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Labour Market Policy Directorate

HRSDC Consultations with Older Workers and Employers

Summary of What We Heard

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I came here to find out what others had to say because we don't have anything in place – we have no policies or ideas of what can work for the organization and [older] employee. I took back the need to create a different environment in the office, and the need to be a little more flexible. Thank you for reinforcing some thoughts I had.

-- Halifax Employer

Executive Summary

Context

The Canadian labour market is experiencing a significant demographic shift. Among all currently employed Canadians, 1 out of 6 is 55 years of age and older, up from 1 in 10 in 2000. In 2011, the first baby boomers turn 65 years of age. By 2020, all baby boomers will be 55 years of age and older. These changes raise questions about how this demographic shift will affect workers, businesses and Canadian living standards.

Through a series of roundtables, Human Resources and Skills Development Canada (HRSDC) consulted with Canadians to gain a better understanding of the labour market opportunities and challenges for older workers and employers in the context of population aging.¹ Specifically, the roundtables focused on the **workplace practices and conditions that affect the labour market attachment of older workers**. To this end, the roundtables focused on exploring the situation today, discussing promising practices and identifying potential areas for future action.

In total, 48 employers and 77 older workers from a variety of occupations attended the 15 roundtables (seven with employers and eight with older workers). The roundtables were held in eight cities across Canada (Halifax, Moncton, Trois-Rivières, Montréal, Ottawa, Mississauga, Winnipeg and Vancouver) and were designed to add to existing knowledge by hearing firsthand about the workplace experiences of Canadians.

Having separate consultations with employers and older workers allowed for an open and safe environment that encouraged frank dialogue. Furthermore, reaching out specifically to employers was a particularly unique element of these roundtables given that employer perspectives on retaining and recruiting older workers have remained largely unexplored in Canada.

¹ For the purposes of the consultations and this report, an older worker is defined as anyone who is aged 50 or over, and who is currently active in the labour market. Of the 77 older workers who participated, 72 were currently employed and 5 were recently unemployed.

Key Findings

Findings from both series of roundtables can be grouped under three key themes:

- Factors affecting older workers' ability and desire to work
- Workplace practices to encourage older worker retention
- Opportunities and challenges related to finding work after 50 and workers over 50

Although few employers described adjusting their retention and recruitment practices to respond to an aging workforce, the views of participating employers and older workers were largely aligned on the factors affecting older workers' ability and desire to work and the workplace practices to encourage older worker retention. Some fundamental differences in experience and perspectives did, however, emerge when the discussion turned to prospects for job-seekers aged 50 and over. Each of these key themes is discussed in further detail below.

Factors Affecting Older Workers' Ability and Desire to Work

All agreed that a combination of work-related factors and personal circumstances, as well as the evolving labour market context, influenced older workers' ability and desire to remain in the workforce.

According to employers and older workers, the main factors that shape an older worker's ability and desire to continue working can be categorized as follows:

- Personal and family health
- Financial considerations
- Quality of the work experience
- Skills development and recognition

Personal and Family Health

Being physically and mentally *able* to work was identified by most participants as the primary condition of ongoing participation in the labour market. For example, many older workers in more physically-demanding positions (e.g., trades, hospitality and health care) indicated that despite wanting (or needing) to continue working, they would likely not have the physical capacity to do so. Across sessions, older workers also called attention to the fact that with aging can come greater risks of illness and injury, and therefore, a greater need for health benefits and supports.

Older workers also stressed that there was "more to life than work," and noted that family health and caregiving demands directly affected their ability and desire to work.

Financial Considerations

Unless older workers had privately accumulated large savings or had access to an adequate private pension, continuing to work was deemed a necessity by many. Income, access to health and dental benefits and, where applicable, the ability to engage in paid work while collecting a pension (without incurring financial penalties) were key motivators for older workers. The financial stresses felt by the “sandwich generation” (those who are caring for and supporting aging or ailing parents, while also supporting their children) also impacted many older workers decisions to work.

Quality of the Work Experience

In instances where older workers felt financially secure and were in good health, the primary factor influencing their desire to work was the quality of their work experience. This was defined by a variety of factors, the most important of which were: having challenging and interesting work, having access to flexible work arrangements, and working in an inclusive and supportive environment. In large measure, many older workers simply thrived on the opportunity to “stay sharp” while doing something they “love to do” and hoped to continue to work “as long as it kept them happy.”

Inter-generational workplace relations were also frequently cited as another factor that could have an impact on the quality of older workers’ work experience. Many older workers and employers noted that tensions between older and younger generations sometimes led to negative working environments.

Skills Development and Recognition

Many participating older workers stated that ongoing opportunities for personal and professional growth played a key role in keeping them motivated and interested in their work.

With respect to skills recognition, many older workers indicated that they were interested in trying new and different kinds of work but were not sure what types of employment their existing skills and knowledge would allow them to pursue.

Workplace Practices to Encourage Older Worker Retention

In general, employers and older workers across sessions agreed on a number of promising practices for older worker retention. They can be categorized as follows:

- Accommodating workplaces
- Financial incentives and pension benefits
- Quality work experience
- Skills development
- Health benefits and wellness supports

Accommodating Workplaces

Older workers favoured workplaces that were willing to recognize and reasonably accommodate their needs. While they were not always able to offer all that workers hoped for, employers agreed that accommodating older workers with flexible work arrangements, opportunities for consulting and contract work, and changes in the nature of the work (e.g., less stressful duties) were key retention enablers. It should be noted that, employers who offered flexible work arrangements normally offered these options to all employees or on a case-by-case basis (but not with regards to age). It should also be noted that while the ability to work from home was cited as appealing by older workers across sessions, participating employers did not generally favour or offer this option.

Financial Incentives and Pension Benefits

Given that many older workers reported being motivated by financial obligations, some employers noted that company pensions and competitive wages and bonuses (including retention bonuses) were key to retaining employees. Some employers noted that lack of funds prohibit them from offering many financial incentives, however others noted they found creative and economical ways of supporting their workers' financial needs.

Quality Work Experience

Fostering a sense of purpose and supportive work environments were identified by older workers and employers as key determinants of whether an older worker will choose to continue working in a given organization or not. Key components of a good work environment were said to include support from peers and management, social connectedness, and having contributions acknowledged.

To foster a sense of purpose, a number of employers indicated that they strived to offer enriching and personally rewarding assignments to key workers, including older workers, to encourage them to stay with the organization. To foster a positive work environment, employers commented on the importance of seeking feedback on employees' work experience. One organization's practice of conducting "stay interviews" (interviewing key employees to explore what they like about their work, and what would help them stay with the organization) was felt to be an excellent practice by other employers.

Skills Development

Issues of skills development were repeatedly discussed by both employers and older workers, who agreed that they could play a critical role in older worker retention. More specifically, participants discussed the opportunities presented by investments in training and professional development, succession planning and mentoring. Whether it was to improve a worker's skills for their current position or for allowing them to move

to a new role within the organization, employers stressed the value of on-the-job training, workshops and peer support (noting, however, that these programs typically target either *all* employees or specific occupation groups rather than older workers specifically).

Furthermore, some employers noted that giving older workers the opportunity to train others (e.g., through formal or informal mentoring, or by contributing to the development of training materials and programs) is a good way to transfer skills and knowledge. One employer in the health care sector shared an example of what was called “reverse mentoring”: new nurses (with extensive knowledge of the latest technological advances) were paired with experienced ones (with knowledge of clinical practice) to support two-way knowledge sharing.

Health Benefits and Wellness Supports

Both employers and older workers discussed the value of various health and wellness programs and supports. Where offered, older workers were very appreciative of such services. In fact, some older workers suggested that they would be willing to forego higher wages in exchange for health benefits – a request that was deemed difficult to meet by many employers who expressed concerns with the rising costs of health insurance costs and workers’ compensation claims.

It was also noted that investments in health and wellness could have considerable returns on investment (e.g., reduction in number of workers’ compensation claims). Health and wellness supports discussed included:

- Ergonomic assessments and the provision of tools and supports to help older workers cope with the physical demands of their work
- Injury prevention programs
- Movement of older workers to less physically demanding positions within an organization
- Wellness/mental health programs
- Access to fitness facilities/gym memberships
- “Preparing for retirement” education programs

Opportunities and Challenges Related to Finding Work After 50 and Workers Over 50

During the roundtables employers and older workers were asked to consider the employment prospects of workers aged 50 and over. These discussions yielded various perspectives on the employability and marketability of older workers, as well as on the concrete job searching/recruitment strategies adopted by both parties to match older workers with the employers who wish to hire them.

The Employability and Marketability of Older Workers

Despite noting some of the potential limitations of hiring older workers – higher cost, productivity challenges, resistance to change – employers generally agreed that older workers were highly employable. In particular, employers consistently valued older workers’ knowledge, skills, experience and work ethic, and saw the need for their organization to retain and/or transfer corporate memory.

Older workers, on the other hand, expressed much less confidence in their employment prospects. While they recognized the inherent value of their skills and experience, they were extremely concerned about their attractiveness to potential employers. In particular, concerns centred on the belief that employers’ preference was to hire younger workers (i.e. due to their lower salary cost/perceived higher energy levels) and employers’ reluctance (or inability) to recognize older workers’ experience in lieu of formal education (i.e. they have a “dated diploma”).

Recruitment and Job Search

In general, very few employers discussed specifically reaching out to older workers as a part of their recruitment strategies. Rather, recruitment was generally said to be “universal,” with a focus on attracting the right skill set rather than any particular demographic group.

