

SENIOR **RESOURCES** GUIDE



The Job Picture is Looking Up;
Many Employers Want To Hire Seniors

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WashingtonJewishWeek



Jewish Council for the Aging
Helping All Seniors Thrive®

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Clarance Morris has absolutely no doubt he can handle, and even excel, at an office job. All he needs is for someone to give him a chance.

He's had a good career, starting out as a concrete truck driver, which led to his promotion to the person responsible for going out on job sites to check for safety and job readiness. He eventually was promoted to plant manager. "I moved up in the company," he said.

Even when he was diagnosed with prostate cancer in 2016, he only missed three days of work, showing up faithfully while enduring his rounds of radiation treatments.

But then, in 2020, he was diagnosed with esophageal cancer and needed

a feeding tube. Suddenly, a man who was used to working 12 to 16 hours a day couldn't work at all. He went on disability, while slowing regaining his health, weight and energy.

The father of eight, who feels fine despite kidney issues, had it with sitting around. Morris' former company is willing to take him back, but he fears a physical job is no longer in the cards.

"I am on time. I'm willing to learn," he said. "But with me being 59, and I have a disability," no one seems willing to take a chance on him. "My age and my health," he said, shaking his head.

"The whole idea is, how do you get your foot in the door?" he wondered. All he, and many senior adults seeking employment want, is the chance to show they are still able and eager to

compete in the workforce. "I can tell people a lot of things, but my actions speak louder."

Why, he asked, can't an employer just let him show what he can do rather than making him fill out form after form that he doubts anyone reads?

"I am tired of sitting around. I am not the type to just sit," he said, adding, "I don't know. It's just tough. It's just tough."

Morris is not alone.

This Senior Resources Guide, written by the Jewish Council for the Aging, will show how hard it is for some older adults to get jobs. But it also will include ways to make older job applicants more attractive to ace the job-seeking process. It includes the good news that the employment picture has become brighter since the pandemic, for adults of all ages.

The pandemic set many workers on a new trajectory, and that is not necessarily a bad thing at all. According to Carly Roszowski, vice president of financial resilience programming at AARP, 23% of seniors are considered long-term unemployed as compared to 16.7% of younger adults.

That may sound high, but the gap is decreasing, "which is a positive note," she said.

Also decreasing, she noted, is the unemployment rate for those 55 years and older. "The unemployment rate went down for the entire work force as did long term unemployment," Roszowski said.

During the pandemic, many people of all ages left the work force. Workers have begun returning, but frequently to different jobs where they are receiving better pay and experiencing less frustration. "Things are starting to settle," Roszowski said.

"There are still 1.7 job openings for every job seeker. I don't think that is going to change anytime soon in the current economy, so that is a positive," she said in February.

A big reason people of all ages are returning to the workforce is the economy. With inflation high — think the cost of eggs and gasoline — and talk of a recession looming, people are seeking new and higher paying jobs. For older adults, the amount of money it takes to retire comfortably has changed. What once was believed

to be enough to take care of their costs — and a vacation or two — now barely covers the basic necessities.

Employer Pledge Program

AARP strives to assist seniors who want to work. They also speak with employers about the benefits of hiring someone who isn't fresh out of college.

AARP's Employer Pledge program asks those who are hiring to commit to being age inclusive, Roszowski said. The pledge asks employers to create an age-diverse workplace, which "can help your organization be more productive and innovative."

