

Chapter Eleven

Looking for paid work

“Success is stumbling from failure to failure, with no loss of enthusiasm. WINSTON CHURCHILL, QUOTED IN *STYLIST MAGAZINE*

Believe it or not, it's now fashionable to be grey: there's nothing the over-60s cannot accomplish, if one reads the reports of 'Grey Power' in the media. There are successful films made with ageing actors, for example *The Best Exotic Marigold Hotel* and *Quartet*; TV programmes featuring the older generation, like *Last Tango in Halifax* and *Amazing Greys* to name but two. Mary Berry (79) is more popular than some of the younger chefs, drawing millions of viewers to her TV programmes, and there are others who regularly appear on our screens, or the radio, well past retirement age. Apparently most of the people who watch BBC1 are over 55, while BBC2's audience is even older. If you're really ancient it's Radio 4... Maybe at last the media have realised that mixed with youth and beauty a bit of maturity and experience is good.

Source: *Radio Times*, 12–18 April 2014

In the world of work it is revealing how many later-lifers have been successful long past retirement age. Lots of people begin to fulfil their dreams only as they get older. Mary Wesley wrote her first novel for adults when she was 70; Marina Lewycka was 58 when she wrote her first novel, *A Short History of Tractors in Ukrainian*. Look at the number of politicians and statespersons who rose to high office in their 60s and 70s: Winston Churchill, Golda Meir, Ronald Reagan and Nelson Mandela to name but a few. In history, musicians and artists are well known for producing some of their best work at an age when most people would have laid down their batons or brushes. Another fine example is

100-year-old Dorothy Saville, who is thought to be the world's oldest barmaid. She started working at The Red Lion Hotel in Wendover, Buckinghamshire in 1940 and this great-great-grandmother still works lunchtime shifts. At the time of writing she has no plans to throw in the towel (cited in *The Week*, 19 April 2014). So it's never too late...

If you want to excel in certain areas it does help to start practising when you are young, such as playing a sport or a musical instrument. But it is possible to learn new skills and do many new things after 50: you may not become rich or famous, but you can decide on something you want to do and set about achieving it. You only have one life: as you get older it becomes more important not to have any regrets; to make sure you have done the things you've always wanted to do. One of the things to bear in mind, if searching for paid work, is what job will give you satisfaction. A recent survey suggests that vicars and priests are the happiest workers, along with farmers and fitness instructors; while publicans, brickies and debt collectors are amongst the unhappiest. This doesn't mean you can't be a joyful publican or a miserable vicar, but it highlights the importance of choosing work that is likely to be fulfilling and right for you.

In 2013 the overall number of people in work in the UK had reached a record 30.1 million. The labour market is recovering, thanks to a rise in the creation of full-time jobs, along with part-time jobs and self-employment boosting the figures. However, employees over 50 can find themselves in a tricky position as many may find that they need to make plans to supplement their state pension by working beyond retirement; others may simply want to carry on working past the normal retirement age. Remember, employers who are keen to ease older employees out to make way for younger staff will find themselves up against age-discrimination laws, so you have this protection if you need it. In older workers' favour, perhaps, some employers find it hard to persuade younger employees to take foreign postings. For those whose families are grown up, becoming an ex-pat could be ideal timing, so give this option consideration if it is offered. One reason that some companies get rid of older staff is because they cost more. As an option to consider, if you offer to work four days a week this will save your employer 20 per cent of your salary – and possibly banish any immediate thought of their asking you to retire. If this course of action suits, you can use that free day to develop other activities and interests beyond your current job.

Should you wish to have a complete change and set up in business for yourself, Chapter 10 is where you will find all you need to know about doing this. When looking for paid employment you could contact previous employers if you have enjoyed working for them in the past. Many do welcome older workers: they are viewed as reliable and have good workplace experience. Over the course of your working life you will have picked up many skills, some of which are transferable and could be utilized in a whole host of jobs. Be ready to show potential employers how keen you are to learn. Be able to demonstrate that undergoing training and learning new skills and working methods are not a problem to you. One of the older worker's trump cards is reliability. This can be reinforced by references from previous employers. Provided you come across well at interview, potential employers are likely to value your stability. So if you want to keep at it – make your plans and enjoy your job hunting.

