

Mastering the 3Cs of Flexible 'Unretirement' Work

Contracting, coaching and consulting can result in opportunities to work your way

By [Liz Massey](#) | September 11, 2025 | [Work & Purpose](#)

Imagine: You're in your later sixties and want to work. You're over the schedule restrictions and limitations of 9-to-5 work. How do you find opportunities to do the work you want to do — your way?

To discover flexible unretirement work, you must master the "3Cs," — contracting, coaching and consulting. These skills overlap yet complement each other; when used together, they help older workers balance productivity with flexibility.



"Having freedom, control and flexibility is much easier when you work as a contractor." | Credit: Getty

The three Cs are, as defined for this article:

- **Contracting** is a working arrangement outside of full-time W-2 employment.

- **Coaching** involves work with small groups or individuals to enhance skills where the coach excels.
- **Consulting** involves helping an organization reach goals via the consultant's shared expertise.

Those who have mastered the 3Cs leverage talents in their repertoire for years, combined with new habits and attitudes.

The First C: Contracting

Contracting is rising in the 2020s. According to MBO Partners, a contingent workforce recruiting company, the share of contractors who worked more than 15 hours weekly surged from 26 million in 2023 to 27.7 million in 2024.

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Mike McCann, CFP, owner of Phoenix's [Perspective Financial Services, LLC](#), has hired financial investment planners on a contract basis since opening his company in 2004. Employers benefit substantially from hiring contractors, he noted; and aspiring contractors should build that into their pricing.

"Employers EXPECT to pay a premium for the ease of hiring you as a contractor," McCann noted. "They expect to pay more."

Lupe Camargo has partnered with McCann as a contractor for nearly two decades. She says the arrangement has allowed her to focus on her clients while receiving administrative and compliance support. She said, "The best part of working as a contractor is having more agency over your life. [After 50] we have more clarity about who we are, what we want to create, who we want to work with, and how we want to manage our energy. Having freedom, control and flexibility is much easier when you work as a contractor."

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Keys To Mastering Contracting

- **Research finding benefits.** Don't start contracting until you've locked in health insurance and other benefits typically offered by employers.
- **Understand how contracting income impacts your Social Security benefits.** [Your benefits could be reduced](#) if you file for benefits before the Full Retirement Age for your cohort and then start contracting.
- **Talk to an accountant to avoid tax headaches.** Learn about filing quarterly federal tax payments and how to plan.

The Second C: Coaching

Coaching is another way of leveraging your experience. Rick Pollak coaches clients in creating and delivering technical presentations through his company, [Presentation Medic](#). He started his business at 60, after he was offered voluntary severance from his engineering job at Motorola.

"I was good at explaining complicated topics to people when I worked at Motorola," Pollak said. "Helping people improve their technical presentations was an easy decision for what I wanted to do in my second career or unretirement."

Critically, coaches must master providing knowledge — and a perspective on that knowledge — that can't be replicated by Generative AI.

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"AI doesn't have a point of view," Pollak advised. "If you want to compete against AI, you need a point of view, possibly a contrarian one: 'My

competitors and AI say A, but I say B.' Having a point of view and an opinion is very important."

The coaching business model can scale up or down to fit your goals. Pollak especially enjoys that his practice allows him to indulge his passion for playing [jazz piano](#).

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"What I do is block off days with Calendly. This is family or personal time, when I won't do business calls," he noted. "I don't want to work 70 to 80 hours a week."

Keys To Mastering Coaching

- Work your network. Pollak says his involvement in the [Society of Professional Consultants](#) during his first few years exposed him to resources and opportunities which later benefited his business.
- **Consider certification.** Nearly 75% of coaching clients expect their coach to be certified, according to the International Coaching Federation (ICF).

- **Don't underprice.** The ICF notes the U.S. 2023 average hourly rate for coaching services was \$272.

The Third C: Consulting

One commonality consulting shares with coaching: services come from experts. Gloriana Hunter of Phoenix has combined her MBA in information technology and her Ed.D. degree in organizational leadership to pursue a career focused on teaching and developing training curricula for professionals in behavioral health and addiction recovery.

Over the past dozen years, she's been both an in-house and independent consultant. One high point of her independent consulting work was a two-year project for the State of Arizona.

"I was able to work for two years on that for the state, doing curriculum writing and teaching," Hunter said. "[Afterward], I could market that big

project, which is easier than marketing smaller pieces when talking to people about what I could do for them."

While Hunter is currently working at age 62 as a full-time staff consultant, she is eyeing side projects that mesh well with her day job and brainstorming ways to ramp up a boutique consultancy related to online teaching methods when she retires.

"Keep your eye on the horizon. That's what I'm doing," she said. "If you scan the horizon, you're going to see thousands of doors. Be willing to walk through the door if something happens — take that [risk](#)."

Keys To Mastering Consulting

- **Marketing your practice is essential.** Build your brand through presenting, teaching and writing.
- **Learn the metrics that matter.** Consultants often report to C-Level officers. Spelling out your impact in ways that matter to them is crucial.
- **Treat your consultancy like the business it is.** Hunter advised, "Even if you trust people and know them, make sure the [consulting] contract is tight. Learn how to set business boundaries. Those things can catch you really quickly [if you don't]."

Liz Massey is a freelance writer and editor who writes frequently on career/workplace trends, LGBTQ+ issues and nonfiction storytelling topics. Her work has also appeared in Spirituality & Health, Pierce Magazine, and Southwest Meetings + Events. She and her family live among the forests and farms of Northern Maine. [Read More](#)

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