers to take stock of and emphasize their "soft skills" in job searches.

Other studies have examined particular transition paths. For example, Baruch and Quick (2007) found that 40 percent of retired Navy admirals were later employed in the defense industry. This is an example of transferability of knowledge between industries/occupations. The most common approach to finding the new job was networking, followed in frequency by a job search. They also found that, while a "traditional career concept" (more structured and hierarchical) was associated with a higher salary, the protean career approach was associated with better life and career satisfaction, as well as a better transition to a civilian career. As discussed in the theory section of this review, the protean career approach, which emphasizes workers' own involvement in designing their career paths, may help workers take charge of their own careers and find something that fits well for them.

Taylor, Shultz, Spiegel, Morrison, and Greene (2007) found that realistic expectations are important in predicting positive adjustment to civilian careers after military careers. They emphasize the importance of second-career counseling to provide guidance on career options and

how to prepare for them. We think this advice is easily extended to the general population of older adults who may be candidates for second careers: Counseling and preparation are important to find a good fit and ensure success. They also suggest that companies might want to offer career counseling to improve the adjustment of their second-career employees, as well as older worker recruitment and retention.

In their examination of longitudinal data from surveys of Navy retirees, Spiegel and Shultz (2003) found, similar to much bridge work research, that most respondents in their sample viewed their second careers as less prestigious and having less authority than their previous positions in the military. However, they also tended to rate themselves as satisfied and/or having enjoyed the transition to civilian life. This finding is similar to findings in Baruch and Quick (2007). Retirement planning is particularly important for military personnel because they retire so young. It is also difficult for many military personnel to transfer their knowledge, skills, and abilities since some are very specific to the military. They also observed that officers who graduated from a military academy may find the knowledge gained in the academies, rather than skills acquired during service in the military, to be more useful in the job market.

All of these findings likely generalize somewhat to the general population of older adults: Career counseling is important, but better outcomes are to be had by also using self-driven, personalized planning; a full account of all transferable skills, including soft skills and those developed prior to or outside of one's main career, should be used to make workers more marketable; and, tools that help steer workers from one job might improve by taking all soft skills and previously-developed skills into account.



## Discussion

To date, researchers and policymakers interested in extending working lives have focused on workers staying longer in career jobs, seeking part-time work with very low barriers to entry (e.g., Uber), or engaging encore careers that are meaningful but not financially desirable. 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 the question of second careers, or recareering. This confirms the lack of literature noted by Rice (2015) and Feldman (2007). Thus, characteristics of second career jobs are difficult to identify.

We have proposed a definition of second careers with the goal of stimulating future research on this topic. Conceptual clarification of what we mean by second careers should lead to operationalization in research, particularly leveraging forthcoming data resources (discussed below). Our review of the prevalence of related work transitions, such as bridge employment and unretirement, suggests that second careers may already be relatively common. 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, some of which are already underway (discussed below).

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).

### *Directions for future research*

Future progress on studying second careers will depend in large part on having the necessary data resources. HRS has been a major resource for studying work transitions after age 50. To fill in the gaps in work history prior to this age, the HRS is now conducting the Life History Mail Survey, which will provide a full accounting of all jobs held by respondents for more than one year from young adulthood through age 50. Importantly, these data will allow researchers to study occupational transitions that occur in respondents' late 40s through mid-50s, which might reflect a transition to a second career that would currently be missed.

Research reviewed in this paper demonstrates the value of information on detailed occupations in the HRS. However, for researchers interested in tracing occupational characteristics over time, or understanding occupational transitions, the current approach generally begins with creation of crosswalks to harmonize codes over time. Due to the differences over time in the existence of certain types of jobs and in the granularity of occupational categorizations in some areas, large numbers of detailed occupations often end up combined in broad categories that do not allow one to apply different characteristics to different detailed occupations, or to clearly indicate occupational changes over time. A useful enhancement to the HRS data would be to create longitudinal consistency of the occupational and industry coding of the data, which are currently coded using three different coding regimes (based on Census 1980, 2000, and 2010), revised to reflect changes in the U.S. occupational structure over time. Such recoding would allow easier and more accurate linkage to O\*NET data to examine occupational characteristics and patterns in occupational characteristics of individuals

over time. Because moving to a second career, as opposed to just a bridge job, is much less likely to be a one-size fits all solution, detailed, longitudinal data for individuals is likely to be highly important in learning about what makes successful transitions to second careers.

It may also be useful to turn to theoretical work that has traditionally been used to study behavior earlier in the life course to help understand and predict second career decision-making. For example, the literature on protean careers, job crafting, and the large literature in psychology on personnel selection may be useful resources for generating hypotheses related to second careers.

#### *Existing resources for second career planning*

While academic researchers have not yet carefully studied the characteristics of second careers and how to help the general population of older workers choose and succeed in second careers, there already exist several resources aimed at advising the general population of older workers in choosing second careers. Not surprisingly, one resource in this regard is the American Association for Retired Persons (AARP), which frequently publishes articles about job hunting or what's next for older workers. The O\*NET Interest Profiler (<https://www.mynextmove.org/explore/ip>) and other tools on the MyNextMove site are also interesting tools, although it is unclear whether these were developed by studying workers who were satisfied and successful in their jobs, or simply studying workers in particular jobs. The former would be a more promising approach for guiding older workers into second careers that they would want to work in for an extended period of time. Encore career sites such as Encore.org (<https://encore.org/>) also offer some advice and tools for second career seekers. For workers who aren't able to undertake a significant career move, job crafting resources are available (see, for example, <http://positiveorgs.bus.umich.edu/cpo-tools/job-crafting-exercise/>).

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