Financial considerations

Since the abolition of the earnings rule, no matter what age you are or how much you earn there is no longer any forfeit to your state pension, although of course you may have to pay tax on your additional income. If you are working close to a full-time week and/or have enough money to live on, there could be an advantage in asking the DWP to defer your pension, as this will entitle you to a bigger one in the future. Each year of deferral earns an increment of about 10.4 per cent of the pension. Another advantage is that, if you choose to defer your pension by at least a year, you will have the option of taking the money as a taxable lump sum instead of in higher weekly pension payments. For other information concerning your pension, tax and working for yourself, refer to Chapters 3, 4 and 10.

Age discrimination and equality

Age discrimination legislation came into force in October 2006, and the Equality Act was enshrined in 2010. These laws make it illegal for employers to discriminate against older candidates on account of age as

regards recruitment, training and promotion. In particular, provided individuals are still physically and mentally capable of doing their job, an employer can no longer oblige them to retire at a 'default' retirement age. Employers also now have a duty to consider requests by employees who want to postpone their retirement, and will need to give those they want to retire at least six months' written notice of their decision. The government scrapped 65 as the UK's default retirement age, with effect from April 2011.

Assessing your abilities

Knowing what you have to offer a potential employer is an essential first step. Make a list of everything you have done, in both your formal career and ordinary life, including your outside interests. In particular, consider adding any practical or other skills, knowledge or contacts that you have acquired over the years. These could prove especially useful. If, for example, you have done a lot of public speaking, fundraising, committee work or conference organization, these would be excellent transferable skills that would make you attractive to a prospective employer. As a result of writing everything down, most people find that they have far more to offer than they originally realized. In addition to work skills, you should include your personal attributes and any special assets that would attract an employer. The list might include health, organizing ability, a good telephone manner, communication skills, the ability to work well with other people, use of a car and willingness to do flexible hours. Maturity can also be a positive asset.

Spend time working on your personal branding, how to market yourself and to whom – this will help you become much more focused and give you a clearer idea of what jobs might suit you. As a general rule when job hunting, the more accurate and targeted you can be in the application process, the more likely you are to succeed. If you intend to do something completely different, do your research carefully. Talking to other people helps. Friends, family, work colleagues or business acquaintances may have useful information. Whatever you decide to do, remember that with age and experience comes wisdom. You have the power to negotiate and you have the power to decide what you want to do next. Make sure the job you take is right for you.

Job counselling

If you're unsure how to start, job counselling could help. This is designed to identify your talents in a vocational sense, combined with practical advice on successful job-hunting techniques. Counsellors can assist with such essentials as writing a CV, preparing for an interview and locating job vacancies. They can also advise you on suitable training courses. There are many companies offering this service; a search on the internet will reveal them. Before you rush ahead, ask for recommendations from other people and don't sign up with a company unless you're sure they are right for you. You could ask to speak to one or two of their former clients to find out whether they found the service useful.

Training opportunities

Knowing what you want to do is one thing, but before starting a new job you may want to brush up existing skills or possibly acquire new ones. Most professional bodies have a full programme of training events, ranging from one-day seminars to courses lasting a week or longer. Additionally, adult education institutes run a vast range of courses or, if you are still in your present job, a more practical solution might be to investigate open and flexible learning, which you can do from home.

Open and flexible learning

Open and flexible learning is successfully helping to provide a greater range and flexibility of vocational education and training opportunities for individuals of all ages. In particular, it is designed to increase the scope for participants to learn at a time, place and pace best suited to their own particular circumstances. The following organizations offer advice and an excellent range of courses:

Adult Education Finder: **www.adulteducationfinder.co.uk**.

Home Learning College: **www.homelearningcollege.com**.

Home Learning Courses: **www.homelearningcourses.com**.

Learn Direct: **www.learndirect.co.uk**.

National Extension College: **www.nec.ac.uk**.

National Institute of Adult Continuing Education (NIACE):
www.niace.org.uk.

Open and Distance Learning Quality Council (ODLQC):
www.odlqc.org.uk.

Open University (OU): **www.open.ac.uk**.

IT skills

If you are considering a change in direction, some new qualifications may be advantageous. IT skills are essential, so make sure your skills are current. There are plenty of places to learn these skills, but here are a few websites for starters:

Affordable Training: **www.affordabletraining.co.uk**.

Computeach: **www.computeach.co.uk**.

Home and Learn: **www.homeandlearn.co.uk**.

National Skills Academy: **www.itskillsacademy.ac.uk**.