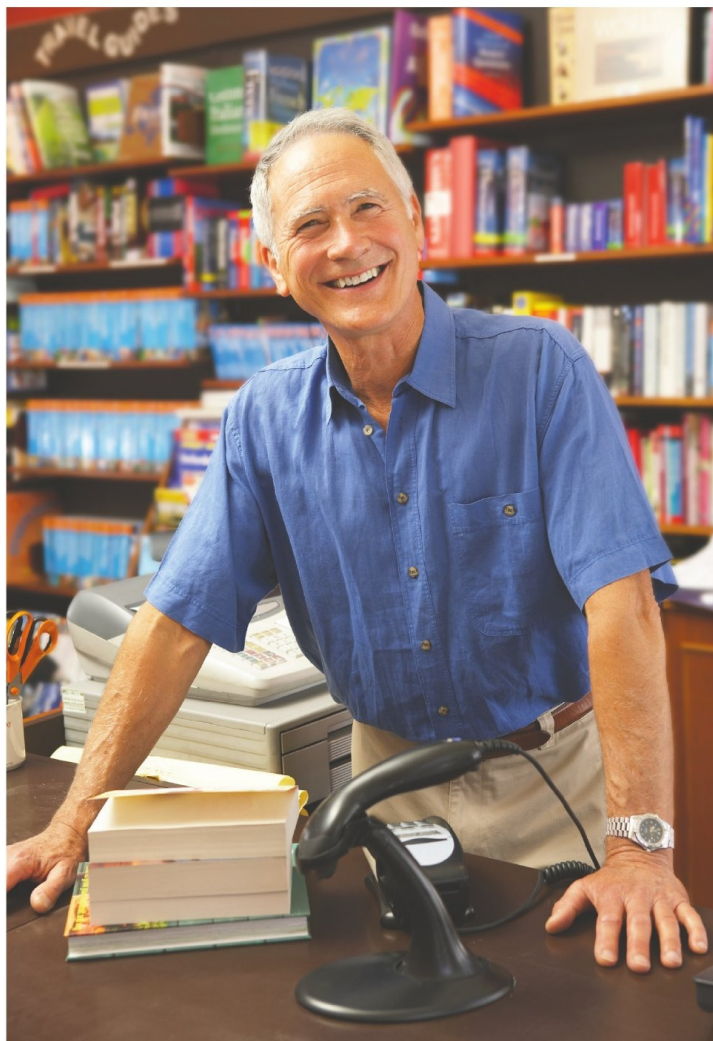
The four parts of the program requires employers to:

1. Believe in equal opportunity for all workers, regardless of age;
2. Recognize the value of experienced workers;
3. Believe that workers who are 50+ should have a level playing field in their ability to compete for and obtain jobs, and;
4. Recruit across diverse age groups and consider all applicants on an equal basis.

Older workers bring several things to their new workplace that younger people cannot. Obviously, they come with much experience. Organizational knowledge is important and assists everyone currently on staff. Unlike younger workers, they aren't ready to move on to a new, and often better paying job, at a moment's notice. Other great qualities include leadership skills and the ability and willingness to mentor a fellow employee.

According to Roszowski, now many seniors are rethinking their priorities when seeking a new job. They value flexibility to better balance their work and home life situations as best as possible, and they are looking for jobs where they could make a difference. They are entering the non-profit world, and often, these organizations are much more willing to having them on board.

Many seek work-from-home jobs, and others enter the gig economy where they can be their own boss. They may even turn one of their interests into a new job, and while that may include a great deal of time and effort, often they



have that extra time to allocate.

Finding that right job won't necessarily be easy. "Yes, age discrimination is still real and out there," Roszowski acknowledged. According to her, 64% of workers who are 45 years and older have either seen or experienced ageism. "That is still a really high number," she said.

Age discrimination can occur during the job interview itself, and it also happens to employees who have been at their job for many years. But as more and more people in their later years remain in their jobs that should lessen.

Because people are living longer, they also are retiring later. According to the Centers for Disease Control, life expectancy in the United States was slightly more than 76 years in 2021. A person now must build a really nice nest egg to enjoy many years of retirement.

"Due to that, people are working longer," Roszowski said.

AARP supports the older worker in many ways. It has a job board and offers resume writing assistance. It also offers online courses, which can be taken at

the user's own pace, to develop new skills and refresh older ones.

Some of the classes concern the fundamentals of human resources, nonprofit careers, running a small business and starting an online business. Other courses teach word processing skills and best practices for working from home. Go to the website at AARP.org for details.

"We are trying to support the older worker," Roszowski stressed.

One in Six

According to the Administration on Aging, which is part of the U.S. Department of Health and Human Services, one in six people living in the United States is at least 65 years old. That amounts to 55.7 million people. And that number is growing at a much faster rate than for young people.

The Administration on Aging predicts there will be 80.8 million people who are 65 years or older by 2040, and that is only 17 years from now.

Some of these seniors are content to enjoy their golden years by vacationing, visiting grandchildren and

great-grandchildren, and pursuing new or neglected hobbies. But many of them, either due to desire or need, are remaining or rejoining the workforce. Some are fortunate enough to have jobs where they feel valued. Many are struggling to get there.

"There is a huge disparity given the person's background," explained Cynthia Grissom, director of business solutions at WorkSource Montgomery in Rockville. There are those who are happily and gainfully employed and will remain that way well into their seventies.

But for those who were laid off or left their job on their own, the situation is bleaker unless the job seeker has an active network of coworkers and friends, she said, adding, "Most of the jobs you get come from recommendations by others."

