

"I Never Want to Retire!" – Why Your Next Career Could Be Your Most Rewarding

An interview with Tim Crowden, Executive Coach and Founder of Coaching and Leadership

For generations, retirement was seen as the natural conclusion to a successful working life. We studied, built our careers, worked hard, saved for retirement and eventually stepped away from the workforce.

But what if retirement isn't an ending? What if it's an opportunity to begin something entirely different?

As people live longer, remain active and rethink what gives their lives meaning, the traditional concept of retirement is changing.

For some, retirement means leaving paid employment behind. For others, it's an opportunity to pursue interests, contribute in different ways or create another career – one that offers greater flexibility, personal fulfilment and a renewed sense of purpose.

We spoke with Tim Crowden, executive coach, former senior public servant and founder of Coaching and Leadership, about why retirement doesn't have to mean stopping work, the possibilities of an *encore career*, and the importance of having something meaningful to move towards.

Tim, what do you say to someone who tells you, "I never want to retire"?

My first response is usually to ask them what they mean by retirement.

Are they saying they never want to stop working? Or are they saying they don't want to lose the things that work provides – purpose, identity, relationships, intellectual stimulation and the satisfaction of making a contribution?

Because those are two quite different things.

For many people, work is about much more than earning an income. It provides structure to our lives, introduces us to interesting people, challenges our thinking and gives us a sense of achievement.

And if you're genuinely enjoying those things, why would you necessarily want them to stop simply because you've reached a particular age?

Of course, some people can't wait to leave the limitations of a 9-5 job, and that's equally valid.

But I think we need to move away from the assumption that retirement means withdrawing from meaningful activity or contribution.

The real question isn't necessarily "When do I want to stop working?" but "What do I want the next stage of my life to look like?"

Has our understanding of retirement changed?

Enormously.

For previous generations, retirement was often a relatively short period following a long working life.

Today, many people can reasonably expect to live well into their 80s or 90s. That creates the possibility of 20, 25 or even 30 years beyond traditional retirement age.

That's a substantial part of anyone's life.

And while travelling, gardening, spending time with family and enjoying a slower pace are all wonderful things, they may not provide everything someone needs for the next two or three decades.

People still want to learn. They want to contribute. They want to be challenged, connected and valued.

Technology has also changed what's possible.

We can work remotely, study online, establish businesses with relatively modest investment, collaborate internationally and access opportunities that simply weren't available to previous generations.

Increasingly, we're also seeing people move between employment, consulting, volunteering, mentoring, part-time work and other activities throughout their later working lives.

Retirement is becoming less of a single event and more of a transition – sometimes involving several different chapters.

You've often used the expression "encore career". What does that mean?

I love the idea of an encore career because it captures something incredibly positive about this stage of life.

I often ask people to visualise their favourite concert.

The musicians have been performing all evening. The final song finishes, the lights dim and the performers leave the stage.

But the audience isn't ready for the evening to end.

The applause continues, the performers return and the music starts again.

And sometimes those final songs are the best part of the entire performance.

The musicians are more relaxed. They've connected with their audience. They're confident in their abilities and they're enjoying themselves.

They know their craft, and now they get to play.

That's how I like to think about an encore career.

You bring together everything you've learned, the capabilities you've developed, the relationships you've built and the experiences that have shaped you – and use them in a way that has greater personal meaning.

It doesn't have to be bigger or more prestigious than your previous career.

It simply needs to be right for you.

Your own career is an example of that transition, isn't it?

Very much so.

I spent 32 years in the public sector, including 16 years in the Australian Government Senior Executive Service.

I had a fascinating career, with opportunities to work across government, internationally and in some incredibly challenging environments.

But as I began thinking about the next stage of my professional life, I became increasingly interested in what had given me the greatest satisfaction throughout those years.

And it wasn't necessarily the seniority of the positions I'd held.

It was often the people.

Developing emerging leaders, mentoring colleagues, helping teams work more effectively and supporting people through complex professional challenges.

That reflection ultimately led me towards professional coaching.