Help with finding a job

If you plan to work past retirement age, the best way to find the job you want is to start looking for a job while you still have one. Prospective employers may prefer applicants who are busy and actively working rather than those who have had a period of non-employment for whatever reason. However, whether you are hoping to go straight from one job to another, or have had an enforced period of not working, this should not affect the way you approach your job search. If you have been retired for some time and want to return to work, you might consider doing some voluntary work in the meantime (see Chapter 12). This would provide a ready answer to the inevitable interview question ‘What have you been doing?’

When starting to look for work, make sure you tell your friends and acquaintances – and your present or recent employer – that you are in the job market. Many companies are happy to take on previous employees over a rush period or during the holiday season. If you are a member of a professional institute, talk to them and tell them of your availability. Institutes keep a register of members wanting work and, encouragingly,

receive a fair number of enquiries from firms seeking qualified people for projects, part-time or temporary work or interim management. Often someone you know will be the perfect link between you and your next employer.

With so many vacancies being advertised online, it pays to have a CV and covering letter ready for submission straight away. Sign on to a select number of sites that will keep you posted about work opportunities. Check out where there are skills shortages and see if any of your transferable skills would help plug that gap. When applying for jobs, remember that enthusiasm counts. Sometimes being on the spot and available at the right time are the keys to success. Ask your colleagues, contacts and friends for their advice on which organizations could be worth approaching. If someone you know is willing to make an introduction, and act as referrer, this is far more likely to get you noticed.

The following websites have useful information:

Laterlife: www.laterlife.com.

Redundancy Expert: www.redundancyexpert.co.uk.

TAEN (Experts in Age & Employment): www.taen.org.uk.

Wise Owls: www.wiseowls.co.uk.

CV writing

Putting together a successful CV is not that difficult. There are some common sections you should cover. These include:

- personal and contact information;
- education and qualifications;
- work history and/or experience;
- relevant skills to the job in question;
- personal interests, achievements and hobbies;
- referees.

Presentation is key. It should be clear and carefully presented, the layout clean and well structured. The CV hotspot is the upper-middle area of the first page, so include your most important information there. The CV should be no more than two pages of A4; clear and concise, no waffle. Understand the job description and show the skills you have and how

they are relevant or can be adapted to suit the position you're applying for. Tailor your CV to that role. Under the skills section of your CV, mention key skills that help you stand out from the crowd: such as communication skills, computer skills, team working, problem solving and any foreign languages you speak. Make the most of your interests, and your experience. Use assertive and positive language, emphasizing the skills you have gained from past work. Referees are important: one should be a previous employer, the other someone who can vouch for you personally.

To find sample CVs and how to write one, there are plenty of websites to look at. Try:

www.nationalcareersservice.direct.gov.uk/tools/cv;

www.prospects.ac.uk/how_to_write_a_cv;

www.learndirect.co.uk.

Interview technique

Top tips for a successful interview are:

- do your research;
- practise your answers;
- look the part;
- stay calm;
- ask questions.

You will need to know about the organization you are seeking to join, so do your research. List all the questions you expect to be asked, then rehearse your answers. Be prepared to say what you have done since leaving employment; whether your health is good; why you are interested in working for this particular employer; and, given the job requirements, what you think you have of special value to offer. Personal presentation matters, as does keeping calm. Be prepared to ask questions, including how much money is being offered. Be aware of what is a realistic salary in the current market. The following websites have advice on how to prepare for interviews:

CV Tips: **www.cvtips.com**.

Job Search News: **www.job-hunt.org**.

Useful reading

Preparing the Perfect CV (5th edition), *Preparing the Perfect Job Application* (5th edition) and *Successful Interview Skills* (5th edition), all by Rebecca Corfield and published by Kogan Page; website: www.koganpage.com.

Part-time openings

With the job market so competitive, many part-time or temporary assignments offer the perfect way into employment that may develop into full-time work in future. With the average job now lasting between 1.8 and 3 years, temporary or project-based professional and executive assignments that last a specific time are becoming increasingly common. People with specialist expertise are actively sought, so it is important to be aware of the growth areas in employment. Over one-fifth of all new jobs are now on a contract basis, the average being for six months or a year. Mature candidates have everything to gain here because of the greater turnover of jobs. Serial part-time or freelance work can easily develop into a full-time occupation. Many retired businesspeople take on two or three part-time jobs and then find themselves working as hard as they have ever done in their life. See:

Skilled People: www.skilledpeople.com.