In terms of recruitment methods, employers generally favoured online tools largely due to cost savings. Conversely, although many participating older workers engaged in online job searches, many doubted the value of this approach to them. It was thought that the impersonal nature of the process worked to the disadvantage of older workers, as did the sheer number of applicants per position. Moreover, a large number of older workers continued to feel more comfortable with traditional means of job search – including newspapers and placement agencies. All agreed that personal contacts and networking remained the most effective methods of job search.

Both employers and older workers expressed considerable enthusiasm about supports that would facilitate a match between employers and older workers.

Areas for Action Identified by Participants

At the end of each roundtable, participants were asked to identify what they thought works (or would work) particularly well in terms of helping employers retain/recruit older workers and for helping older workers remain in the workforce, taking into consideration a variety of labour market players (e.g., governments, employers, older workers, associations, unions, educational institutions, etc). Key areas for action identified by participants are summarized in the table that follows.

Table: Areas for Action Identified by Participants

Changing Attitudes

To foster a general change in attitudes towards older workers (and aging) in workplaces, and in society more generally, both older workers and employers supported the idea of a national awareness campaign that would:

- Promote the value of older workers
- Encourage employers to invest in and more readily hire older workers
- Raise older workers’ awareness of their own potential and of the opportunities available to them
- Address intergenerational tensions

Disseminating Promising Practices

To raise awareness among employers of the conditions and types of workplace practices that best retain and recruit older workers, participants suggested disseminating information on helpful practices including:

- Allowing flexible work arrangements such as telework and reduced work hours
- Providing supports for physically demanding work or for moving an older worker to a better suited position
- Developing mentorship programs
- Recruiting older workers through marketing methods known to reach an older demographic

Skills Development and Training

To support the development and recognition of older workers’ skills, participants suggested:

- Targeted training that is closely aligned with labour market needs and involves working with peers but is not too lengthy
- Training grants or tax credits
- Helping older workers identify and promote their transferable skills (e.g., methods for assessing skills and encouraging standardization across jurisdictions)
- Creating the equivalent of a student summer job subsidies program for older workers to help employers fund older worker positions at a competitive wage

Supporting Work-Retirement Transitions

To aid the transition between work and retirement, participants suggested:

- Raising awareness of recent changes to government pension plans, and explaining the rationale for these changes
- Enabling “phased retirement” opportunities to extend the working lives of valued older workers
- Reducing pension and social assistance clawbacks for recipients who work
- Giving workers the ability to consolidate pensionable time from different employers into a single pension
- Providing greater flexibility to keep workers under “sub-contractor” status

Better Matching Older Workers & Employers

To help older workers find work and to improve employers’ ability to find and assess the skills of older workers, participants suggested:

- Helping older workers become more effective job-seekers (tips for résumé writing and interview coaching)
- Earnings “top-up” programs for organizations that retain and recruit older workers
- An online website that would match employers and older workers

Supporting Health and Wellness

To prevent injury and support access to health benefits, participants suggested:

- Increasing awareness of the return on investment, and providing resources and incentives for, preventive programs
- Providing incentives or supports that would allow part-time workers to retain their health benefits
- Providing financial assistance to help employers, particularly small businesses, who offer health and wellness benefits

Implications for Labour Market Players

Given the diverse areas for action identified by participants, it is clear that supporting an aging workforce implicates multiple actors.

The roundtables revealed that **older workers** who wished to remain active in the labour market could benefit from conversations with their employers about workplace arrangements to help enable them to remain in the organization. Moreover, discussions indicated that online job search tools, networking and résumés that focused on transferable skills were effective strategies for finding work after the age of 50, even though such approaches were not familiar to all older workers.

The findings of the roundtables also have important implications for **employers** interested in retaining and recruiting older workers. Employers who offer flexible work conditions, health benefits (even to part-time workers), preventative health measures, targeted on-the-job training, competitive wages and cross-mentorship between younger and older workers will be “employers of choice” for older workers.

Finally, consultations revealed **that multiple levels of government** (federal and provincial/territorial) could play a role in the following areas: raising awareness and changing attitudes about older workers and aging; facilitating the match between older workers and employers; supporting and informing work-retirement transitions; promoting older workers’ skills development and recognition; disseminating promising practices for older worker retention and recruitment; and supporting the health and wellness of older workers.

1. Introduction

While it is often thought that leaving the world of work is something that happens at age 65 or later, the statistics paint a different picture. Employment rates for men and women actually start declining around the age of 50. By age 64, the employment rate of Canadians is half of what it is at age 55 (38% compared to 73% in 2010). Moreover, the employment rate of older Canadians continues to lag behind other countries, such as the United States and Japan, and, at 62, the average retirement age in Canada remains near its historical low of the late 1990s.

The labour market has benefited from a demographic dividend based on the number of baby boomers (those born between 1946-1965) in the workforce, but this is expected to reverse as these Canadians enter their retirement years. Indeed, the aging of the baby boomers has translated into an older workforce: among all currently-employed Canadians, 1 out of 6 is 55 years of age and older, up from 1 in 10 in 2000. In 2011, the first wave of baby boomers turns 65 years of age. By 2020, all baby boomers will be 55 years of age or older.

As the Canadian population ages, concern mounts among employers and policy makers alike about the increasing loss of skills, corporate knowledge and mentorship that could follow from a mass retirement of the baby boomer generation. Concerns also relate to the effects of this large population shift on Canada's supply of workers and, ultimately, on Canadian standards of living.

Older workers represent a significant source of experience, skills and knowledge. Consequently, providing older workers with the flexibility, choice, and support to continue working is an important means by which Canada helps sustain labour force and economic growth.

Human Resources and Skills Development Canada (HRSDC) is interested in deepening its understanding of work to retirement transitions and has been exploring these issues through various initiatives, including the 2008 Survey of Older Workers, a one-day national conference entitled *Canada's Aging Workforce: A National Conference on Maximizing Employment Opportunities for Mature Workers* in October 2010, and a series of regional roundtables with seniors and near-seniors on labour market participation held by the National Seniors Council in the fall of 2010. Findings from these and other sources have highlighted a number of strategic questions that warrant further qualitative exploration such as:

- What factors have an impact on older workers' ability and desire to work?
- What type of workplace practices aid in older worker retention, and how prevalent are these among Canadian employers?
- What type of opportunities and challenges relate to finding new work after 50?

The desire to further explore these and other questions led HRSDC to launch a consultation process on the participation of older workers in the Canadian labour market. This process involved two complementary series of roundtables held in February and March 2011, one targeting older workers, and the other, employers who currently employ workers aged 50 and over.

This report provides an overview of the consultation process, along with a summary of what was heard across the Employer and Older Worker roundtables. It highlights factors and workplace practices that could enable continued labour market participation of workers aged 50 and over in the Canadian labour market and highlights areas for action identified by participants. The table below provides a brief summary of what is covered in each of the following chapters, noting areas that may be of particular interest to older workers, employers and government actors.

Table: Summary of Chapter Content

Chapter	In this chapter you will learn about...
2	The purpose and design of the roundtables. This chapter may be of particular interest to those who would like to know more about the specific format of the roundtables as well as the profile of the roundtable participants.
3	Factors that impact an older worker's ability and desire to work. This chapter may be of particular interest to employers and governments (federal and provincial/territorial) who are interested in finding ways of supporting the labour market participation of older workers.
4	Practices currently in existence that were identified by participants as useful methods of retaining older workers. This chapter may be of particular interest to older workers who could suggest the use of some of these practices in their own workplace and to employers who are interested in learning about effective practices for retaining their older workers.
5	Older worker and employer perspectives on the opportunities and challenges related to finding work after 50. The chapter also shares concrete job searching and recruitment strategies used by both parties. This chapter may be of particular interest to older workers who are currently, or are considering, looking for new work, employers who are looking for effective ways of recruiting older workers and government actors (federal and provincial/territorial) who are interested in supporting improvements to labour market matching.
6	Concrete areas for action identified by participants to help support the participation of workers aged 50 and over in the Canadian labour market. Given the actions identified touch multiple labour market actors, this section should be of interest to all readers.
7	Possible implications of the consultation findings for governments (federal and provincial/territorial), employers and older workers. This chapter also provides a brief summary of areas of alignment and misalignment discovered between participating employers and older workers.

2. Methodology

In this chapter you will learn about the purpose and design of the roundtables. This chapter may be of particular interest to those who would like to know more about the specific format of the roundtables as well as the profile of the roundtable participants.

2.1 Objectives

The overarching purpose of the consultations was to help to inform policy development as it relates to increasing incentives/decreasing barriers to continuing participation in the labour market by older workers who wish to postpone their retirement. More specifically, emphasis was placed on the **workplace practices and conditions that affect the labour market attachment of older workers**.

Through the roundtables, HRSDC sought to identify and explore the factors and promising practices that align the needs and preferences of older workers with those of employers, including those which can be positively influenced by government (either directly or indirectly). To this end, the roundtables were designed to explore the situation today, promising practices and potential areas for future action.

For the purposes of the consultations and this report, an older worker is defined as anyone who is aged 50 or over, and who is currently active in the labour market.

It is important to note that the findings presented in this report reflect what was heard anecdotally from a relatively small sample of participants (125) across eight cities. While there was a significant degree of consistency in participants' comments across sessions, the views of this sample cannot be extended to reflect the views of the Canadian population. However, the roundtables did provide invaluable insights into the experiences of older workers and employers, along with very rich and concrete suggestions for moving forward.

