NEXT CHAPTER · CAREER CHANGE SERIES

Is It Too Late?

Career Change Age Calculator

A free, five-minute calculator: count the working years you still have, compare them with how long people usually stay in a job, and see what a change could add up to.

Yashu Jambu

FREE GUIDE

1 calculator · 3 worksheets · 10 minutes

About this free guide

“Am I too old to change careers?” is one of the most common questions people ask when they think about a change. The feeling is real. But it is usually based on a vague sense that time has run out, not on actual numbers.

This five-minute calculator replaces the feeling with three numbers: **how many working years you have left**, **how that compares with how long people usually stay in a job**, and **what share of your remaining working life a new career would fill**.

What you will have at the end

- [ ] Your personal working-years number
- [ ] An honest list of the real age-related obstacles, and responses to each
- [ ] One next step

© 2026 Yashu Jambu. Free to share unchanged. Pension ages are set by governments and can change; check your own with your government’s pension service. Sources are listed at the end.

The numbers

At 40 or 45, the working years you have left are several times longer than the typical time people stay with one employer.

Two benchmarks

Benchmark	Figure
State pension / full retirement age	In the UK, State Pension age is rising from 66 to 67 between 2026 and 2028 for people born after April 1960.[1] In the US, full retirement age for Social Security is 67 for people born in 1960 or later.[2]
How long people stay with one employer	In the US, median tenure with a current employer was **3.9 years** in January 2024 (2.7 years for ages 25–34; 9.6 years for ages 55–64).[3]

Many people work beyond these ages and some stop earlier. They are used here only as a common reference point.

Working years left, by age

Age now	Working years to age 67	Typical job lengths that fit (÷ 3.9 yrs)	Approx. working hours left*	Share of remaining years in new career after a 2-year switch
30	37	9.5	63,825	95%
35	32	8.2	55,200	94%
40	27	6.9	46,575	93%
45	22	5.6	37,950	91%
50	17	4.4	29,325	88%
55	12	3.1	20,700	83%
60	7	1.8	12,075	71%

*46 working weeks × 37.5 hours per year. Illustrative; your own figures will differ.

Your calculator

WORKED EXAMPLE · DEV, 47

Working years to 67: 67 − 47 = **20**. Allowing 2 years to switch, Dev would spend **18 years** in the new career, which is 90% of his remaining working life and about 4.6 times the median time people stay with one employer.

My working-years calculator

A1

A. My age now	
B. Age I expect to stop working (or 67)	
C. Working years left (B − A)	
D. Years I think the switch would take	
E. Years in my new career (C − D)	
F. Share of remaining working life in new career (E ÷ C)	
G. Typical job lengths that fit (E ÷ 3.9)	
H. Years I would spend in my current career if I stay (C)	

THE QUESTION THAT MATTERS

Look at line H. The real question is rarely “Am I too old to change?” It is “Do I want to spend those H years doing what I do now?”

The real obstacles, honestly

Age can make some things harder. Naming them precisely is how you plan around them.

Obstacle	Response
Money and commitments	Mortgages and dependants make a long unpaid gap risky. Choose routes that keep income: part-time study, internal moves, stepping-stone roles. Work out your runway before you move.
Long retraining routes	Some careers need years of study. Check whether yours really does: many roles need skills and evidence, not a new degree.
Age bias in hiring	It exists. Reduce it by leading with recent, relevant evidence, using warm introductions, and targeting employers where your experience is an advantage.
Starting at a junior level	Your previous experience often lets you progress faster than a typical new starter. Look for roles one step above entry level that value maturity.
Confidence	Small experiments (a conversation, a short course, a mini-project) build confidence faster than thinking does.

My obstacles and responses

A 2

My specific obstacle	My response

Your next step

One step this week

A3

After doing the numbers, I feel...

The one small step I will take this week:

Where to go from here

If you are thinking...	Next Chapter guide
“I don’t know what I would do instead.”	*Career Clarity Workbook*
“I have an idea but I’m not sure it’s right.”	*30-Day Career Test Drive*
“Can I afford it?”	*Career Change Money Planner*
“Do I need to go back to college?”	*Retraining Route Decision Kit*
“Nobody will hire me without experience.”	*Foot in the Door Playbook*

Sources

1. GOV.UK. State Pension age review published (30 Mar 2023). Check your own date at gov.uk/state-pension-age.
2. Social Security Administration. Retirement age and benefit reduction.
3. U.S. Bureau of Labor Statistics. Median tenure with current employer was 3.9 years in January 2024.