TO BE SHARED WITH EVERYONE

The 55+ Job Search

Human Developed · AI Created · Human Edited: Complete
Last Updated: September 2026

JOYNR
find your people. get back to work.

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What to do, in the order to do it

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How to use this guide

A list of things to do, in the order to do them.

The first section is this week. Everything after it is the detail, for when you have the energy.

Money, severance, health coverage and your rights are in a companion guide. This one is about finding the work.

Every number here has its source at the back, with the sample size and the limits of what it proves.

DO THESE FIVE THINGS THIS WEEK

Five tasks you should be able to knock out this week.

1. Book an appointment at your American Job Center

There are about 2,300 of them. Services are free, and older workers are a named priority group.

Find yours at careeronestop.org/localhelp or call **1-877-872-5627**.

Page 4 has the words to say when you walk in.

2. Register with your state job bank

Free. Start at careeronestop.org and pick your state.

In most states this also satisfies part of your unemployment work-search requirement, so it is a task you likely already have.

3. Write down 30 people you used to work with

Pen and paper is fine. Aim for people from two and three jobs ago, rather than last week.

Page 8 explains why the older contacts matter more, and what to say to them.

4. Make a list of 25 employers within driving distance

Hospitals, school districts, county offices, utilities, manufacturers, distribution centers, credit unions, colleges.

You will check their own career pages every week. Page 6 explains why this beats the job boards.

5. Set up one page of logins

One sheet of paper with your email address, your passwords, and your work history written out to copy from.

Every large employer will make you create an account. The first one takes 40 minutes. The rest take five.

Start with the first one

Job seekers who worked with a staff member at an American Job Center earned about $7,100 more over the following 30 months than those who used only the self-service computers.

The gain came from talking to a person. Walking in, using a terminal and leaving captures none of it.

THE AMERICAN JOB CENTER, AND WHAT TO ASK FOR

Most people walk in, get pointed at a computer, and leave. The value is in the staffed track, and you have to ask for it by name. Bring this page with you.

Say this first

"I want to be enrolled as a Dislocated Worker under WIOA Title I, not just registered for self-service."

That sentence moves you onto the staffed track.

Then ask for a case manager

"I would like a case manager and an Individual Employment Plan."

A named person who follows your file is the thing that produced the $7,100.

Ask about paying for training

"Am I eligible for an Individual Training Account, and can I see the Eligible Training Provider List?"

An Individual Training Account is a voucher that pays for approved training. Caps are set locally, so ask what yours is.

Ask about Rapid Response

"Am I eligible for Rapid Response services from my layoff?"

These are services attached to a specific employer's layoff. They are easy to miss and you may already qualify.

Ask for an On-the-Job Training contract

Say it in these words: "Can you set up an On-the-Job Training contract with an employer who wants to hire me?"

Under federal rule, an employer who hires you this way can be reimbursed up to half your wage while they train you. In some cases up to 75%.

That changes the conversation with a small employer. You are not asking them to take a chance on you. You are arriving with a subsidy attached.

⚠ Do not ask for Trade Adjustment Assistance

The program stopped taking new claims on July 1, 2022. The filing system shut down in May 2025.

Guides still name it. Asking wastes your visit.

⚠ Centers vary

Services are designed locally and quality differs.

If your first visit is unhelpful, ask for the case manager by name rather than giving up on the program.

WHERE TO LOOK

Most people put almost all their time into job boards. Hiring data says that is backwards.

Boards take most of the applications and make fewer of the hires

Across more than 60,000 small businesses, job boards took 61% of applications and produced 42% of hires. Company career pages took 13% of applications and produced 26% of hires. Employee referrals took 2% of applications and produced 11% of hires.

Per application, a career page is about four times better than a board. A referral is about ten times better.

Aim to spend under half your time on boards.

Your state job bank, first

State job banks run on the National Labor Exchange, which pulls roughly 3 to 4 million openings directly from more than 25,000 employer career pages. All 50 states take part. It is free and it screens for scams.

One search covers thousands of employer career pages, and those pages convert better than any board.

Find yours at careeronestop.org/jobsearch/findjobs/state-job-banks.aspx. Listings are often thin on detail, and you will click through to the employer to apply. That is normal.

Indeed, once, properly

Indeed is the only board large enough to be worth real time. Make one account.

Set up saved searches with daily email alerts rather than browsing. Filter every search to the last three days.

The 25 career pages you listed

Bookmark each employer's careers page and check them on a fixed day each week.