I began developing my coaching practice while still working in the public sector, building my qualifications, experience and professional networks before making the transition.

Today, I run Coaching and Leadership, work with executives and teams across different organisations, and have established The Coaching and Leadership Hub in Canberra.

I'm also continuing to learn, develop and collaborate with people who challenge my thinking.

It's certainly not retirement in the traditional sense.

But it is an encore career, and one that I'm finding enormously rewarding.

I haven't left behind my previous career. I've taken the most valuable parts of it into something new.

What makes an encore career so appealing?

I think there are five particularly attractive features.

1. Greater alignment with your interests and values

Earlier in our careers, decisions are often influenced by financial responsibilities, family commitments, professional expectations and the need to establish ourselves.

Later in life, some of those constraints may become less significant.

That can create greater freedom to pursue work that genuinely interests us.

2. The opportunity to use a lifetime of experience

By this stage, we've accumulated professional knowledge, practical wisdom, relationships and an understanding of how organisations and people work.

Those capabilities don't suddenly disappear when we retire.

In fact, they can become some of our greatest assets.

3. More flexibility and choice

An encore career might involve working three days a week, consulting on selected projects, mentoring, teaching, establishing a small business, creating and making things for sale at a market stall or combining several different activities.

The opportunity is to design work around the life you want, rather than always designing your life around work.

4. Continued learning and personal growth

Starting something new can be invigorating.

It challenges assumptions, develops different capabilities, introduces us to new people and provides opportunities to discover interests we may not have previously explored.

5. A renewed sense of purpose and contribution

Perhaps most importantly, an encore career can provide a continuing sense of relevance, connection and contribution.

For many people, that matters just as much as financial reward.

Of course, not every encore career will be financially successful, and some may not involve paid work at all.

But success at this stage of life can be measured in many different ways.

Does an encore career necessarily mean starting another business?

Not at all.

I think one of the mistakes we make is assuming that career transitions must involve a dramatic change.

They don't.

You might be a senior executive who becomes a university lecturer. A lawyer who joins a community board. An engineer who mentors young professionals. A public servant who pursues a passion for cooking and entertaining.

You might become a consultant, volunteer with a not-for-profit organisation, work overseas, return to study or take on a part-time role.

Or you might combine several activities.

I've written previously about why we shouldn't necessarily limit ourselves to having just one career.

We often assume we have to choose – employment or retirement, financial security or personal fulfilment, our established profession or something completely different.

But increasingly, we have the opportunity to do both.

An encore career doesn't have to replace everything that came before. It can build on it, complement it or take us in an entirely new direction.

What about people who feel they've lost their sense of purpose after retiring?

I think this is something we should talk about more openly.

For people who have spent decades in demanding professional roles, retirement can involve a significant adjustment.

One day, they may be leading a team, making important decisions, managing complex issues and interacting with colleagues throughout the day.

Then suddenly, much of that structure disappears.

It's not just the work they may miss.

It's the relationships, the intellectual challenge, the routine and sometimes the sense of identity that came with their professional role.

That's why I think it's so important to have something meaningful to move towards.

It doesn't necessarily need to be another paid position.

It might be volunteering, mentoring, learning something new, becoming involved in the community or developing a long-standing personal interest.

And there is an important wellbeing dimension to this.

Maintaining social connections, physical activity, intellectual engagement and a sense of purpose can all contribute to a fulfilling later life.

For some people, the transition is relatively straightforward. For others, it takes time to rediscover what gives them energy and satisfaction.

Neither experience is unusual.

How should someone begin thinking about their own encore career?

I generally start by encouraging people to reflect on three things – hindsight, insight and foresight.

Hindsight – What have I learned?

Look back over your career and life experiences.

What have you most enjoyed? What are you particularly good at? When have you felt most engaged and fulfilled?

And importantly, what do other people consistently recognise as your strengths?

Sometimes the most valuable capabilities we possess are the ones we take for granted.

Insight – What matters to me now?

Our priorities at 60 may be quite different from those we had at 30.