Senior adults who struggle the most at finding a job are the ones who floated around from job to job, haven't kept up their connections and skills or worked at trades no longer suitable or available.

These jobseekers "have a really hard

time. They are unfairly looked at as old," she said. "It's kind of an easy excuse to be a naysayer," automatically thinking that the applicant doesn't know anything new, is scared of the computer and not eager to learn new things.

But in reality, Grissom said, older workers are competitive and maybe not as tech savvy as a 20-year-old, but they aren't dinosaurs either. Also, she added, WorkSource Montgomery, AARP and many internet sites can refresh and teach new computer skills at little, if any, cost.

"There are free courses online. There are a million of them," she said.

The Jewish Council for the Aging operates a virtual Career Gateway program that assists older adults in writing resumes and cover letters. The five-day class teaches best practices for interviewing and offers mentors to guide participants throughout the process.

Senior workers come with benefits not commonly found in those new to the work force. They don't make nearly the demands to future employees that



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many young people do, and they tend to be more flexible. Sure, employees of any age want to be paid well, but sometimes the senior worker is willing to forgo a little money to gain more benefits. They may prefer being able to work from home more or have more flexible hours. They may bargain for better health benefits or a pension plan rather than a higher salary.

Pointing to Montgomery County, Grissom noted, "There are lots of very professional people still working. You look around, and you see plenty of older, professionals working. It's the long term, middle- and low-income workers that are having the problems."

Employers are calling out for veterans, those with disabilities and people from diverse ethnic and racial backgrounds. It is high time, they added older workers to that list, Grissom said. "We just need to get them employed."

Older women, and in particular women of color, have the hardest time. Many of them spent years in low-paying jobs and/or took years off to raise their family or to care for a loved one. In some cases, they were forced out of their jobs during the pandemic when their children or grandchildren stayed home during virtual learning. The pandemic resulted in the closing of their places of employment, leaving them with few, if any, good choices.

On paper, women and immigrants whose countries value their elders, would seem a perfect fit for all the caregiving jobs that are going unfilled in nursing and private homes. But those positions do not pay well, offer little if any flexibility and often require hiring on at two or three places to have enough hours to earn a survivable living.

"It's a conundrum," Grissom said.

Young people who need particular skills may have the time, and a supportive family, to return to college or a trade school. But that is rarely true of someone in their sixth and seventh decade. "If you are the breadwinner, you don't have that luxury," she said.

For older adults, there is a positive side to the work at home boom. When attending virtual meetings or interviews, a person's age is not as apparent. The screen can be adjusted to show faces, without ever revealing that a person may walk a bit slower

than they used to.

"The image of being old kind of isn't even a factor," Grissom said. "It's a game changer."

For seniors, "A lot of it is attitude and how you are keeping up with your game," she said, urging all job seekers to follow companies they would like to work at, post and like articles on LinkedIn and keep that network up.

"Stay relevant. Stay out there. Increase your circles."

That is what Melake Bekele is trying so hard to do. He was employed at Comcast for 15 years and also had a business distributing cleaning and medical supplies. He even has been a taxi driver as an independent contractor.

Recently, he has spent hours and hours trying to find job openings and has applied to more than he can believe. "Thousands. If I showed you my emails, I get 80 to 100 emails a day. Most turn out to be nothing."

He rarely receives a reply. Other job opening advertisements send him on a downward spiral, asking him to fill out the same form he had recently filled out. To underline that he wasn't exaggerating, Bekele noted that his computer knows to autofill the forms he previously was asked to complete.

If he applies for an office job at a company, he often automatically is referred to its transportation or warehouse departments — something he no longer considers now that he is 79 years old.

"They are not looking at your skills, whether you can do the job or not. When you fill the application, your age, that's all they see, unfortunately," he said. "Why would you take age into consideration without finding out if I could do the job or not? That's prejudice."

Morris and Bekele both turned to JCA's Senior Community Employment Service Program (SCSEP), which provides on-the-job training for people with low income who are 55 years and older. Trainees are paid the minimum wage while working at nonprofits and government agencies to build their skills and resumes. The program is funded by the U.S. Department of Labor in cooperation with The Center for Workforce Inclusion.

Morris is building up his skills and

enlarging his resume by doing office work at the SCSEP office. Bekele helps out at the front desk at JCA's Kensington Clubs, which provides engagement programs including art, music, current events, for adults with early-stage memory loss.

Older adults often turn to gig work when they are tired of dealing with age discrimination, the possibility of layoffs, and the need for a flexible schedule.