It is a task with an end, which counts for a lot when you are not sure where to begin.

Staffing agencies, in person

Register with three to five. They do not share candidates with each other.

Ask each one: "Which industries do you place into, in this county?" Branding is national and placement is local.

A staffing placement gets an employer to watch you work before they read your date of birth. That skips the stage where age costs you the most.

A staffing agency is paid by the employer, not by you

A firm that places you into a job collects its fee from the company doing the hiring. If a staffing agency asks you for money to be placed, stop there.

SCSEP, if your income qualifies

This program pays people 55 and over to work part time at nonprofits, schools and senior centers. The goal is a move into a regular job.

You must be 55 or older and out of work. Your household income must sit at or below 125% of the poverty guideline. A spouse's pay counts toward that.

Find a program at careeronestop.org/localhelp or call **1-877-872-5627**. Use that finder, not AARP's. AARP runs the program in 20 states only.

NEW Solutions, for federal agency project work

A nonprofit that places workers 55 and over into project roles with federal agencies including the Park Service, EPA, Forest Service and USGS.

In September 2026 it listed 173 open positions across more than 36 states, paying between $16.20 and $82.00 an hour.

These are grant-funded term positions rather than permanent federal jobs. Apply at newsolutions.org.

Your professional association

Name the two to four trade or professional bodies in your field and visit each one's career center.

Most are free to search even if you are not a member. Far fewer people see those postings, which works in your favor.

Ask whether they offer a retired or associate membership, which usually runs well below full dues.

Your college, whatever year you graduated

Many schools provide career services to alumni for life, including résumé review and an alumni-only job board.

One phone call settles it. Community colleges and trade schools often have the tightest local employer relationships of all.

Use Glassdoor before every interview, rather than to find jobs

Glassdoor merged into Indeed on July 1, 2026 and is now a research tool. Your Indeed login works, and you do not need a second account.

Look up the salary range and the archive of interview questions for any employer before you meet them.

Ten free minutes there return more than most of what people do in an hour.

⚠ Sites to skip, and why

CareerBuilder ranks below 150 other US employment sites, and nearly all its remaining traffic is people looking for their old account. SimplyHired is a thinner version of Indeed under the same owner.

Seniors4Hire has not posted news since October 2023. RetiredBrains carries a 2022 copyright and runs no board of its own.

If you hold an old résumé on a low-traffic board, log in and remove it. A stale public résumé attracts scams.

⚠ Advice about older workers goes stale quickly

The AARP Employer Pledge program ended in 2026 after 13 years. Its replacement has no public list a job seeker can search.

AARP's own page recommending sites for older workers was last updated in 2023 and still points at the pledge filter and at RetiredBrains.

A trusted name on a stale page is still a stale page. Check the date on anything you read, including this.

⚠ FlexJobs is not $2.95

The trial is $2.95 for 14 days and then renews automatically at $23.95 every four weeks. That is about $311 a year.

Skip it unless you have spent 60 days on the free channels and specifically need vetted remote listings.

TWO RULES THAT SAVE YOU WEEKS

⚑ About a fifth of postings are not real openings

Between 18% and 22% of job posts on one of the largest hiring platforms were listings with no intention to hire. An independent study of interview reviews across 1,199 companies reached a similar figure.

Three rules handle it. Filter every search to the last three days. Skip anything posted more than 30 days ago. Before applying, check the employer's own careers page for the same job, and treat it as stale if it is missing there.

🚨 Four rules that stop job scams

Employment scam reports to the Better Business Bureau doubled in 2025, passing 23,000. Half arrived by text message.

Never pay to get a job. That covers fees, equipment, training costs and background check charges.

Never accept a check and wire part of it back. That is the most common version there is.

Give no Social Security number and no bank details until you hold a written offer from a company you have called on a number from their real website.

Treat any job offer that arrives by text as suspect until you have checked it out.

Reading the posting itself

The wording of an ad predicts how the employer treats older applicants. Ads leaning on stamina, memory or adaptability go with worse odds for older men, by up to about 4 points. Ads leaning on dependability, care and accuracy go with better odds for older women.

Apply to the ads that sound young anyway. When wording skews young, applications from people over 40 drop by 12 points, and that self-selection costs older workers about as much as the bias does.

Use the wording to pick which applications get your best hour, and keep sending the rest.

THE PEOPLE WHO GET YOU HIRED

A 40 year work history is an asset here, and it is one a younger applicant cannot assemble.