Ask yourself what gives you energy today.

What do you want more of in your life? What would you like to leave behind? What interests have you put aside? What contribution would you still like to make?

This is also an opportunity to reconsider what success means to you.

Foresight – What could the next chapter look like?

Now imagine yourself five or ten years into the future.

What would a fulfilling week look like?

Would you be working? Studying? Travelling? Volunteering? Running a business? Mentoring others?

Perhaps a combination of several things.

And then ask yourself a practical question:

What could I start doing today that would help make that future possible?

Is it better to start planning before retirement?

Where possible, absolutely.

I think one of the advantages of beginning early is that you can experiment without the pressure of having to make an immediate decision.

You might undertake professional development, volunteer, teach, write, explore consulting opportunities or gradually develop an interest into a small business.

You can test your assumptions, build relationships and discover whether something you enjoy as a hobby is actually something you'd like to pursue more seriously.

That's very much how I approached my own transition into coaching.

I didn't simply finish my public service career one Friday and establish a coaching business the following Monday.

There was a period of learning, professional development, practical experience and gradually building a new direction.

And that preparation made an enormous difference.

Of course, not everyone gets to plan their retirement.

Redundancy, health issues, caring responsibilities or organisational changes can bring about an unexpected transition.

In those circumstances, the process may be more challenging, particularly when financial or personal pressures are involved.

But even then, there can be value in taking time to explore the possibilities rather than assuming that the end of one role means the end of a meaningful working life.

Where can professional coaching help?

Career transitions involve more than simply identifying another job.

They often raise deeper questions about identity, confidence, values, financial priorities, relationships and what we want from the next stage of life.

And these can be difficult questions to explore on our own.

A professional coach provides a confidential, supportive space to reflect, challenge assumptions, explore options and develop greater clarity.

Importantly, a coach doesn't tell you what you should do.

They partner with you to help you understand what matters, consider different perspectives and make decisions that are right for you.

This is one reason why some employers, government agencies and military organisations invest in career transition and outplacement support.

The transition from a long-established professional identity into something new can be significant, and people can benefit from having the opportunity to think it through with an independent professional.

At Coaching and Leadership, we partner with people at many different career stages – from those preparing for their next promotion to experienced executives considering what comes after a long and successful career.

The circumstances may differ, but the underlying questions are often surprisingly similar.

What matters to me? What am I capable of? What do I want to contribute? And what might be possible next?

Finally, what's your advice to someone approaching retirement who isn't ready to stop?

Don't assume you have to.

But equally, don't assume you need to keep doing what you've always done.

You've accumulated years of experience, developed relationships, learned from successes and setbacks, and hopefully gained a better understanding of yourself along the way.

That's an extraordinary foundation for whatever comes next.

And perhaps, for the first time in your professional life, you have greater freedom to decide how you'd like to use it.

The next chapter might involve paid employment, consulting, mentoring, volunteering, study, creative pursuits or simply having more time for the people and activities you love.

It might even involve several of those things at once.

I often return to that image of the musicians coming back on stage for their encore.

They've already given a wonderful performance.

But they still have something to offer, something they enjoy and something their audience values.

Retirement doesn't have to mean the music stops. Sometimes it's simply the opportunity to choose what you'd like to play next.

About Tim Crowden

Tim Crowden is an Executive Coach, International Coaching Federation Professional Certified Coach (PCC), and founder of Coaching and Leadership.

Following a 32-year public sector career, including 16 years in the Australian Government Senior Executive Service and senior leadership appointments in Australia and internationally, Tim transitioned into executive coaching and leadership development.

With more than 1,700 hours of documented professional coaching experience, he partners with executives, senior leaders, managers and teams across government, business and other organisations.

Tim established The Coaching and Leadership Hub in Canberra at the beginning of 2025.

Through **Coaching and Leadership**, Tim and his colleagues provide executive coaching, career transition support, leadership development and highly individualised

Winning That Job workshops. These services help participants understand their professional capabilities, prepare for new opportunities and navigate important career decisions with clarity and confidence.

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