2.2 Roundtable Design

Format and Locations

A total of 15 roundtables – 7 with employers and 8 with older workers – were held in eight cities across Canada.

To reflect Canada's regional diversity, two locations were chosen from the West (Vancouver and Winnipeg), two from Ontario (Ottawa and Mississauga), two from

Quebec (Montréal and Trois-Rivières²), and two from Atlantic Canada (Moncton and Halifax). This selection also resulted in two large, four medium and two small cities (large enough to meet recruitment criteria for both older workers and employers, yet with enough variance in size to represent different community interests).

The sessions were designed and facilitated by Ascentum Incorporated³ on behalf of HRSDC. Roundtable consultations were each 2.5 hours in length and were attended by an average of 8 people per session. Employer sessions were held between 9:00am – 11:30am, while the older worker session ran from 6:30pm – 9:00pm.

Sessions were held in English, except for those held in the province of Quebec. However, both of the Moncton sessions and the Montreal Older Worker session included French-speaking and English-speaking participants who were invited to participate in the language of their choice, supported by a bilingual facilitator.

The room set-up consisted of an “open U” table that accommodated approximately 15 people. HRSDC was represented by a departmental executive who introduced, listened carefully to participant views, and closed the consultation. The departmental executive was also responsible for answering participant questions at the close of each consultation. Approximately three observers (HRSDC employees and/or provincial government representatives) were also in attendance.

The session agenda, design and facilitation fostered an open and safe environment for encouraging frank dialogue. An important element of the project design was holding separate employer and older worker sessions. This was particularly significant for employer conversations, as employer views on retaining and recruiting older workers have remained largely unexplored in Canada.

² The Trois-Rivières employer session was cancelled given that an insufficient number of employers were able to attend.

³ Ascentum Incorporated is a Canadian, Ottawa-based company that was founded in 2003. Ascentum offers strategy and business planning, public and stakeholder engagement, facilitation, research and project management services. See www.ascentum.ca for further details.

Lines of Inquiry

The lines of inquiry for the Employer and Older Worker roundtables are summarized in the table that follows:

Table: Employer and Older Worker Roundtables – Lines of Inquiry

Employers	Older Workers
Discussion Question 1	Discussion Question 1
Do you currently have in place policies or practices focused on retaining your older workers? <i>OR</i> If you would like to retain older workers but are not, what are your challenges and what would help you start this process?	What is your current employer doing (or what has your employer done) to make it easier for you to continue working for them? <i>OR</i> Are there any types of services, supports or special arrangements that your employer could offer that would make it easier for you to continue working for them?
Discussion Question 2	Discussion Question 2
Do you currently have in place policies or practices focused on recruiting older workers? <i>OR</i> If you would like to recruit older workers but are not, what are your challenges and what would help you start this process?	Do you plan on continuing to work for pay in some capacity after your current job?
Discussion Question 3	Discussion Question 3
What do you think works (or would work) particularly well in terms of helping employers retain/recruit older workers and do you see a role for government or others in supporting this?	What do you think works (or would work) particularly well in terms of helping older workers remain in the workforce and do you see a role for government or others in supporting this?

Participant Questionnaires & Evaluations

To facilitate standardized data collection, a short questionnaire was distributed to participating older workers at the end of their roundtable discussions. The purpose of this questionnaire was to collect basic information on participating older workers' plans for retirement, factors affecting their decision to continue working, and whether or not they were in their second career.

A short questionnaire was also distributed to participating employers, in advance of their session. The purpose of the employer questionnaire was to document the profile of their current and future (in 5 years) workforce, and to seek their comments on what impact population aging is having (or will have) on their organization.

Both groups were also asked to complete a participant evaluation form at the end of their session.

Please see the Appendix for a copy of the older worker and employer questionnaires.

2.3 Participant Recruitment

Ascentum contracted Praxicus Public Strategies to recruit participants for the roundtable sessions.

In total, 48 employers and 77 older workers from a variety of industries attended the 15 consultations.

Participant Recruitment Criteria

Participant recruitment was based on a number of criteria, including basic demographic characteristics such as age, gender, education and income level (for older workers). Participating older workers also had to be currently working as employees (part-time or full-time), in a remunerated position.⁴ In addition, efforts were made to recruit older worker and employer participants that represented a diverse range of occupation categories, industry sectors (private and public, but excluding provincial and federal levels of government) and organization size.

Recognizing that certain characteristics were likely to be more prevalent in certain areas, HRSDC offered flexibility in adjusting the mix of participants from one session to the next, providing that all of the recruitment criteria were reflected in a balanced way across the 8 sessions taken as a whole. HRSDC also assisted in the recruitment by

⁴ Although the recruitment criteria focused on recruiting employed older workers, because of unexpected job losses following the recruitment period and prior to the session, five participants at the roundtables were unemployed workers.

providing Praxicus a list of priority sectors/occupational categories by city, as well as a list of employers who have been recognized as implementing best practices for the recruitment and retention of older workers.

2.4 Participant Profile

As previously noted, a total of 48 employers and 77 older workers from a variety of industries and sectors participated in the consultations.

Employers

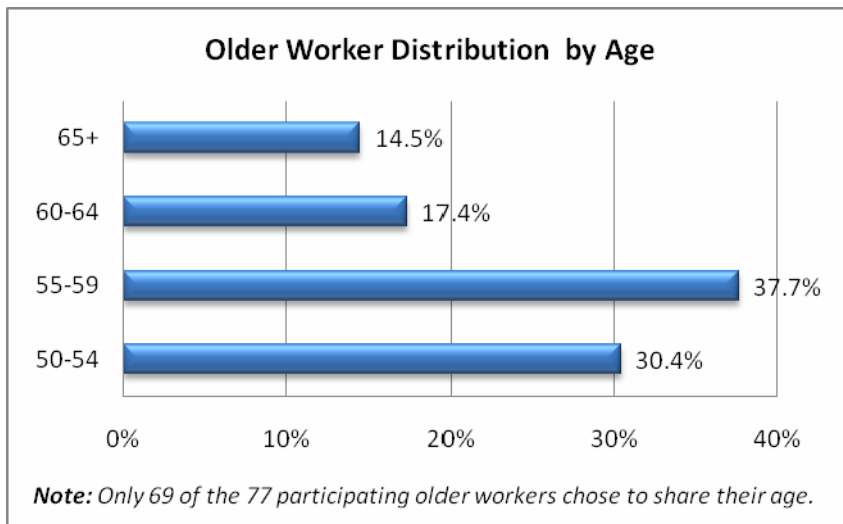
Participating employers represented a broad array of industry sectors, with greatest representation of the professional services, retail, public (municipalities, universities, and schools), health care and hospitality sectors.

Older Workers

Similarly to employers, participating older workers came from a number of diverse backgrounds. That said, the greatest representation of older workers came from those in the professional services, manufacturing, public (municipalities, universities, schools), health care retail and high technology sectors.

Participating older workers were aged between 50 and 81, and distributed as illustrated by the chart below.

Chart: Older Workers – Age Distribution

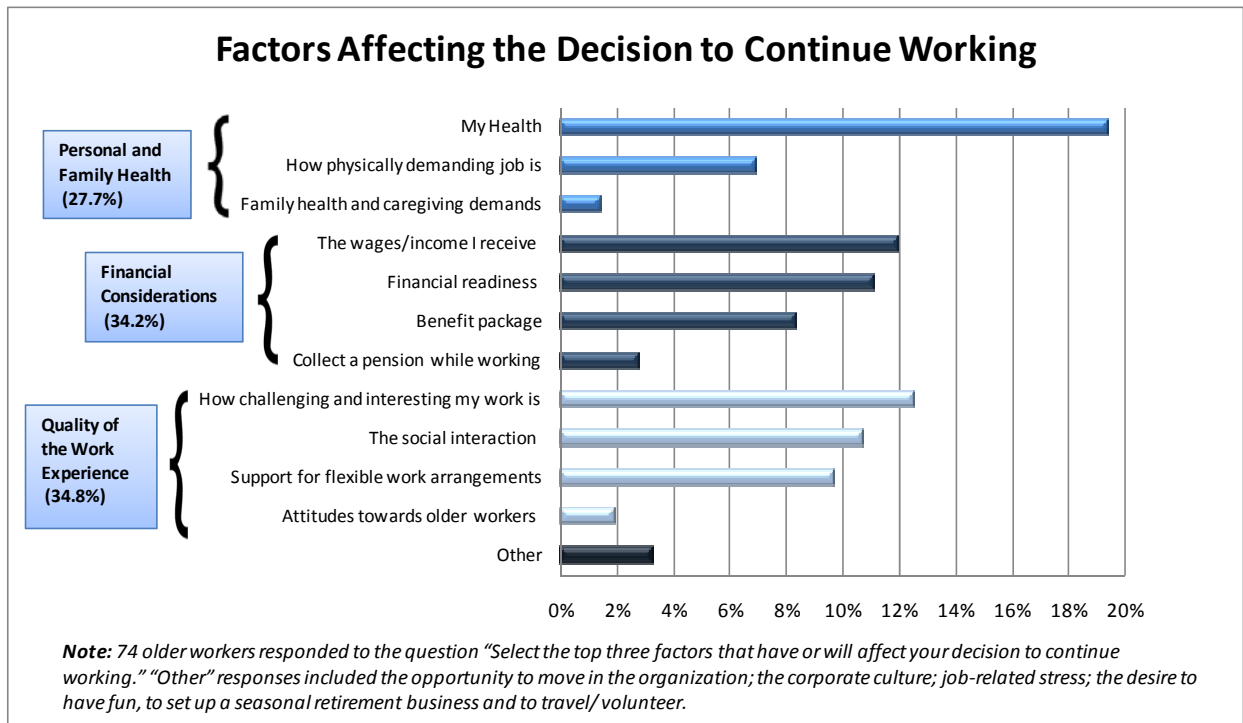


3. Factors Affecting Ability and Desire to Work

In this chapter you will learn about factors that impact an older worker’s ability and desire to work. This chapter may be of particular interest to employers and governments (federal and provincial/territorial) who are interested in finding ways of supporting the labour market participation of older workers.