The contacts worth calling are the ones you have drifted from

In a test run across more than 20 million people, the contacts that produced the most job moves were ones you share around five to ten mutual connections with. Closer contacts produced fewer, and so did complete strangers.

Close friends tend to hear about the same openings you hear about. People you have lost touch with hear different things.

That points at former coworkers from two and three jobs ago. Start there.

How to open the conversation

Keep it short and ask for something small. "Hi Dave. Ray Bennett here, from the Acme days. My role was cut in the August reduction and I am looking again. You are still in the same field. Could I buy you a coffee and ask what you are seeing out there?"

Ask what they are seeing. Asking for information gets you an answer. Asking for a job gets you avoided.

The ask that works better

When you find a posting at a company where you know somebody, contact the person before you apply.

"I am applying for the scheduling coordinator role there. Would you be willing to let the hiring manager know my name?"

An internal name changes how your application gets read, and it costs you one message.

Call employers directly

Among unemployed workers, 79% of those aged 25 to 34 contact employers directly. For ages 50 to 61 it is 72%, and over 62 it is 62%.

That is the widest age gap in any search activity, and closing it costs nothing.

A word about LinkedIn

The value is finding people, rather than the apply button. About 8,200 applications are submitted per minute on it.

Use it to find former colleagues and see where they work now. Spend most of your time there on people.

YOUR RÉSUMÉ

When employers cannot see your age, they pick you more often

In a test where the first screening stage carried no age information, applicants over 40 were picked for interview slightly more often than younger applicants. In the same company's paper process, where age was visible from the start, that age group got far fewer offers.

Your résumé has one job. It shows you can do the work. Anything that lets a reader work out your age before they get there is working against you.

Remove every graduation year

High school, college, certifications. List the degree and the school with no dates.

This is the change with the strongest evidence behind it in this guide. Two of the largest studies ever run used graduation year as the way to signal age, and both measured large effects.

Do not cut your history down to look younger

The common advice is to show only 10 to 15 years. When that was tested, the shortened résumés did not help, and in janitorial roles they did measurable harm.

Use two tiers instead. Full detail with numbers for the last 10 to 15 years. Then a short block headed Earlier Experience listing employer and title only, with no dates.

Drop the summed total

Write "Experienced operations manager" rather than "30+ years of experience." A total is a birth year with extra steps.

City and state, no street address

An address 2.6 miles farther from the job cost 2.7 percentage points of callbacks, which works out near one point per mile.

If the job is a long drive, say one sentence about it in the cover letter rather than leaving it to be guessed at.

Three doubts account for most of the gap, and all three can be answered

Doubts about technology skills, trainability and flexibility together explain about 41% of the age penalty in hiring. Technology alone is 18% of it.

Recruiters are guessing about what you can do. A guess loses to a specific example.

Name the current system and the date. "Rebuilt our scheduling in [system] in early 2026 and trained eleven people on it" beats "comfortable with technology."

Put something you learned in the last 12 months on page one. This is the one place a date helps you.

⚠ Never write "I embrace change" or "age is just a number"

When applicants said they were willing to embrace change, it hurt the older ones and helped the younger ones.

Bringing age up puts it in the reader's head. Give them the example and leave age out of it.

⚠ Avoid the skills-based format

The standard advice is a functional résumé that hides dates. Nothing tested supports it, screeners read it as concealment, and it parses badly in hiring software that expects title, employer and date together.

Stay in date order and trim instead.

Things people worry about that do not matter

An old email address at AOL or Hotmail — no research exists on this at all. Switch to a plain first-name-last-name Gmail because it takes ten minutes, then stop thinking about it.

Two spaces after a period — the only study measured reading speed in a lab and had nothing to do with hiring.

"References available upon request" — delete it because it wastes a line, rather than because it dates you.

The one-page rule — when 482 hiring managers reviewed 7,712 résumés, two-page résumés were picked more than twice as often for experienced roles.

These items eat an evening and return nothing. Spend the evening on the list of 30 people instead.

THE APPLICATION FORM

How hiring software works in practice

The claim that three-quarters of résumés are rejected by software before a human sees them traces back to a 2012 sales pitch by a company that closed in 2013. No study behind it was ever published.

Hiring systems are mostly searchable databases. A recruiter runs a search and reads what comes back. A résumé that never surfaces in that search was never seen by anyone.

The real number is this. In a survey of 2,275 executives, 94% said their systems screen out qualified candidates who miss exact criteria, and 48% filter out people with employment gaps longer than six months.

The employer sets those filters. Format plainly so you parse, then put your attention on the gap question and the knockout questions.