TAEN (Experts in Age & Employment): www.taen.org.uk.

Wise Owls: www.wiseowls.co.uk.

Employment ideas

Consultancy

Have you thought of hiring yourself back to your former employer in a consultancy capacity? Consultancy, by definition, is not limited to a single client. By using your contacts judiciously, plus a bit of marketing initiative, it is quite possible to build up a steady list of assignments on the basis of your particular expertise. Marketing and organizational skills are always in demand, as are knowledge of IT, website design, accountancy, HR issues and public relations experience and fundraising. Small firms

often buy in expertise as and when it is required. Many established consultancies retain a list of reliable associates – a sort of freelance register – on whom they call on an ‘as needed’ basis, to handle suitable assignments. Take a look at the following websites for suggestions:

Consulting UK: www.consulting.co.uk.

Institute of Consulting: www.iconsulting.org.uk.

Mindbench Management Consultancy: www.mindbench.com.

Interim management

Interim managers represent a huge growth area in recruitment over the past few years. An interim manager gives a company instant access to a ‘heavyweight yet hands-on executive’ with a proven track record to meet its needs. Typically hired for three to nine months, interim managers help organizations undergoing major change, implement critical strategies or plug a crucial management gap. Many of the best jobs go to those who have recently taken early retirement or been made redundant. Assignments could be full-time or involve just one or two days’ work per week. For more information see:

Aim Recruitment Ltd: www.aiminterims.co.uk.

Executives Online: www.executivesonline.co.uk.

Interim Management Association (IMA):

www.interimmanagement.uk.com.

Interim Partners: www.interimpartners.com.

Openings via a company or other reference

Secondment from your current employer to another organization is something worth considering. This can be part-time for just a few hours a week or full-time for anything from a few weeks to two years. It can also often lead to a new career. Normally only larger employers are willing to consider the idea since, as a rule, the company will continue to pay your salary and other benefits during the period of secondment. If you work for a smaller firm it could still be worth discussing the suggestion, as employers benefit from the favourable publicity the company attracts by being seen to support the local community. See:

Business in the Community: www.bitc.org.uk.

Whitehall & Industry Group: www.wig.co.uk.

Public appointments

Opportunities regularly arise for individuals to be appointed to a wide range of public bodies, such as tribunals, commissions and consumer consultative councils. Many appointments are to local and regional bodies throughout the country. Some are paid but many offer an opportunity to contribute to the community and gain valuable experience of working in the public sector on a part-time, expenses-only basis. Public appointments vacancies at local and regional levels across the UK can be found on the website www.gov.uk/public-appointments.

Non-executive directorships

Many retiring executives see this as the ideal solution; however, these appointments carry heavy responsibilities made more onerous by recent legislation. If you are able and committed and have the necessary experience, see these websites:

First Flight Placements: www.ffplacements.co.uk.

NED Exchange: www.nedexchange.co.uk.

Non-Executive Directors' Club: www.non-execs.com.

Market research

In addition to the normal consultancy openings in marketing, there is scope for those with knowledge of market research techniques. The work covers a very broad spectrum, from street or telephone interviewing to data processing, designing questionnaires, statistical analysis and sample group selection. See these websites:

Market Research Society: www.mrs.org.uk.

National Centre for Social Research: www.natcen.ac.uk.

Paid work for charities

Although charities rely to a very large extent on voluntary workers (see Chapter 12), most charitable organizations of any size have a number of paid appointments. Other than particular specialists that some charities may require for their work, the majority of openings are for general managers or administrators, fundraisers and those with financial skills.

Anyone thinking of applying for a job in a charity must be in sympathy with its aims and style. Salaries in general are below the commercial rate. If possible, it is a good idea to work as a volunteer before seeking a paid appointment, as this will provide useful experience. The following organizations may help:

CF Appointments: www.cfappointments.com.

Charity JOB: www.charityjob.co.uk.

Charity People: www.charitypeople.co.uk.

Harris Hill: www.harrishill.co.uk.

ProspectUs: www.prospect-us.co.uk.

TPP Not for Profit: www.tpp.co.uk.

Working for a Charity: www.wfac.org.uk.

Sales

Almost every commercial firm in the country needs good sales staff. Many people who have never thought of sales could be excellent in the job because of their specialist knowledge in a particular field combined with their enthusiasm for the subject. There is always a demand for people to sell advertising space. Also, many firms employ demonstrators in shops or at exhibitions for special promotions. The work is temporary, and while pay is good, you could be on your feet for long periods of the day. If the idea of selling fires you with enthusiasm, there are many opportunities to tempt you. See:

Career Builder: www.careerbuilder.co.uk.