Participants in both the Older Worker and Employer roundtables were invited to reflect on the factors that affect the ability and desire to work of those aged 50 and over. All agreed that this decision was influenced by a combination of work-related factors and personal circumstances, as well as by the evolving labour market – that is, both employers and older workers made frequent allusions to the fact that the world in which older workers now operate is quite different from the one in which they started their careers some 30 or 40 years ago. While people are now generally living longer and healthier lives, the labour market has become increasingly specialized and diverse, the Canadian economy has become more knowledge-based and technology has transformed how people work and communicate.

Chart: Older Workers – Factors Affecting the Decision to Continue Working



As mentioned previously, older workers were asked to complete a short questionnaire at the end of each session, in which they were asked to select the top three factors that have or will affect their decision to continue working. Their responses are summarized in the chart above.

These results represent the views of 74 older workers across 8 sessions, and therefore cannot be interpreted as being fully representative of the Canadian population; however, they do provide a useful reference point for understanding the factors affecting the ability and desire to work.

While health was most frequently-identified single factor affecting one’s decision to continue working (in both the questionnaire and across sessions), when responses are aggregated, three key determinates affecting ability and desire to work appear:

- Personal and family health
- Financial considerations
- Quality of the work experience

During the roundtables, skills development and recognition was also discussed as a key determinant affecting the ability and desire to work.

Participants’ comments on all four of these factors that shape older workers’ desire and ability to continue working will be discussed in the remainder of this chapter.

3.1 Personal and Family Health

Personal Health

My health would be the main reason why I would leave my current position.

Trois-Rivières Older Worker

As discussed above, being physically and mentally *able* to work was identified by most participants as the primary condition of ongoing participation in the labour market in both questionnaire results and roundtable discussions. For example, some participants called attention to the fact that with aging came greater risks of illness and injury (and longer recovery periods), and less ability to tolerate and cope with work-related stress and pressures. Others noted that the state of one’s health in the future was in large measure unknowable and thus adopted a “one-day-at-a-time” attitude.

Some older workers felt that there was a direct correlation between their work and their health, explaining that if they were to stop working, they feared their physical and/or mental health would quickly deteriorate.

If I am a moving target death can't find me.

Winnipeg Older Worker

Physical Capacity to Work

My job is physically demanding and I'm not sure how much longer I can keep up.

Trois-Rivières Older Worker

Having the physical capacity to perform required tasks was frequently mentioned as a defining factor in older worker's ability to continue to work. For example, many older workers in more physically-demanding positions (e.g., trades, hospitality and health care) indicated that despite wanting (or needing) to continue working, they would likely not have the physical capacity to do so.

Similarly, some employers stated that workers' ability to productively accomplish physically demanding work decreased with age. This was of particular concern for employers whose older workers worked in a non-office environment (e.g., retail, manufacturing and nursing). Some also noted that the prevalence of short-term disability claims increased with age (and often insurance premiums as a consequence), thus making it more costly for the organization to retain this group of employees.

The age factor is much less of an issue for office [knowledge] workers. However, for the more physical workers, it is an issue.

Vancouver Employer

Furthermore, one employer noted that in the case of those doing physical work, many could not continue doing the job long enough to obtain their full pension. In such cases, these workers either opted for early retirement if they could afford to, or sought alternate employment within or outside the organization. When neither option was possible, these older workers were often left in precarious situations or forced into under-employment.

My 68 year old employee and 24-year-old are doing the same work, but the 68-year-old is doing it better.

Winnipeg Employer

It should nonetheless be noted that a small number of employers stressed that the physical demands of work did *not* affect the performance of their older workers. In fact, in some cases, these employers felt that older workers performed physically demanding work just as well or better than their younger colleagues. This was typically explained by the perception that experienced workers were often more efficient and "worked smarter."

Family Health and Caregiving Demands

Not only was an older workers' own health a major factor affecting his or her ability to continue working, but one's family's health was equally a concern. Whether or not it was to take care of an aging parent, a

There is a failure [of the employer] to realize as you get older, there is a responsibility to your family and parents.

Vancouver Older Worker

sick spouse, or a dependent child, workers highlighted that responsibilities to their families increased as they aged.

As will be discussed further in section 3.2, many older workers belong to the “sandwich generation,” and are often pulled between the demands of caring for an aging parent and child simultaneously. Furthermore, older workers often questioned employers’ willingness to recognize these caregiving demands. As such, those who were offered flexibility in their work schedules really appreciated the allowance for them to tend to a member of their family as required.

3.2 Financial Considerations

Question is monetary... The cost of living has certainly risen in the past years. My pension is certainly not high enough. There are very few people that feel that 'Freedom 55' is real.

Montreal Older Worker

Another key factor affecting the ability and desire to work identified in both roundtable discussions and questionnaire results were financial considerations. Unless older workers had large savings or had access to a private pension, working longer was deemed to be a “condition of survival” for many. This was felt most strongly by those whose life circumstances placed unexpected financial burdens on them: a divorce, an illness, prolonged periods of unemployment, etc. The financial stresses felt by the “sandwich generation” were also important, with some caring for and supporting aging or ailing parents, while also supporting their children.

As a result, income, access to health and dental benefits and, where applicable, the ability to engage in paid work while collecting a pension (without incurring financial penalties) were key motivators for older workers.

The “Sandwich Generation”

Today’s older workers are often part of the “sandwich generation”— where many are caring for aging or ailing parents, while also supporting their children. Some reported absorbing the (often high) costs of their parents’ care, including medical care, retirement home and/or homecare – while also providing various supports to their children: financing post-secondary education, supporting older children living at home, and providing unpaid daycare for their grandchildren.

I'm still trying to pay off my kid's tuition... I believe this is a huge issue for Canada.

Moncton Older Worker

These obligations, coupled with the rising cost of living, have placed great financial (and personal) stress on older workers and have greatly diminished their financial readiness for retirement.

Income

Health comes first, but money is second.

Trois-Rivières Older Worker

Many participating older workers are working for minimum wage and have no RRSPs or company pension. Furthermore, a number of them assumed a mortgage later in life, contributing to their continued financial indebtedness.

One Ottawa participant asked why she couldn't simply "sell" her unused RRSP contribution space to someone more fortunate than she, as she envisaged that she would never be able to use it.

When asked about accepting a reduction in salary in exchange for ongoing employment, one financially-secure older worker stated: "I would take the cut. All you have to do is ask." While others (whose basic financial needs were also met) echoed this view, taking a pay cut was not a realistic option for most participating older workers. Moreover, many felt that employers should pay "fair market value" for the skills and experience of older workers.

Similarly, employers also acknowledged that financial considerations weighed heavily in workers' decision to remain in or leave the labour market; some further indicated that their workers will continue to work until they either can afford to retire, or can work no more.

If my employees had the money, they would leave.

Moncton Employer

Employers recognized the financial challenges faced by many older workers, but noted that their organization's ability to meet older workers' financial requests was largely affected by the economic context, as well as by the organization's productivity and competitiveness. Furthermore, some added they simply could not *afford* to keep their older workers (e.g., due to higher remuneration, benefit and training costs; greater risks of short-term disability).

You're not getting the same bang for your buck with an older worker.

Moncton Employer

From a business perspective, you could hire two younger people for the salary that I make.

Ottawa Older Worker

As one employer shared, "the cost of retaining an older worker is 50% financial" – in other words, no matter how much an employer wishes to attract or retain an older worker, the company must have the financial capacity to absorb the associated costs. Likewise, older workers shared the perception that some employers will view them as

“expensive” and “overqualified” and expressed concern that potential employers would prefer to hire more junior, less costly staff.

Health and Dental Benefits

Having access to health and dental benefits was viewed across sessions as a motivator for an older worker to continue to work with an employer. Consequently, some older worker participants were concerned with the fact that part-time workers typically lose access to their health benefits and suggested that addressing this issue would play a considerable role in encouraging older workers to remain longer in the labour market, working on a part-time basis.

It would be nice to have benefits with part-time work (e.g. drugs, physio, dental).

Ottawa Older Worker

So much of Canada's business is driven by small employers... There's a disparity between big organizations that can afford to offer things and small entrepreneurs who can't.

Mississauga Employer

Employers and older workers alike also noted that many small businesses cannot afford to offer health benefits to their employees, suggesting that this might be an area where government support to employers and/or employees would make a considerable difference. Furthermore, those employers who did offer health benefits to their employees were very concerned about the rising health benefit costs (and in some instances, workers' compensation costs) associated with an aging workforce.

The Ability to Collect a Pension while Working

Both employers and older workers across sessions strongly agreed that “claw backs” on pensions (both government and private) represent a major barrier to pensioners who would otherwise return to work. Employers acknowledged that “no worker wants to work for free” and thus, the ability to collect a pension while working is a real challenge for retaining experienced workers.

Public sector employers (e.g., municipalities, schools and school boards, universities) further indicated that “double dipping” – when a pensioner returns to paid work for the same organization that is paying his or her pension – is deemed to be undesirable (perceived to be benefiting unfairly). Thus rules against double dipping represent an important barrier to retaining (or re-hiring) older workers.

