## Career planning the second time around

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o you dream about what you want to be—even though you're all grown up? If so, embarking on a second career may be for you.

People change careers for a number of reasons. Some want to do work that they find more meaningful or that makes better use of their skills than their current job. Others might be acting on a long-deferred dream or in pursuit of new interests. And for some, it's less a choice than a necessity: They may find themselves heading in a new direction after facing a layoff or other job loss.

The reason for changing careers varies from one person to another, as does the process itself. If you're considering changing careers, either by choice or by necessity, keep reading. The pages that follow offer tips on assessing your current situation: evaluating the career you have, identifying your motives for wanting to change it, and knowing whether your personal finances allow for taking such a step. You'll also learn how to assess yourself for career fitness, including your values, skills, and interests. And you don't have to do this alone; private and government resources are available to help you through the process. Sources for finding additional information and support are provided at the end.

As you read the article, keep in mind that there is an important distinction between changing jobs and changing careers. Switching jobs is any movement from one employer to another. Changing careers means leaving your established occupation for another, such as an accountant deciding to become a schoolteacher. People change jobs fairly often about every 5 years, according to data from the U.S. Bureau of Labor Statistics (BLS).

Deciding to take a new job can, of course, affect your life in many ways and should be thoroughly pondered. But career change is usually a life-altering event and needs to be considered even more carefully.

## Assess your current situation

You may have some idea what the destination is on your journey into a new career. A starting point in planning any journey, however, is—well, to know your starting point. Assessing your current career status and your financial health will allow you to plan well for your new career.

Your current career. Understanding where you are in your career is important, because the path it has taken can provide insights for pursuing a new one. If your progress has been slow or unsteady from the start, for example, it's a good bet you were never well-suited to your occupation. If your progress has stalled, it's possible that the way you relate to your job has changed—either because of changes in the work environment, changes in yourself, or perhaps both. And if you've advanced steadily and are still moving forward, you'll want to focus on what's gone right.

Whether your career has progressed badly or well, identify your key accomplishments and evaluate how satisfying they have been. Accomplishments in your current job that are fulfilling are something you'll want to replicate in a new career. Those that have had little meaning for you, on the other hand, will also mean little to you in the future.

Your career change motive. If you're like some people, you may be dissatisfied with your career but have only a vague understanding of why you're unhappy. From your colleagues to your commute, there are numerous sources of workplace discontent apart from the work itself. Carefully consider the motives behind your desire to change careers. Sometimes, you might just need to find a new job—not a new career.

Weigh your job duties and working conditions against your preferences to identify the characteristics that you like and dislike about your job. You might discover that some are specific to the occupation, while others are specific to the job. For example, working behind a desk every day is an occupational characteristic for an editor; if you're an editor who has grown tired of being deskbound, you should pursue a more physically active career. But if you're an editor who's dissatisfied with your company's retirement plan, switching jobs may be a better solution.

Identifying what you like about your current career is also important. For example, as a salesworker, you might enjoy the personal interaction that is part of that occupation. When considering a new career, you might want to choose ones that include similar interaction.

Your finances. Your financial situation may determine whether it's possible to change careers. No matter how financially secure you are, changing careers can be costly.

You're likely to be starting a new career at the entry level, so you should be prepared to accept lower wages than you're accustomed to earning in your current job. And if you need more training for the career you're considering, you may need to accommodate the training by working fewer hours—or leaving the workforce altogether—and by assuming the costs of the training. Therefore, make sure you understand all of your financial obligations, and whether you will be able to meet them, before you embark on a new career path.

Start by identifying your financial needs and the income required to meet them. "Many people have no idea how much money they need to earn," says Connecticut-based career counselor Julie Jansen. "Evaluating that is a critical step."

Some costs, such as those for housing and health insurance, are easily identifiable. Other obligations are less clear. It may be tempting to finance your career change with your retirement fund, for example, but doing so would probably not be wise. Communitybased nonprofit organizations offer financial literacy programs that can teach you about financial concepts and help you establish a budget, as well as maintain or gain control of your finances.

Financial considerations are especially important if you're contemplating career change after a layoff or other job loss. Pursuing education or training for new careers often results in ineligibility for unemployment insurance benefits. There are, however, some training programs associated with State unemployment insurance programs that allow you to continue to collect benefits. These programs are usually intended for workers who are unlikely to be reemployed without retraining, due to permanent changes in the economy.

## Assess yourself

Some people know just what they want from a new career. They know the interests they want to explore and the skills they want to use.

But most career changers need to assess themselves, especially their skills and interests. "Self-awareness is critical, but it's not much appreciated or understood," says Jansen. "It's important in identifying what you want to do, what your skills are, and what you don't—and do—like about your current occupation."

Self-assessment can be a difficult process because it involves identifying personal flaws as well as strengths, and failures as well as successes. "It's a big stumbling block, because many people are resistant to the process," says New York career counselor Angel Román. Like it or not, though, career changers need to consider their values, skills, and interests.