More than a quarter of older workers are doing freelance or gig work, according to AARP. About 90% of them say making extra money is their primary motivation, flexible work hours are a close second at 87%.

"Many older workers are no longer settling for stressful working conditions for fully in-person jobs," according to the results of an AARP survey. "The COVID-19 pandemic has caused a shift in attitudes about work, with more people prioritizing work-life balance and making workplace flexibility as a job prerequisite."

"During the pandemic, many people took time to reexamine their personal

goals and how their job fits into their life," according to Roszowski. "Given the high level of burnout that so many older workers experienced during the pandemic, especially those who are caregivers, it should come as no surprise that work-life balance has emerged as not just a priority but a requirement."

About 36% of all workers ages 40 and older are caregivers for an adult, typically a partner, spouse or parent. For them, working remotely is an asset.

According to AARP's Value of Experience survey, older workers prioritize job stability (88%) and competitive pay (87%) when accepting a job. Whether the job offers retirement savings, pension benefits and a program to phase into retirement also are important considerations.

Nearly one-third of senior adults are concerned that they could lose their job within a year, mostly due to a poor economy. They also worry about finding new jobs due to age discrimination.

"The number of older workers is projected to grow significantly over

the next decade, and understanding older workers' needs and concerns benefits both workers and employers," said Roszowski. "For example, paid caregiving leave can help workers maintain productivity and help employers stay competitive in the marketplace."

By 2024, one in four workers will be at least 55 years old, according to Reuters. That is double what it was in 1994. Close to half of the new jobs created in 2018 were filled by 55-and-older workers, making seniors the age group with the biggest job growth that year.

According to Indeed.com, a gigantic internet job board, it's common for those 60 years and old to keep working. Some do it because they need the money; others want to stay active.

In an article, that job internet site pointed out how to start job hunting. No matter who you are or what field you work in, employees can experience a layoff. It's important to prepare to look for a new job in an organized way, and even start before the axe drops. Older

employees may experience a layoff for any number of reasons, many of which are not their fault and are beyond their control.

Resumes & Cover Letters

Here's what Indeed suggests to be prepared. First, think what you want, what you enjoy and how that fits into particular jobs. Then start scrolling job sites and putting out feelers. Review job descriptions in the field you are seeking to fully understand the organization and your potential role. Note keywords in job descriptions and make sure you use them in your resume.

Keep refreshing your resume, especially if you have a long work history. Use the most recent jobs that show your varied skills, but tailor specifically to an individual job. Think of ways to showcase your strengths and willingness to learn new things. Think of your resume as a living document that changes from application to application.

Avoid including older dates. Future employers don't need to know you

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graduated college before they even entered the field.

While you may have worked for 40 or 50 years, a lengthy resume is not ideal. Pick and choose the most relevant jobs and skills, including ones in which you feel confident that you could get a great reference.

The cover letter gives you an extra opportunity to describe yourself, especially some of your soft skills, according to Indeed. Let your future employer know how you will fit in and be a productive part of the team. If there are time gaps in your resume, be sure and explain what you did to improve yourself and your skills during that time.

It is never too late to update and expand your knowledge, regardless of your age. That will keep you relevant and will impress future employers and fellow workers. There are a multitude of internet sites that will guide you in writing both your resume and cover letter. Check out a few templates to find the one that is best for you.

Think about all the people you have worked with and met through your work

and those you know from volunteering and other affiliations. This is your network. Look to them for connections, suggestions and their knowledge of which companies are hiring. These people can provide a reference or let you know about someone who could really use your skills.

Keep relevant. Read articles about the latest in your field. Listen to podcasts. Check on trends. Then use what you learn during the job interview.

If you aren't having luck finding a new job or feel burned out and uninterested in what you have been doing, consider a different industry. Some skills are transferable. You can even do basically the same job but in a different industry by going from, say, information technology to health care. Consider changing from a competitive, fast-paced company to a smaller one that better fits your personality and work habits.

Just about every job you seek is going to ask for references they can contact. Keep the list diverse and include some who have worked with you, some who know you from a group

you frequent and some who volunteer with you.

Ask these people if they would provide a reference. Be sure to tell them the kind of skills the job requires so they know what to highlight. Let them know, you would be happy to return the favor, if they ever need a reference.

While seeking a new position, consider freelancing or volunteering in that field to get your foot in the door. Get to know the people working in the jobs for which you aspire. And, as an extra bonus, it will look good in your resume that you didn't sit around.

Also, while waiting for that call, think about some of the questions a future employee might ask and practice answering them.