People on social assistance [or earning a pension] can't work – or they have to work for free.

Moncton Employer

Furthermore, both groups articulated the same sentiments about social assistance recipients who incur financial penalties when exceeding what was deemed to be an excessively low earning ceiling.

The recent changes to the Canada Pension Plan (CPP), which came into effect January 2011, were recognized by some employers and older workers as an incentive for older workers to remain in the labour market longer.⁵ However, a few older workers expressed frustration with these changes noting that not everyone is healthy enough to remain in the workforce past the age of 60, and that this modification would penalize the most vulnerable workers (in particular, those who work in physically demanding jobs).

3.3 Quality of the Work Experience

In instances where older workers were relatively financially secure and in good health, the primary factor influencing their desire to work was the quality of their work experience. This was defined by a variety of factors, the most important of which were: having challenging and interesting work, having access to flexible work arrangements, and working in an inclusive and supportive environment.

Challenging and Interesting Work

As previously mentioned, having challenging and interesting work ranked in the questionnaire as one of the “top 3” factors affecting older workers’ decision to continue working. In large measure, many simply thrived on the opportunity to “stay sharp” while doing something they enjoyed doing and hoped to continue to work “as long as it kept them happy.”

Echoing this sentiment during the roundtable dialogues, a large number of older workers who were in a position to leave the workforce voiced that they want to continue working for their current employer because they simply “love what they do.” One of these older workers further mentioned that if at any time his job became less appealing, he would simply give his 30 days notice.

For this group, job satisfaction in the work environment often stemmed from a desire to help others, share a passion and make a positive contribution to society. While some were stimulated by the opportunity to take on new challenges, others simply enjoyed the comfort and safety of their routine. Finally, some simply feared that complete retirement would render them inactive and unhealthy. As one participant from Winnipeg put it, “The day I retire, is the day I die.”

Money is one of the primary reasons, but not the only one. I am an educator at heart. I want to help my fellow Filipinos.

Vancouver Older Worker

⁵ For more information on changes to CPP please see: www.servicecanada.gc.ca/eng/isp/pub/factsheets/ISPB-348-11-10_E.pdf

For those whose work was not satisfying, pursuing a second career (e.g., by applying transferable skills in a different industry, by turning a hobby or personal passion into revenue-generating work) was considered an opportunity to “follow one’s passion”. For example, one older worker who retired from a long career as a police officer turned a hobby into a second career by re-inventing himself as a mechanic working on airplane engines. Another worker expressed an interest in collecting all of her experiences and writing a book to share with others. It should be noted that self-employment, or starting a small business, were also considered by some as approaches for satisfying the need for challenging and interesting work.

Flexible Work Arrangements

My employer treats me well. We have flexible workdays and I only work three days a week. She tries to keep me happy because she knows I put in the work.

Vancouver Older Worker

Older workers consistently mentioned flexibility in various forms (more on the kinds of flexible work arrangements valued by older workers can be found in Section 4.1 Accommodating Workplaces) as one of the key factors that would influence their decision to continue working for their current employer.

Their desire for flexibility was motivated by a variety of factors: wanting “more time to rest”; having the flexibility to attend to health concerns both minor and serious; fulfilling caregiving responsibilities towards ailing or aging parents, family members, children and/or grandchildren; the desire to travel, do volunteer work or spend more time pursuing personal interests and hobbies.

Similarly, flexibility was recognized by employers as a key determinant in their older employees’ decision to continue working – whether this was driven by the need to address health issues (e.g., less energy, reduced ability to do physical work) or simply in response to employees’ desire to achieve better work-life balance and pursue personal interests.

[Older workers’] productivity and life experience is great. During the busiest time, they will put in 60 hours. When they need the time off, we are open to that flexibility because they give to us when we need them.

Winnipeg Employer

I don’t know if employers are feeling enough pain to consider new options.

Mississauga Employer

However, even though both employers and older workers acknowledged that flexible work arrangements were a key factor in older workers’ decision to continue working, these were not necessarily made available in all circumstances.

In general terms, flexible work arrangements were made available to employees *when and where possible*, based on the nature of the work, as well as organizational needs and resources. For example, both employers and older workers noted that there are

many positions and occupation types for which flexible work arrangements are not a viable option (e.g., in cases where specialized knowledge or skills are required; for fast-paced, time-sensitive work; or where union collective agreements prohibit such arrangements).

Some older workers also noted a marked difference in the degree of flexibility offered by the private and public sectors – that is, they felt that public sector employers tended to be more flexible in the options they offer to their employees.

I asked about flexible working hours and it wasn't even a discussion. It was a 'no'.

Halifax Older Worker

Finally, employers and older workers alike noted that in cases where reduced work hours were offered as a flexible work arrangement, many employees could not take full advantage of them. The reason cited for this was consistent across sessions: they simply could not financially afford to work fewer hours.

Inclusive and Supportive Work Environment

Many older workers stated that the quality of their work experience was largely influenced by their work environment, the corporate culture, and by general attitudes towards older workers. In particular, they greatly valued positive social interactions with their peers and a management culture that showed respect and appreciation for their skills, experience and contribution to the organization.

However, many participating older workers and employers stated that ageism *did* exist and should be added to the list of “-isms” that must be tackled in the workplace, and in society more generally. All agreed that more had to be done to raise awareness of older workers’ value and potential contribution – and the fact that their contribution was *needed*.

I see ageism in our corporation from other employers and managers – the belief that the older worker has less benefit.

Ottawa Older Worker

For older workers, ageism manifested itself in different ways: some indicated that they were feeling or had been “pushed out” (to make way for “new blood”, because they are deemed “too expensive”); others felt they had been the victim of discrimination based on their age when competing for a position.

Despite this, many participating employers expressed a *preference* for hiring older workers, providing they met the requirements of the job. This was in large part due to their experience and the perception that with age comes responsibility and maturity. For example, some retail employers

The older worker brings patience, skills, and the ability to mentor.

Mississauga Employer

felt that older workers were more effective salespeople. Others felt that older workers were more focused on their work, and therefore, more productive.

Inter-generational workplace relations were also frequently cited as another factor that could have an impact on the quality of older workers' work experience. The prolonged labour market participation of older workers means that more generations co-exist in the workplace than ever before. While differences in inter-generational attitudes and values are not new phenomena, they are particularly visible in today's workplace.

On one hand, many older workers indicated that they thoroughly enjoyed working alongside younger workers, stating that this energized them and helped "keep them young." On the other hand, both employers and older workers discussed at length the differing work ethics of Generation Y (generally referring to people born in the 80s and 90s) and baby boomers (generally referring to people born in the 50s and 60s), and the tensions this can cause in the workplace: baby boomers (both workers and employers) believed that Generation Y workers sometimes lacked a strong work ethic and commitment to the organization. Conversely, some employers noted that younger workers were at times resentful of their older counterparts when they felt that older workers were not "pulling their weight," as a result of not being as technologically inclined or physically capable.

There is so much opportunity for them [referring to Generation Y]. They take what's good for them... but they won't go the extra mile.

Moncton Older Worker

3.4 Skills Development and Recognition

Although not well reflected in questionnaire results, during roundtables many participating older workers stated that ongoing opportunities for personal and professional growth, as well as recognition of their skills and abilities, played a key role in keeping them motivated and interested in their work. At the heart of this were issues of skills development and the ability to perform well in a knowledge-based economy.

Skills Development

When we left high school, we walked right into a job – unless we were going into a special field needing university, but most of us didn't.

Halifax Older Worker

Ongoing skills development was recognized by many employers and older workers as a key condition for "remaining current" and productive in today's increasingly specialized labour market. Continuing education and support for on-the-job skills development were, therefore, seen as key success factors for remaining "relevant" in today's labour market.

Employers stressed the value of continued education and felt that offering training opportunities could be viewed as an “investment” in key employees, to help sustain their productivity and to foster their continued job satisfaction. However, some employers also noted that older workers’ willingness and ability to stay current varied.

Furthermore, some older workers felt that they simply had neither the interest nor the energy to invest in learning new skills (especially technology) at their age. Others were motivated to learn as a result of a fear of being “pushed out” and not wanting to “look stupid.”

Older people are pushed out once they mature. Those who stay are taking control of their own career. They are making their skills current.

Ottawa Older Worker

On the one hand, they have to stay current to keep productive, but the willingness to keep current is not there.

Moncton Employer

Similarly, some employers felt that maintaining high performance and staying “current” could prove challenging for older workers. This was deemed particularly true in instances of physically-demanding work or in specialized roles which require employees to “stay on top” of technological advances.

Finally, some employers admitted that their employees’ challenge to “stay current” was in part related to the fact that their organization either did not have sufficient internal structures and resources to support continued training, or that their employees operated in a high-stress, fast-paced environment that simply was not conducive to enabling employee training and professional development.

Older workers are more likely to stay [if an employer invests in training]. It shows [employers] are continuing to respect them. In terms of what they’re trained in, this should be job-specific. [Employees] continue to want a career path until the day they leave. They don’t want to be considered “lame ducks.”

Mississauga Employer

Shift to Knowledge-Based Work

In the 60s and 70s – even early 80s – all of our parents were encouraging their kids to get a university degree...Now we don’t have anybody doing the trades. We are starting to see a structural gap.