Formatting that matters

Standard headings: Work Experience, Education, Skills. Job title, employer and dates in a consistent order every time. Single column.

Keep everything important out of the header and footer. Many parsers discard them, and that is where people put their phone number.

Skip tables, graphics and skill rating bars. Send .docx unless the posting asks for PDF.

Where applications die

Knockout questions. Required license, minimum years, willingness to relocate, salary expectation. Failing one triggers an automatic rejection.

Read those questions slowly. This is the one stage where a machine decides.

Fields you can leave blank

Date of birth, if it is optional. Graduation year, if it is optional. Decline the voluntary demographic section, which is explicitly optional and separated from the hiring decision.

If a years-of-experience dropdown stops at "10+", pick the top option.

Never falsify anything

Leaving out a date where the form allows it is your choice. Entering a false one is grounds for dismissal later and shows up in a background check.

Make sure the résumé and the form agree. A mismatch is worse than either.

⚠ Four states limit the question

Colorado, Connecticut, Delaware and Oregon limit what a job form may ask. Age, birth date and school dates are covered.

In Colorado, an employer who asks for a transcript must tell you that you can black out the dates.

In other states, asking is legal. Take a screen shot of any form that wants a birth date or a school year. Note the date and the job title. It costs you nothing, and you cannot go back for it later.

THE COVER LETTER

Write one where there is a box for it. Keep it to about 150 to 200 words. Don't spend a lot of time on it. The evidence that cover letters help is thin and comes mostly from companies that sell them. An hour spent on a fourth draft is an hour not spent on the list of 30 people.

Use it to answer the three doubts

The cover letter is the one place you can answer a concern the reader will never raise with you. Use it on the three doubts that drive most of the age gap: technology, trainability and flexibility.

Name a current system and what you did with it. Name something you learned in the last year, with the year on it. Name a specific change you absorbed, rather than calling yourself adaptable.

Handle a long commute in one sentence. Handle the layoff in one neutral clause and move on.

Include current volunteer or community work. It helped older women more than younger women when it was tested.

THE INTERVIEW

Preparation usually goes almost entirely into getting seen. Give the interview half your practice time. About half of measured hiring bias happens after the callback rather than before it. Getting in the room is not the finish line.

"Aren't you overqualified?"

This almost never means too skilled. It means one of three worries: you will leave when something better appears, you will want more money than the budget holds, or you will resent the work.

Answer the worry. Say why you want this specific job, and give a horizon. "I am looking at this as a five to seven year run" answers the question they cannot ask.

"How would you feel reporting to a younger manager?"

Skip the general endorsement of diverse teams, which sounds rehearsed. Name a real person, their role, and one thing you learned from them.

"Are you comfortable with our systems?"

"Yes. Which platforms are you asking about?" turns a vague doubt into a question you can answer.

Have two named systems and a recent date ready. Technology is the biggest of the three doubts about older candidates.

Track your own two numbers

Applications that produce a callback. Callbacks that produce a second round.

Within about six weeks you will know which half is broken for you. Somebody getting callbacks and no second rounds has an interview problem and should stop rewriting the résumé.

⚠ "That is an illegal question" is usually wrong

Federal law does not prohibit an employer asking your age or date of birth. Using the answer against you is what breaks the law.

Refusing to answer risks looking difficult. Answering directly can cost you the job.

Reframe to what they need to know instead. "I have got a solid ten years of work I want to do, and this is the kind of role I want to do it in" answers the question behind the question.

If the questioning turns persistent or hostile, that tells you about the employer. Finish professionally, then write down what was said, by whom, and when, the same day.

HOW LONG THIS USUALLY TAKES

About a week and a half longer than average

Median time unemployed in 2025 was 11.3 weeks for ages 55 to 64, against 9.9 weeks for everyone.

Plan for roughly three months. Put a date on the calendar at week 12 to review what is working.

A minority of searches run much longer

Average time unemployed runs 26.7 weeks at 55 to 64 against 23.0 for all ages. An average that far above the median means a small group of long searches is pulling it up.

Build a plan that survives six months, then hope you do not need it.

Pay lands close to flat, in both directions

Among re-employed full-time workers of all ages in January 2026, 49% earned as much or more than before.

The outcomes split into four near-equal groups. About 27% took a cut of 20% or more. About 24% took a smaller cut. About 26% held even or gained a little. About 22% came back earning at least 20% more.

Budget for flat. A raise is nearly as common as a deep cut.