Employers Jobs: www.employersjobs.co.uk.

Tourist guide/holiday rep

Tourist guide work is something for extroverts, with stamina and a liking for people. It requires an academic mind, since you will need to put in some fairly concentrated study. While there are numerous possible qualifications, some are easier than others. Training for the coveted Blue Badge takes 15 months. The Blue Badge itself is no guarantee of steady work, and most tourist guides are self-employed. Opportunities are greatest in London, especially for those with fluency in one or more foreign languages. See:

Guild of Registered Tourist Guides: www.britainsbestguides.org.

You could sign on as a lecturer with one of the growing number of travel companies offering special interest holidays. To be eligible you need real expertise in a subject, the ability to make it interesting and have an easy manner with people. Pay is fairly minimal, although you may receive tips – plus of course the bonus of a free holiday. See:

Travel Job Search: www.traveljobsearch.com.

Travel Weekly: www.jobs.travelweekly.co.uk.

Other tourist work

If you live in a popular tourist or heritage area there is a whole variety of seasonal work, including jobs in hotels, restaurants, shops and local places of interest. Depending on the locality, the list might also include jobs as deckchair attendants, play leaders for children, caravan site staff, extra coach drivers and many others.

Teaching and training skills

If you have been a teacher at any stage of your career, there are a number of part-time possibilities, as listed below.

Coaching

With examinations becoming more competitive, demand has been increasing for former teachers with knowledge of the public examination system to coach youngsters in preparation for A and AS levels, GCSE and common entrance exams. Research local schools, search the internet or contact a specialist educational consultancy:

Gabbitas Education Consultants: www.gabbitas.co.uk.

Specialist subjects

Teachers are in demand for mathematics, physics, chemistry, technology and modern languages. People with relevant work experience and qualifications may be able to teach or give tuition in these subjects. A formal teaching qualification is required to teach in state-maintained schools. Before engaging with children, you will need a Disclosure and Barring Service (DBS) check (see later in this chapter, the section ‘Caring for other people’). Retired teachers, linguists and others with specialist knowledge can earn good money from tutoring. See:

Further Education Jobs: www.fejobs.com.

Home Tutors: www.hometutors.org.uk.

English as a foreign language

There is an ongoing demand for people to teach English to foreign students. Opportunities are concentrated in London, but most cities that have universities offer language courses during the summer. Good English-language schools require teachers to have an initial qualification in teaching English to those who have a different first language. See:

British Council: www.britishcouncil.org.

Intensive Tefl Courses: www.tefl.co.uk.

Tefl Courses: www.teflengland.co.uk.

Working in developing countries

There are opportunities for suitably qualified people to work in developing countries in Africa, Asia, the Caribbean and the Pacific, on a semi-voluntary basis. Skills most in demand include civil engineering; mechanical engineering; water engineering; architecture; urban, rural and regional planning; agriculture; forestry; medicine; teaching English as a foreign language; maths; physics; and economics. All air fares, accommodation costs and insurance are usually covered by the organizing agency, and pay is limited to a 'living allowance' based on local levels. As a general rule, there is an upper age limit of 65 (VSO accepts volunteers up to 75), and you must be willing to work for a minimum of two years.

The following are the major agencies involved in this kind of work (more details are contained in Chapter 12):

International Service: www.internationalservice.org.uk.

Progressio: www.progressio.org.uk.

Skillshare International: www.skillshare.org.

Voluntary Service Overseas (VSO): www.vso.org.uk.

Publishing

Publishers regularly use freelance staff with appropriate experience for proofreading, copy-editing, design, typography, indexing and similar work as well as for writing specialist copy. See:

The Bookseller: www.thebookseller.com.

The Society for Editors and Proofreaders: www.sfep.org.uk.

Caring for other people

There are a number of opportunities for paid work in this field. If you are considering working with vulnerable people (young or old), you will be required to have a full Disclosure and Barring Service (DBS) check. This was formerly the Criminal Records Bureau (CRB) check. This is designed to protect those who need to rely on other people and to ensure that no one unsuitable is appointed to a position of trust if they are likely to abuse it. These checks are extremely thorough and can take several weeks or even months to process. Please be patient and as accurate as possible when asked to provide information by prospective employers, charities or not-for-profit organizations. For further information about DBS checks and why they are required, see the government website: www.gov.uk – Employing people (select the ‘Recruiting and hiring’ link).