Vancouver Employer

It was noted that over the years, there has been a slow but sustained shift to a knowledge economy. This has translated into a noticeable decrease in the number of new workers who have opted to pursue physically-demanding careers in the trades; as a result, significant pressure is being put on both senior trades people who wish to gradually decrease the amount of work they do, and on their employers who fear they will not be able to easily replace their skills and experiences.

On the other hand, employers and older workers alike felt that older *knowledge* workers have access to more age-appropriate work alternatives than do those who perform physically demanding and/or unskilled work.

Skills Recognition

In addition to skills development, skills recognition was also identified as an important determinant of older worker labour market participation. Many older workers indicated that they were interested in trying different kinds of work but were not sure what types of employment their existing skills and knowledge would allow them to pursue.

4. Retention Enablers in the Workplace

In this chapter you will learn about practices currently in existence that were identified by participants as useful methods of retaining older workers. This chapter may be of particular interest to older workers who could suggest the use of some of these practices in their own workplace and to employers who are interested in learning about effective practices for retaining their older workers.

In addition to discussing the factors that affect older workers' ability and desire to work generally, participants in both the older worker and employer roundtables were invited to share their experiences on specific strategies being employed by organizations to retain older workers.

In general, employers and older workers across sessions agreed on a number of promising practices for older worker retention. However, it is worth noting that few employers described adjusting their retention and recruitment practices to respond to an aging workforce. The lack of proactive policies may be in part due to the fact that although most employers expressed that they were aware of workforce aging, they had not spent a great deal of time considering the demographic shift's impact on their current workplace. Indeed, when asked to share their estimates of workforce aging during the roundtable dialogues, some employers expressed surprise at the size of the projected increase in the average age of their employees.

The promising retention practices identified by older workers and employers can be categorized as follows:

- Accommodating workplaces
- Financial incentives and pension benefits
- Quality work experience
- Skills development
- Health benefits and wellness supports

These practices are discussed in further detail in the sections to follow.

4.1 Accommodating Workplaces

Older workers unanimously agreed that they favoured workplaces that were willing to recognize and reasonably accommodate their needs. While employers were not always able to offer all that workers hoped for, they agreed that accommodating older workers with flexible work arrangements, opportunities for consulting and contract work, and changes in the nature of the work (e.g., less physical or stressful duties) were key retention enablers.

Flexible Work Arrangements

I pretty much work the hours I want to. If I go in late, I leave late. If I need time off, I will take it, and make up the time. My boss is particularly understanding.

Halifax Older Worker

As mentioned in Section 3.3, both employers and older workers recognize the value of flexible work arrangements as a key retention enabler, especially when it comes to providing workers with the flexibility they require to address matters of health and family care.

Moreover, across sessions, older workers' and employers' ideas on the range of approaches that constitute suitable "flexible work arrangements" were generally quite similar. Approaches discussed by both groups included:

- Flexible working hours, where employees have greater control of their schedule (e.g., ability to arrive late or to adjust to caregiving requirements)
- Reduced work hours
- Leave without pay
- Increased number of vacation days (generally tied to number of years with the organization)
- Part-time or seasonal work
- Ability to take extended time off (e.g., to travel South for a few months in the winter), without losing their position and in some cases, their benefits (providing the employee pays for his/her portion of the benefit package up-front)
- Not working night shifts
- The ability to work from home (telework)
- Job sharing (e.g., "one week on, one week off")
- A "jobless" and results-oriented approach to work, where positions are not attached to fixed job descriptions thus providing employees with greater flexibility in how they deliver the outcomes expected of them

The main discrepancy identified between employer and older workers was that while older workers frequently indicated that they wished to have the ability to work from

home, employers rarely offered this option. This is consistent with the data from the Survey of Older Workers, which found that there is a gap between older workers citing they would use this option and employers making this option available to them (Survey of Older Workers, 2008). There was the sense, among older workers at the consultation, that employers were not favourable to work-from-home arrangements, as this created a situation where employers could less readily monitor their employees.

Another arrangement mentioned by older workers was the need for reduced responsibilities and workload as one ages, this theme being especially prevalent for those in physically demanding or stressful jobs. Finally, older workers suggested that job rotation models, or a change in the types of assignments received, would also be welcomed options.

Consulting and Contract Work

We use a lot of older workers as consultants, who come in for complex work. We use their expertise – it works to their advantage.

Moncton Employer

Some employers indicated that they often re-hire their retired workers as consultants, typically for knowledge transfer purposes (e.g., to train or mentor the person who replaced them) or in a strategic advisor capacity (e.g., in the case of senior employees). Employers noted that these types of consultant arrangements often work to the advantage of the worker, who can earn proportionally more in this model than they might as an employee, while retaining greater flexibility.

Retired workers may also be invited to return to their previous position as part of a “surge capacity” strategy, to help during peak times in the organization. In some instances, employers noted that older workers might be willing to return to “help out” on a volunteer basis.

Similarly, many older workers welcomed the idea of returning to their workplace (or to another organization) as consultants once in retirement. This was motivated by a desire to supplement their income or simply, because they liked the work they did and wanted to “stay engaged.” For this group, flexibility and work-life balance were especially important.

Conversely, other older workers felt that hiring older workers on contract was beneficial for the employer (i.e., no long-term commitment, lesser cost, no need to pay benefits), but often “exploited and took advantage of” older workers.

Many will only take you on contract.

Montreal Older Worker

Change in Nature of Work/Role

If we can accommodate someone in a wheelchair, we can accommodate an older worker.

Moncton Employer

Where possible, some employers had modified the nature of the work of their older employees to better accommodate them. One example cited was the creation of a salaried sales position that focused on account growth and development, rather than the typical (and more stressful) commission-based new account sales.

However, it was noted by both employers and older workers that the ability to offer special accommodations was dependant on the situation and type of organization. For example, a restaurant server who was required to regularly lift heavy trays was not being accommodated in any way, while a machine operator was offered permanent “light” duties when injured. A hospital nurse noted that ultimately, decisions as to what accommodations were made were highly dependent on the supervisor and/or employer.

Jobs that might be a good fit for older workers are limited – and everyone wants them.

Montreal Employer

Finally, while most older workers stated that they did or would appreciate such workplace accommodations, some employers believed that older workers chose not to take advantage of these opportunities when they were made available – a choice they felt was motivated either by pride or by the fear of losing their employment altogether. Other employers further stated that redirecting physical work away from older workers towards younger workers could attract the resentment of younger colleagues.

4.2 Financial Incentives and Pension Benefits

As discussed in Chapter 3, many older workers’ decision to continue working is driven by financial obligations and by the desire to maximize pension revenues.

Financial Incentives

It’s all about what we can do to make [them] happy within the limits that we can afford.

Vancouver Employer

Competitive wages were seen as an important retention strategy, as were various forms of bonuses (including retention bonuses). In retail, specifically, it was mentioned that store discounts were a good financial incentive for staying with an employer.

In addition, some employers have worked around the “lack of funds” and found creative ways to help their older workers navigate their financial challenges. For example, one employer indicated that his organization offered employees the services of an independent third party financial planner during work hours, to help employees better understand and plan for their financial future. The idea was to allow employees to meet with these planners during their work day, as opposed to the evening, when “life” gets in the way of such planning work.

Pension Plans

Employers and older workers alike cited maximizing one’s private and/or public pension(s) as a key motivation for remaining in the labour market as long as possible.

To increase the value of a pension, older workers suggested the introduction of a more systematic approach or process to consolidate pensionable time from different employers.

4.3 Quality Work Experience

Fostering a sense of purpose and supportive work environments were identified by older workers and employers as key determinants of whether an older worker will choose to continue working in a given organization or not.

Fostering a Sense of Purpose

*You can pay someone more,
but if they hate what they
do, it doesn't matter.*

Vancouver Employer

Some employers noted that an employee’s sense of purpose was a key factor in their decision to remain with the organization. They recognized that some of their older workers are simply “there because they want to be there” – because they enjoy their work, and the personal rewards it offers (social connections, sense of pride and accomplishment, etc.).

As a result, a number of employers indicated that they strived to offer enriching and personally rewarding assignments to key older workers to incent them to stay with the organization.

Supportive Work Environments

Older workers felt strongly that a supportive and inclusive work environment was a contributing factor to their desire to remain in the workplace. Key components of a good work environment were said to include: support from peers and management; social connectedness; and, having their contributions acknowledged. Older workers remarked that employers could show appreciation through methods such as performance appraisals and awards for best employee of the month/quarter.

I didn't feel appreciated, nor did my team feel appreciated. A new CEO has just come in and now everything has changed for the better.

Moncton Older Worker

We conduct 'stay' interviews – to better understand why they want to stay with us.

Ottawa Employer

To foster a positive work environment, employers commented on the importance of seeking feedback on employees' work experience.

One organization's practice of conducting "stay interviews" (interviewing key employees, regardless of age, to explore what they like about their work, and what would help them stay with the organization) was believed to be an excellent practice by other employers.

Others reported using the following methods for seeking employee feedback:

- Employee surveys
- Employee focus groups
- Monthly departmental meetings
- Informal "chats with the manager"
- One-hour interview in a non-work context, to discuss non-work issues
- Open-door policies
- Yearly performance reviews

4.4 Skills Development

Issues of skills development were repeatedly discussed by both employers and older workers, who agreed that they could play a critical role in older worker retention. More specifically, participants discussed the opportunities presented by investments in training and development, succession planning and mentoring.

Training and Professional Development

Employers indicated that ongoing training and professional development was necessary to the success of older workers, whether this was to improve a worker's skills in his or her current job or for "re-skilling," to allow the person to seek another position within the organization.