According to the website, GreatSeniorLiving.com, there are plenty of jobs out there for those in their sixth and seventh decade. "Many employers now actively look to hire seniors. More and more of them are starting to recognize that experienced and mature workers often have strengths that some younger workers lack," according to that website.

Older workers tend to stay in a position for the long term and have a strong work ethic. They also tend to have a positive attitude. "Out of all age groups, workers over the age of 55 demonstrate the highest levels of positive engagement on the job," according to an AARP study cited by GreatSeniorLiving.

While they may not be a good choice for physically demanding occupations, older adults can — and do — successfully hold many different jobs. Of course, just like any age group, the ideal job is different for different people. Some want to remain in an earlier career, others want to be out and about in the community. Still others want to try new options, according to GreatSeniorLiving.

A consultant or a teacher

For those wishing to stay in a prior career, becoming a consultant may fit that need. Companies often seek out experienced people to assist on a particular job. They don't want to hire a fulltime person since the specific job they are working on may only last a few weeks or months.

It can be a win-win. The company gets your expertise, and you are back in the workforce with something impressive to add to your resume. Often the pay is quite good as the company does not offer benefits, and it's only short term. Sometimes, that company will use you for another project or guide you to other companies that would benefit from your skills.

Another way to share what you have learned over your working years is to write about it. Write a blog concerning your area of expertise, publish in LinkedIn, or reach out to specialized publications in your field, suggested GreatSeniorLiving.

Once again, you will keep busy, get your name out and hopefully attract a company that needs your expertise.

Teaching is another way to earn money, and many schools are very much in need. Colleges hire adjunct professors, and public schools look for aides and substitutes. Offer to teach a class in your field, perhaps at the local senior center or through an Osher Lifelong Learning Institute. Even without a teaching degree, educational institutions would welcome you sharing your knowledge and experience. And if you are bilingual, you will be in high demand.

Proctoring and tutoring high school students getting ready to take their SATs and ACTS or graduate-level program tests is another field to investigate. Check out the many companies in your area that help students improve their test scores.

If you need money right away, consider driving a Lyft or Uber or delivering food and packages for restaurants, pharmacies and warehouses. Between GrubHub and Amazon, there is always a need. Medical couriers who transport test results, lab specimens and medications also are often on the lookout for drivers.

Consider driving a school bus. The hours aren't long, and you'll be with young people, even learning their music. There also are school bus monitoring positions where you won't have to drive but, instead, make sure the students are safe and in control. Often these positions come with a signing bonus and/or a pay increase once you've shown that you plan to stay.

Attention All Community Organizations

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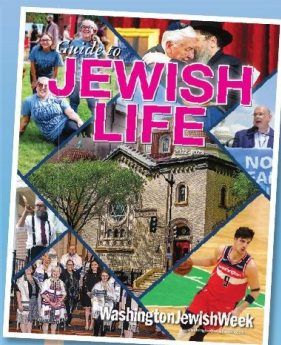
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Getting out of the house and being around others is another reason older adults seek jobs or volunteer positions. Museums, concert venues and tourist attractions need guides. Be an usher, sell food at a sporting event or take tickets at a theater. Some positions are paid, some are not. Most places will train you and make sure you are knowledgeable about the venue, so don't worry about knowing enough to answer questions.

The big benefit here is you often will be able to watch the concert, sporting event or play for free, once everyone is seated.

If talking on the phone appeals to you, think about accepting a customer service position. Just be prepared to be patient with the callers. If you prefer being in person, think retail sales. Just about every store seems to have a Help Wanted sign. And you will get an employee discount, so choose wisely.

Ever walk into a store and be greeted by a friendly person? That could be you. You'll need to learn the store layout, but if you are working at a place

nearby, chances are you already shop there and could come up to speed rather quickly.

Maybe you are ready to help the community and give back. Think about mentoring a young person or tutoring. You could help in a school. If this interests you, JCA's Heyman Interages® Center has many volunteer mentoring and tutoring positions that might be just right for you.

Personal care and home health aides are positions that really need more workers. You can make a difference in someone's life using basic, everyday skills like running errands, doing the laundry, helping with the bathing and cooking, and making sure all medicines are taken at the proper time. The job is often a low-paying one, and the hours are not flexible, but you could make an ailing person smile by reading to them, listening to music or just watching television together.

Make sure you understand all the person's needs as you may have to change bandages, lift the patient or carry them from one room to the next.