Age costs you callbacks, and the amount is known

Applicants aged 29 to 31 heard back 18.7% of the time. At 49 to 51 the rate was 15.4%. At 64 to 66, 12.2%.

At around 50, send about 1.2 applications for every 1 a 30 year old would. At around 65, about 1.5. Budget the extra volume now rather than discovering it in week eight.

The penalty is uneven, so find out whether it is yours

Three of the five occupation groups studied showed no measurable penalty at ages 49 to 51. Security guard roles showed none even at 64 to 66.

Women in administrative roles fared worst, at 7.6% against 14.4% for younger women. Do not carry somebody else's number.

After eight months, the clock stops costing you

Callback rates fall from about 7% at one month unemployed to about 4% at eight months. After eight months the line goes flat.

Two things follow. Moving quickly in the first eight months is worth real effort, so the urgency you feel is reasonable.

After that, more time on the market costs you far less than it feels like. A year out is not the cliff most people picture.

IF IT IS TAKING LONGER

Go where the jobs are, rather than where the older workers are

A high share of older workers in an industry usually means people stayed, rather than that anyone is hiring. Firms with older workforces have been shrinking around 2% a year.

Health care and social assistance is projected to add 2.2 million jobs by 2035, about 37% of all net new jobs. Services for the elderly and people with disabilities alone adds an estimated 625,400.

Office and administrative support is projected to lose 752,100 jobs, and it is also where the measured age penalty is steepest.

Adjacent beats distant

Scheduling, coordination, records, billing, intake and compliance move almost directly from an office role into healthcare operations. Same skills, different job title, very different demand.

Workers who changed industry after a layoff lost noticeably more in pay than those who stayed. Exhaust the competitors, suppliers and customers in your own field first.

Contract work is a destination, rather than a consolation

Among workers 55 and over, 11.5% are independent contractors, against 6.9% of workers aged 25 to 54. Of all independent contractors, 80.3% prefer the arrangement.

It also skips the résumé screen, which is where age costs you the most.

Remember that contract income means quarterly taxes and no employer health plan. At 61 that health gap decides the hourly rate you can accept.

A bridge job is the normal route

Of people who left a long career job, about 44% of men and 42% of women moved through a bridge job rather than straight into retirement.

About one in seven who left the workforce entirely later came back. Taking something in between is the common path, and it reverses.

⚠ Take a temp job for the cash, rather than as a plan

People placed in direct-hire jobs gained pay and steady work. People placed in temp work did not, and the temp placements appeared to crowd out direct-hire work they might have found.

Take the job for the money. Keep applying for direct roles while you work it. Get any promise to hire you on in writing first.

Before you pay for training

Pull up 20 live postings for the job you want. Count how many name the credential. A credential named in fewer than half of them is not what is holding you back.

Among workers over 50 in federal training records, certificates that employers name by name did best. They beat college certificates and they beat new degrees.

Older trainees did best in health care and IT. They did worst in office and manual work.

A short course helps most when it closes one named gap.

YOU DO NOT HAVE TO DO THIS ALONE

Every decision in this guide is easier with somebody to check it against. A severance offer, a résumé, a message to an old colleague, a gut feeling about an employer that seems off. Joynr members work through these with peers in the same position, and with mentors and coaches who have seen the pattern before. Post on the bad days too. Nobody here expects you to be doing well every week.

The five things, one more time

- **Book the American Job Center appointment.**
- **Register with the state job bank.**
- **Write down 30 former colleagues.**
- **List 25 local employers.**
- **Make your login sheet.**

Then keep going. Of workers displaced from long-held jobs, 57.3% of those aged 55 to 64 were back at work within about a year, against 72.9% of workers aged 25 to 54. Counting only the people still

looking, the two rates are about 72% and 80%. Most of that gap is people who stopped, rather than people who were turned down.

WHERE THESE NUMBERS COME FROM

Every figure was checked against its original source in September 2026. This section carries the sample sizes and the limits, so the guide itself can stay out of the weeds. Where a number is close to a coin flip, the guide says so.

Time unemployed, re-employment and pay

Bureau of Labor Statistics, Current Population Survey Table 31, 2025 annual averages. Bureau of Labor Statistics, Worker Displacement 2023 to 2025, released August 27, 2026, Tables 1 and 7. The 49% figure covers re-employed full-time workers who reported earnings on both jobs, which is about 1.34 million of the 3.3 million displaced, rather than all displaced workers. The re-employment rates counting only people still in the labor force are calculated from the published table rather than published by BLS.