To this end, employers stressed the value of on-the-job training, workshops, peer support and training programs. In most cases, these programs were described as targeting either all employees or specific occupation categories, but were deemed to play a positive role in older worker retention. Furthermore, some employers noted that giving older workers the opportunity to train others (e.g., through formal or informal mentoring, or by contributing to the development of training materials and programs) is a good way to transfer skills and knowledge. A small number of older workers also indicated that their current employer offered them the opportunity to follow courses outside the workplace, with one person mentioning that his or her employer paid for half the course tuition if the employee achieved a passing mark.

Likewise, many older workers indicated that they appreciated any opportunity to build on their skill sets. For those working in very specialized fields, “staying current” through regular training was a requirement of their position with which they were generally comfortable. However, as discussed in Section 3.4, others expressed fear or a lack of interest in learning new skills or technologies.

Employers should take on the responsibility of training their current employees.

Moncton Older Worker

Finally, one participant highlighted that the learning styles of older workers often differ from those of their younger counterparts and spoke to the importance of developing age-appropriate training programs and methods.

Succession Planning

Succession planning is done during annual performance reviews. Managers are asked to identify potential for succession, people near retirement.

Ottawa Employer

Many employers linked the retention of older workers with succession planning. The focus in succession planning, they said, is twofold: on one hand, identifying and grooming the next generation of workers; on the other, capturing and transferring the knowledge of experienced workers. Some added that succession planning can help make key employees feel valued and supported as they transition to retirement, by communicating to them that their work and contribution are recognized and respected.

Older workers across sessions concurred that succession planning was important, and a critical strategy for the timely and effective transfer of knowledge from one generation to the next. Many acknowledged that some employers are doing good work in this area. Others felt that more was required to mitigate longer-term risk to the organization. This view was particularly prevalent among participants working in the education sector.

However, while they concurred that it was important at an organizational level, most participating older workers indicated that succession planning efforts had little impact on them – either because they were nearing the end of their work life and had little

desire to “climb the corporate ladder,” or because they were not in a position targeted for succession planning, or because they simply were unhappy with their current work circumstances and felt little loyalty or allegiance to the organization.

Mentoring

Closely related to succession planning was the issue of mentoring. Both employers and older workers recognized the value of training/teaching others as a tool for transferring skills and knowledge. However, both groups noted that mentoring programs did not typically happen in a formal, coordinated way. Rather, most believed that these were “corner of your desk” initiatives that were added to already heavy workloads. The exception to this was that in the case of certain sales positions, where new salespeople formally job shadowed an older, experienced salesperson before working on their own.

While most employers noted the importance of mentoring, many indicated their current structures and resources did not always sufficiently support this activity. Similarly, many older workers mentioned that they would like to have more mentoring opportunities but their company “just can’t afford to spare a person.”

One of the best things is being able to teach one of the young people all the way through the training period.

Winnipeg Older Worker

Where mentoring programs were formally established (i.e., providing both the mentor and the mentee dedicated time and resources to fulfill their obligations to one another), employers saw greater positive returns (i.e., “energized” employees, increased productivity). This was corroborated by older workers who overwhelmingly agreed with this assessment – where and when they felt properly supported in playing this role.

One employer in the health care sector shared an example of what was dubbed as “reverse mentoring”: new nurses were paired with experienced ones to support two-way knowledge sharing. Nurses who had recently graduated from nursing school could demonstrate the latest technological advances to their senior counterparts, while experienced nurses could share their clinical practice experience. This type of approach was viewed by many employers as a “win-win” model that both values and taps into academic/formal knowledge and experiential knowledge.

We’ve done some targeted implementations pairing up new nurses with older experienced workers, who are mature and understand the clinical side. The new nurses can demonstrate the technology to them and learn the clinical practices.

Mississauga Employer

Some older workers commented on the challenges of training or mentoring younger colleagues. They expressed frustration with some younger workers who were “unwilling to learn”, felt that “they knew it all”, or simply “won’t listen” In a few instances, older workers also shared that they were afraid of the implications of training a younger (“less expensive”) worker, who would eventually be taking over their position once they shared their hard-earned knowledge with them.

4.5 Health Benefits and Wellness Supports

Given personal health was identified as a primary condition affecting the decision to continue working, it is understandable that health benefits and wellness supports were identified as key retention enablers in the workplace.

In fact, many older workers reported that, if asked to choose between access to health benefits and greater remuneration, they would opt for health benefits. This was in recognition of the fact that their health care costs (or those of people they are supporting) are only likely to increase. However, as previously mentioned, employers were particularly concerned about the rising health benefit costs associated with an aging workforce.

I'd rather work for a fraction of what I used to have before, to get the benefits.

Montreal Older Worker

In terms of nurses and investing in their health – they have invested in saving the backs of their workers...

Stretching before a shift and talking about prevention is getting employees to stay longer. [These are] employers respecting their employees' health.

Mississauga Employer

Older workers also discussed the value of various other health and wellness programs and supports. Where offered, older workers were very appreciative of such services. These included:

- Ergonomic assessments and the provision of tools and supports to help older workers cope with the physical demands of their work
- Injury prevention programs
- Movement of older workers to less physically demanding positions within an organization
- Wellness/mental health programs
- Access to fitness facilities / gym memberships; and,
- “Preparing for retirement” education program

Some older workers added that health and wellness supports were also to the benefit of employers as they reduced the risk of workplace injuries, and thus, of Workers Compensation claims. Most employers agreed with this assessment, but highlighted that the ability of employees to move to other roles within the organization was very often limited by their skill set and the organization's ability to retrain them.

I have a bad back ... [my employer] purchased a special lift for me operated by foot... This is beneficial for [my employer], too, because you're not going on Workers Compensation then.

Mississauga Older Worker

All participants strongly supported preventive interventions – that is, *preventing* sickness and injury before it occurs.

5. Finding Work After 50 And Workers Over 50

In this chapter you will learn about older worker and employer perspectives on the opportunities and challenges related to finding work after 50. The chapter also shares concrete job searching and recruitment strategies used by both parties. This chapter may be of particular interest to older workers who are currently, or are considering, looking for new work, employers who are looking for effective ways of recruiting older workers and government actors (federal and provincial/territorial) who are interested in supporting improvements to labour market matching.

In the second part of their discussion, employers and older workers alike were asked to consider the employment prospects and effective methods of recruiting workers aged 50 and over.

It is important to note that during discussions both employer and older worker participants suggested that the idea of “Freedom 55” is not an accurate portrayal of reality. The majority of participating older workers indicated that they plan to continue working for pay in some capacity at least until they are 60, and often until they are 65 or more – in some cases, by choice, but in most cases, because they cannot financially afford to do otherwise. In fact, only one in five participating older workers had an age in mind when they planned to completely stop working.

In line with these findings, just over one quarter of participating older workers reported previously retiring and returning to work. Of these, roughly one third indicated that their return to work was motivated by financial reasons, either the need for additional income to help support a family member or to supplement their pension income. Of the two thirds of those whose return to work was motivated by non-financial reasons, the main motivators cited were: the passion for their work and the sense of purpose it gave them; the desire to keep busy and prevent boredom; social interaction; and, the desire to try a second career in a new field of work.

5.1 Employer Perspectives on the Employability of Older Workers

Discussions on older worker recruitment and job search strategies led employers to reflect on older workers’ opportunities and challenges in obtaining new employment as well as the important role local labour market conditions play in having an impact on the employability of older workers.

Opportunities

Some of our best employees are over 50!

Halifax Employer

Despite noting some of the potential limitations of hiring older workers – higher cost per capita, productivity challenges, resistance to change, etc. (see Section 3) – employers generally agreed that older workers represented a highly employable demographic group that they should not and could not discount when recruiting.

In fact, a number of employers cited a variety of scenarios where they would prefer to hire an older worker, providing he or she demonstrated the necessary job-related skills, knowledge or capacity. For example, one employer noted that Avis Rent-A-Car found that when they hired older workers, their insurance costs and speeding tickets were reduced. Other examples of scenarios where older workers are particularly attractive to employers include:

- Retail operations, particularly in instances where the employer can offer flexible work schedules and the work is not physically demanding (e.g., large retailers, such as Home Depot)
- Small businesses, which seek a combination of skills and experience to add depth to their small or micro workforce
- Businesses whose target market is older (“boomers serving boomers”)
- Leadership roles
- Subject-matter expertise (including acting as advisors or mentors)
- Highly skilled or specialized work, where experience is equally, if not more important than theoretical knowledge
- Positions requiring self-confidence and the ability to interact with the public (e.g., sales, the service industry)

A few employers also highlighted that various employment equity practices (e.g., dubbed ‘positive discrimination’) can create employment opportunities for older women.

Challenges

In contrast to the generally positive view of the employment prospects of older workers that were expressed by employers, it should be noted that some employers emphasized that while they aim to *retain* their older workers, they do not necessarily seek to *replace* them with other older workers.

There was a time when older workers were discriminated due to our looks or [because] we had too much experience [...]. I believe it still exists in some industries, but we are seeing less of it.

Montreal Employer

I purposely don't reach out to older workers. When someone is too old, there is a generation gap.

Vancouver Employer

Further, while many employers also emphasized that they generally valued demonstrated skills and experience above formal education (except in cases where specific formal education or diplomas were required either by law or by collective agreements), they noted that objectively documenting, demonstrating and assessing “experience” can be very challenging for both employers and job-seekers in the absence of standardized mechanisms for doing so. This, they felt, makes the selection and hiring process more difficult, particularly when the goal is to ensure fairness, equity and transparency.