Work values. If you're thinking about changing careers because you're unhappy in your current one, it could be because your current occupation is a poor match for your work values.

Work values are the aspects of your job that you find meaningful and rewarding, and they're specific to you. These values may be characteristics of the job itself, such as the level of independence it allows or the chance to be creative. Or, work values may be characteristics that accompany the job, such as wages, job stability, or moral fulfillment.

Identifying which values are most important to you is a crucial step in considering career possibilities. Although it's unlikely that any single job will satisfy all your work values, fulfilling as many of them as possible will improve your chances for being content in your new career.

Skills. Whether you're changing careers or just changing jobs, you need to determine the skills you have. Your skills inventory should include those you've acquired in current and past jobs, in school, through hobbies, and through volunteer work.

You've probably acquired more skills than you realize. Using them every day may make your abilities seem mundane and unremarkable to you, but they may be transferable to your new career.

It's also important to identify skills you need to improve—or, perhaps, lack completely. You may have computer programming skills, for example, that are adequate in your current career. But the new career you're considering might require greater programming knowledge. Identifying skills gaps is

important in both choosing and preparing for a new career.

Interests. Perhaps you're considering a career change that better matches your interests with the work you do. Studies have found that people who are satisfied with their occupation share many interests with others in the same career who are equally satisfied. Tests known as interest inventories are available to help you narrow occupations based on these shared interests.

You might have little difficulty fitting your interests to a new career. Do you have a flair for creative use of space, for example? Becoming an interior designer might be an option. Have you always had a way with animals? Maybe it's worthwhile looking into veterinary support occupations, such as veterinary technicians or assistants.

No matter what your interests, chances are that there's an occupation that could put them to good use. It's up to you to identify the ones that have the most potential for you that, along with your values and skills, could lead to a satisfying new career.

## For more information—and support

This article presents some important things to consider when contemplating a career change. For more information about planning and making this change, visit your local library or career center. To find a career center near you, go to www.servicelocator.org; call toll free, 1 (877) US2-JOBS (872–5627) or TTY 1 (877) 889–5627; or e-mail info@careeronestop.org. The Web site also has links to career exploration tools and other job-related resources.

Career changers can find information on hundreds of occupations in the Occupational Outlook Handbook. Along with details about the nature of the work, the *Handbook* provides training requirements, job outlook, working conditions, earnings, and employment. It is available in libraries, career centers, and online at www.bls.gov/ooh.

For wage and employment statistics for more than 800 occupations by industry and geographic area, visit the Occupational Employment Statistics Web site at www.bls. gov/oes.

The Occupational Outlook Quarterly publishes articles related to career research, many of which are relevant for career changers. "Employment matchmakers: Pairing people and work," online at www.bls.gov/oog/2007/ winter/art03.pdf, profiles professionals who specialize in matching workers with employers. "Getting back to work: Returning to the labor force after an absence," online at www. bls.gov/ooq/2004/winter/art03.pdf, provides tips for relaunching a career—tips that may also help those changing careers. And guidance on writing effective job applications is provided in the recently updated "Résumés, applications, and cover letters" article, available elsewhere in this issue of the Quarterly.

But those sources aren't the only ones available online from the U.S. Department of Labor. CareerOneStop, online at www. careeronestop.org, is a collection of resources for career planners and jobseekers. In addition to occupational information, this site directs users to education and training programs, as well as sources of scholarships and other financial aid. The Web site also provides information on job openings and improving job search skills, such as resume writing and interviewing.

The Occupational Information Network, or O\*NET, database, online at www.online. onetcenter.org, provides detailed information about occupations and their attributes. The site includes interactive self-assessment tools for matching your work values, skills, and interests with specific occupations.

And a joint effort between the U.S Departments of Labor and Education offers online resources for unemployed jobseekers. The Web site, www.opportunity.gov, has career search tools, training opportunity resources, financial aid information, and FAQ pages, along with links to the Departments of Labor and Education Web sites.

State and local governments are another valuable source of career guidance, and they can help you in your self-assessment. Community-based financial literacy programs can help you evaluate your personal finances. And fee-based career counselors can guide you through the entire career change process. Information on finding a career counselor in your area is available on the Web site of the National Career Development Association at www.ncda.org.

For personal and professional support, networking is one of the keys to successfully changing careers. Colleagues, peers, and mentors are important sources of advice, job leads, training information, and other guidance. Your network should include people working in your prospective career, and you can meet these people by contacting or, if possible, joining professional associations for the occupation. Another way to expand your network is by contacting people from alumni associations for institutions you may have attended who are working in the field you wish to enter.

It is also important to consider what career counselor Román refers to as a "personal support system." Career change is often a dramatic life change, and its success can depend on the support of your family and friends, as well as your community.  $\infty$ 