Callback rates by age

Neumark, Burn and Button, "Is It Harder for Older Workers to Find Jobs?", Journal of Political Economy 127(2), 2019. 40,223 applications to 13,371 openings across 12 cities. The age cells are 29 to 31, 49 to 51 and 64 to 66, so no 55 year old was directly measured, and the occupations are administrative assistant, retail sales, security guard and janitor. It does not cover professional or managerial hiring.

The age-blind screening test

Neumark, NBER Working Paper 26623. 47,667 electronic and 8,485 paper applicants at a single employer, 2010 to 2016. Applicants chose their own channel, so this is observational rather than randomized, and the employer is in food service. It is the best direct test available of what happens when age is hidden, and it is one employer.

What drives the penalty

Van Borm and Baert, "What Does a Job Candidate's Age Signal to Employers?", Labour Economics 71, 2021. 400 recruiters rating 2,000 profiles across 30 countries. A vignette study rather than real hiring decisions.

Where hires come from

CareerPlug Recruiting Metrics Report, 2024, drawn from more than 60,000 small businesses. Federal Reserve Bank of New York, Survey of Consumer Expectations Job Search Supplement, 2013 to 2015. The two are eleven years and two methods apart and agree on the shape.

Which contacts help

Rajkumar and others, "A causal test of the strength of weak ties", Science, 2022. More than 20 million LinkedIn members, 2 billion new connections, 600,000 job changes. The authors note the tie-level result is solid while person-level differences are not established.

American Job Centers

Mathematica and MDRC for the Department of Labor, WIA Adult and Dislocated Worker Gold Standard Evaluation. Randomized trial, more than 34,000 job seekers across 200 centers in 28 randomly selected local areas, 30 month follow-up. The $7,100 is an average across those areas, and local quality varies.

Ghost postings, scams and job boards

Greenhouse internal platform data, 2024, across 7,500 client companies. Ng, "Why is it so hard to find a job now?", arXiv 2410.21771, covering 269,347 interview reviews across 1,199 companies. Better Business Bureau employment scam reporting, 2026 update. Site traffic figures from Similarweb, August 2026.

Job ad wording

Burn, Button, Munguia Corella and Neumark, Journal of Labor Economics, 2022. 34,260 applications matched to 11,420 job ads. The relationship is predictive rather than proven causal, and the evidence is much stronger for men than for women.

Résumé details and the application form

Lahey, Journal of Human Resources, 2008, on embrace-change language and volunteer work. Phillips, Journal of Human Resources, 2020, 2,260 applications, on commute distance. ResumeGo simulation, 482 hiring managers and 7,712 résumés, on page count, run by a company that sells résumé writing. Fuller and others, Harvard Business School and Accenture, Hidden Workers, 2021, 2,275 executives surveyed.

Unemployment duration and callbacks over time

Kroft, Lange and Notowidigdo, résumé field experiment, 12,000 résumés to about 3,000 postings across the 100 largest metropolitan areas, 2011 to 2012.

Projections, contracting, bridge jobs and temp work

Bureau of Labor Statistics Employment Projections 2025 to 2035. Bureau of Labor Statistics Contingent and Alternative Employment Arrangements, July 2023. Cahill, Giandrea and Quinn, Monthly Labor Review, June 2011, Health and Retirement Study. Autor and Houseman, American Economic Journal: Applied Economics, 2010, 37,161 program spells in Detroit, which studied a lower-skilled population than most readers of this guide.

Training and credentials

Workcred analysis of Department of Labor participant records for workers aged 50 and over, March 2021.

CHANGE LOG

Version	Date Modified	Modified By	Notes
3.1	September 2026	Mike Hrubes	Approved for publication. Removed two internal page cross-references so each section stands on its own. Cover attribution moved from Human Reviewed: Pending to the signed-off value.
3.0	September 2026	Mike Hrubes	Register rewrite after review. v2.0 presented research as narrative, with a headline claiming importance, the method retold, then a caveat taking it back. Every figure now appears as a plain statement next to the action it supports, and all sample sizes, methods and limits moved to the sources section.
2.0	September 2026	Mike Hrubes	Rebuilt as an action guide after review. v1.0 reported findings without telling the reader what to do with them. Reordered by sequence rather than topic. Severance, health coverage, retirement accounts and legal rights move to a companion guide. Two claims in v1.0 were withdrawn as unsupported: that pay usually resets downward, and that older workers search harder than other age groups.
1.0	September 2026	Mike Hrubes	Initial release. Superseded by v2.0 and not published.

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