If you prefer the younger crowd, consider becoming a childcare worker. There are positions in people's homes as well as at daycare facilities. Completing an early childcare program and becoming certified will help your chances of getting hired. Just remember, little ones have lots of energy, and you need to keep up.

How about looking into being a temporary office worker or an administrative assistant who answers phones, books appointments and keeps schedules? If you like math, or worked in a financial field, consider becoming a tax preparer. You don't have to be an accountant, but you do need a Preparer Tax Identification number from the IRS and to pass a competency exam. You could work from home and find your own work or get in with a tax preparation company.

Enjoy getting outside and walking? Consider being a dog walker or pet sitter. You can get your name out in the area or join one of the pet walking companies who will have jobs for you. You can work as frequently

or infrequently as you choose. This opportunity comes with the advantage of keeping you in shape.

Do you enjoy doing repairs around the house? Find some clients, and advertise in the local senior center, library or newspaper. Only take jobs you know you can handle, and handle well. Soon, your name will get around and you will be in demand. Many people need someone who can stop their toilet from running, do minor rewiring and painting or assemble new furniture.

Check out TaskRabbit, which is an app that matches people with odd jobs and repair work.

If you've always loved putting around your yard and growing flowers and vegetables, why not help others, especially those who dread weeding? You can work for neighbors or get a job at a flower shop or landscaping business. Depending on where you live, this could only be seasonal work.

If you are in good physical condition, think about being a coach or a referee for young athletes. You get to run

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Left to right, Derek Hawver and Diane Sahr, past Maplewood Co-op Board Presidents, Don Berlin, current Co-op Board President



around, make a little money, and be around children.

If you've always dreamed of being a singer, writer, actor or instrumentalist, now just might be the perfect time to finally pursue that vision. Mick Jagger is still going strong, and he is 79. Check out your local theaters and other venues to see what opportunities there are. You may need to volunteer at first, but you will still be working your craft and showing that you are young at heart.

Now might be the time to write that book. Give yourself time to start it and see how it goes. Laura Ingalls Wilder didn't publish her first book until she was 65 years old, and the author of the Little House in the Prairie series went on to write books that children have been enjoying for years.

Bram Stoker didn't publish *Dracula* until he was 50, and Frank McCourt's debut novel, *Angela's Ashes*, was published when he was 60.

If it's crafts you prefer and have enjoyed making toys for grandchildren and knickknacks for the family,

consider selling your creations on the website Etsy or at a neighborhood store. You can debut your jewelry and other items at local farmer's markets and church bazaars.

At least at first, these last few ideas won't cover your expenses. But if you are financially okay, at least in the short term, they could bring your hours of enjoyment and pride, and very well may end up making you more than just financially sound.

Starting your own business could leave you very content, but it takes quite a bit of effort and long hours. It actually is a popular way for older adults to make money without having a boss to whom they must report. Those from 55 to 64 years of age are starting new companies at an impressive rate.

According to the Kauffman Indicators of Entrepreneurship, between 1996 and 2018, older adults were busy starting businesses than ever before. The rate of new entrepreneurs in 2018 was .32%, or 320 out of 100,000 people in the United States, in an average month.

The percentage of new entrepreneurs who created a business out of opportunity rather than necessity was more than 86% in 2018, according to the Kauffman organization. That is 10 percentage points higher than in 2009.

Becoming successful requires knowledge of a particular subject as well as knowing what is needed. Seniors grew up when there were more family-owned businesses and saw what it takes to be successful.

According to the website Inc., a tech business started by a person who is older than 50 is almost twice as likely to succeed as one started by someone in their thirties. Using the knowledge gained from years in the workforce will take you far.

Regardless of the path you take, as an older adult it is very important to stay relevant, and keep up with technology. Rather than think of your age as a problem, focus on making it an advantage and a way to share your knowledge and experience with others. Show anyone who is considering hiring

or working with you that you would be a good investment.

Be prepared to accept a smaller salary than you previously had, although it is quite possible that won't happen. Getting your foot back in the door just might be worth that cut in pay. But if you have been out of the job market for a while, the salary you are offered may seem really good to you.

While there is no need to dye your hair or change your looks, it is important to make a good first impression and not look dated. You just might want to check with your children or younger friends before deciding on your interview outfit.

Think of yourself as viable and an asset to whatever field interests you. It may take longer than you like to land that job, but once you do, it will be worth it. ■

This guide was written by Suzanne Pollak, senior writer/editor at the Jewish Council for the Aging of Greater Washington. Learn more about JCA at www.accessJCA.

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