Domestic work

A number of private domestic agencies specialize in finding temporary or permanent companions, housekeepers and extra-care help for elderly and disabled people or for those who are convalescent. Pay rates vary depending on which part of the country you live in and the number of hours involved. See:

Anchor Care: www.anchor.org.uk.

Consultus Care & Nursing Agency Ltd: www.consultuscare.com.

Country Cousins: www.country-cousins.co.uk.

Universal Aunts Ltd: www.universalaunts.co.uk.

The Lady magazine, published every Wednesday, has classified advertisements for domestic help.

Home helps and childminding

Local authorities sometimes have vacancies for home helps, to assist disabled or elderly people in their own home by giving a hand with the cleaning, light cooking and other chores. Ask your local social services department. If you already look after a grandchild during the day, you might consider caring for an additional couple of youngsters. You will need to be registered with the local social services department, which

will explain all the requirements including details of any basic training – such as first aid – that you may first need to do.

Nursing

Qualified nurses are in great demand in most parts of the country and stand a good chance of finding work at their local hospital or through one of the many nursing agencies. Those with suitable experience, although not necessarily a formal nursing qualification, could apply to become a care support worker: Crossroads Care and The Princess Royal Trust for Carers have merged to form the leading carers' charity. See:

Carers Trust: www.carers.org.

Home sitting

Taking care of someone else's home while they are away on holiday or business trips is something that mature, responsible people, usually non-smokers with no children or pets, can do. It is a bit like a paid holiday, depending on the responsibilities and on the size of the house or flat. Food and travelling expenses are normally also paid. It is useful to have your own car. Firms specializing in this type of work include:

Absentia: www.home-and-pets.co.uk.

Homesitters Ltd: www.homesitters.co.uk.

Rest Assured House Sitters: www.restassuredhousesitters.co.uk.

Cashing in on your home interests

Cooking, gardening, home decorating, dressmaking and DIY skills can all be turned into modest money-spinners.

Bed and breakfast

Tourist areas, in particular, offer scope for taking in B&B visitors. However, unless you want to make a regular business of it, it is advisable to limit the number of guests to a maximum of five (over that number you would have to register as a business and be subject to health and

safety, fire regulations, etc). To be on the safe side, contact the local environmental health officer who will advise you of anything necessary you should do. You should also register with your local tourist information centre. See Chapter 8, 'Letting rooms in your home' and 'Paying guests or lodgers'.

Cooking

Scope includes catering for other people's dinner parties, selling homemade goodies to local shops and cooking for corporate lunches. Other than top-class culinary skills, requirements are a large deep freeze, a car (you will normally be required to do all the necessary shopping) and plenty of stamina. Notify your friends, advertise locally and set up a website.

Gardening

Small shopkeepers and florists sometimes purchase flowers or plants direct from local gardeners, in preference to going to the market. Alternatively, you might consider dried flower arrangements or herbs, for which there has been a growing demand. However, before spending any money, check around to find out what the sales possibilities are. If you are willing to tend someone else's garden, the likelihood is that you will be inundated with enquiries. Spread the word among friends and acquaintances as well as local advertising.

Dressmaking, upholstery and home decorating

If you are happy to do alterations, the chances are that you could be kept busy from dawn to dusk. Many shops are desperate for people who sew. Likewise, many individuals and families would love to know of someone who could alter clothes, as well as offer skilled dressmaking. The same goes for curtains, chair covers and other soft furnishings. Approach firms selling materials for the home: they might be only too glad to put work out to you. If you spread the word among neighbours that you are available, or advertise locally, you may be surprised at the response.

Do your friends envy your ability to assemble flat-packed furniture, fix things that are broken or decorate your house? Why not start charging for DIY?

You can make money from any hobby – there is more about this in Chapter 10, Starting your own business.

Agencies and other useful organizations

Job hunting through agencies is very much a question of luck, but there is no need to be out of work for long if you are proactive. Work for the over-50s and -60s varies and, if you are seeking challenging opportunities, it might be worth checking the following websites:

Executive Stand-By: www.esbpeople.co.uk.

Prime 50 Plus: www.prime50plus.co.uk.

Skilled People: www.skilledpeople.com.

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