If they have the skills and technical ability - I will call them for sure.

Moncton Employer

We are struggling with how to recognize experience versus education.

Ottawa Employer

Some also added that the inability to objectively account for experience can undermine the self-confidence of older job seekers who, as one Ottawa employer put it, “don’t feel as valuable because they don’t have diplomas.”

Moreover, while some employers noted that excellent results could be achieved when an older worker’s *transferable* skills were accurately identified and leveraged, they deemed that identifying transferable skills was extremely challenging for both parties, particularly in instances where the worker’s education was no longer current.

Finally, some employers highlighted that one of the challenges faced by older workers during the recruitment process is their own ability to market themselves effectively, particularly when faced with a recruiter who is often half their age. Some described older applicants as being ineffective during interviews (e.g., lacking self-confidence or the ability to effectively demonstrate their potential).

Local Labour Market Conditions

Participants highlighted that local labour market conditions also influenced work opportunities and hiring practices. In addition to the general state of the economy, some participants noted that the demographic profile of a community or region could have an impact on older workers’ prospects. Some Moncton employers, for example, pointed to the aging population of rural New Brunswick, highlighting that in some areas, older workers were practically the *only* option available to employers.

5.2 Older Worker Perspectives on Finding New Work After 50

In contrast to employers who generally painted a fairly favourable picture of older workers' employment prospects, older workers themselves expressed much less confidence in their own ability to find work after 50. While older workers generally felt confident about the inherent value of their skills and experience, they were extremely concerned about their "marketability" or attractiveness to potential employers.

Participating older workers highlighted a number of issues they felt made it difficult to "market" themselves in today's labour market. It should be noted that the following reflect participants' lived experiences – experiences that are often at odds with the perspectives put forward by participating employers (see Section 5.1).

Employer Bias Towards Younger Workers

There are no measures to keep us working – they want the younger workers so they can pay them less.

Montreal Older Worker

Most felt that employers were simply not interested in hiring older workers, for many of the previously-cited reasons (higher cost per capita, resistance to change, etc.). Rather, they believed that most employers would prefer to hire young adults because of their energy and spirit, lower salary expectations and potential for a longer relationship with the organization. As a result, they felt they needed to "hold on to their jobs with everything they had", because losing it surely meant lengthy unemployment and challenges finding work.

The "Underpaid and Underemployed" Paradox

Many older workers expressed their perception that employers were not willing to pay "fair market value" for their skills and experience. Some reported having to accept lower remuneration than in previous employment in order to secure a job. Others went further, stating that certain employers exploited vulnerable older workers, by gambling that they would accept lower wages "out of desperation".

Appreciation of experience does not happen.

Ottawa Older Worker

How many people are feeling imprisoned? They aren't working where their passions are. We can think of a second career at 50 [now], which certainly wasn't the case for me back then.

Trois-Rivières Older Worker

On the other hand, other older workers noted that most employers automatically assume that a well-rounded older worker will not accept a lower salary and, if under-employed, will not stay long enough with the organization to warrant hiring them. While this may be true in some instances, said participants, it frequently is not the case. At a certain age, they explained, people may be very happy to accept a lesser paying (and less stressful) job, simply to

remain in the labour market (whether for financial or personal reasons). Many described this as being their current situation, and felt they had been unfairly discriminated against by employers who had not given them the benefit of the doubt.

Perceptions of Different Standards for Different Generations

Many stated that older and younger workers were not always held to the same standard by employers. For example, they said, “job hopping” is expected of younger workers today, while older workers who have “jumped around” throughout their career (versus staying with an organization for 30 years) are frowned upon. Similarly, older workers believed they were constantly being challenged to prove that they would stay with the organization “long enough,” while this request was typically not made of their younger colleagues.

“Dated” Diplomas

Many of my diplomas are dated now. Companies won't hire me because I don't have a degree.

Montreal Older Worker

Many older workers were challenged by the fact that the positions they seek require diplomas or certifications that did not exist (e.g., certain Diplôme d'études collégiales' in Quebec) when they were completing their education, or employers do not recognize the diplomas they do have as acceptable equivalents.

This, they said, represents a significant barrier to mobility because it means that they cannot meet the basic requirement of available positions – often in spite of having an equivalent mix of education and experience. This was deemed particularly problematic for those who need to find a *new* job.

Skills Recognition

Echoing the comments of employers, older workers expressed frustration at difficulties faced in objectively documenting or demonstrating the value of their skills, competencies and experience in a manner that can be easily recognized by potential employers (e.g., experience to education equivalencies, competency-based assessments). This issue of skills recognition was brought up as another serious barrier to (re)employment.

Some participants also pointed out that for many immigrants, the “Canadian Dream” remains out of reach because of credentialing issues. Participants commented that when these immigrants are older, they are faced with compounded difficulties: not only do they have to navigate the challenges of credentialing and cultural integration, but they must also overcome the barriers of ageism.

Immigrants with formal qualifications. Doctors well qualified driving taxi cabs. That's the problem.

Vancouver Older Worker

“Old” Résumés

I am grateful you can't ask me what my age is on a résumé. No way am I putting all my work history.

Winnipeg Older Worker

A majority of participating older workers agreed that the key to securing employment was to hide one's age. To this end, some reported going to great length to modify their CVs to make them “age-neutral.” For example, they removed the date of their diplomas and hid work experiences that would either make them look “dated” or “too experienced.” Others opted for a skills-based rather than a chronological CV as a more effective way of presenting their skills and experiences.

5.3 Matching Older Workers to Jobs

During the roundtables older workers were invited to describe how they might go about finding new work, while employers were invited to share their preferred recruitment strategies – all with a view to gaining a better understanding of how best to match older workers with the employers who wish to hire them.

Employer Recruitment Methods

In general, very few employers indicated that they formally targeted older workers as a part of their recruitment strategy – in fact, most assumed that this would be deemed discriminatory and subject to penalties. Rather recruitment was generally said to be “universal”, with a focus on attracting the right skill set rather than any particular demographic group. However, in not considering older workers' job-search strategies and priorities, roundtable findings show employers may be unintentionally “screening out” older workers. This issue will be discussed in further detail below.

Is this even allowed? To target older workers?

Mississauga Older Worker

In general terms, employers expressed that they favoured online recruiting tools largely due to their low cost relative to other methods (e.g., high cost of newspaper ads versus a number of free online recruitment methods). The websites most frequently used by employers were: their own corporate website, free local sites such as Craigslist, and government sites such as jobbank.gc.ca. Employers also mentioned posting on Monster, Workopolis and Career Beacon, but these were not considered as cost-effective, given their cost and the fact that they can yield a high volume of low-quality CVs.

Other frequently-cited employer recruitment methods included word of mouth, networking and employee referrals, which were cited as a valuable strategy given that they often functioned as a form of “pre-screening.”

A few employers mentioned using social media, such as LinkedIn, Twitter and Facebook, remarking “social media is bigger than I realized.” For example, one Ottawa employer described how she used LinkedIn to recruit for an executive position, using the tool as a strategy for word of mouth advertising of the position and for networking.

Older Worker Job-Seeking Methods

*Computer searches for jobs
are totally useless.
Networking is what's
effective.*

Vancouver Older Worker

While many participating older workers engaged in online job searches, a large number continued to feel more comfortable with traditional means of job search – including newspapers, personal contacts, networking, placement agencies and the Yellow Pages. The challenge with online searches, it was felt, was the impersonal nature of the process and the sheer number of applicants per position – as one older worker put it, “you have to show up on an employer’s doorstep, go out there and give them your personality.”

There is therefore some disconnect between older workers’ preference for more conventional methods of job-search and employers’ preference for online tools. Additionally, the methods of online job search used by older workers varied significantly, as no single online tool dominated their searches. Online job sites mentioned by older workers in order of frequency can be summarized as follows:

- **Government sites:** www.jobbank.gc.ca
- **Local job sites:** Kijiji, Craigslist
- **Popular job search engines:** Monster, Workopolis, Career Beacon, Indeed.ca
- **Online sites targeted to older workers:** www.olderworker.ca, and www.hr50.ca
www.canadastop100/older_workers, and www.retiredworker.ca
- **Subscription services:** Peter’s New Jobs and other subscription services
- **Non-profit job sites:** CharityVillage.com

The online methods which were used most consistently across both groups were government sites and free local tools such as Craigslist and Kijiji.

5.4 Older Worker Friendly Recruitment Strategies

Although discussions with older workers and employers about job search and recruitment techniques identified some areas of misalignment, a number of employer recruitment strategies that were viewed to be “older worker friendly” were also raised and are discussed in further detail below. Before beginning, it is also important to note

that many of the older worker retention enablers discussed in chapter 4 could also be employed as part of an older worker friendly recruitment strategy.

A person in their late 30s got hired based on their skills. A person who was 57 got hired also based on their skills. It's about what they can bring to the company.

Winnipeg Employer

Throughout the sessions a few employers shared practices they used during the job posting and interview processes to attract or support the recruitment of older workers. For example, in order to encourage older workers to apply, one employer indicated that they include an "older workers are welcome to apply" statement in their job postings. Another noted that their firm includes behaviour-based questions in their screening processes to tap into and assess experience and skills, rather than relying solely on educational attainment.

There were also a few organizations where the participation of older workers was characteristic of the organizational culture and employment strategy, and which did invest some effort in targeting older workers. Examples include Home Depot, Wal-Mart and Commissionaires.

These employers felt that more "traditional" marketing methods were effective in reaching out to older workers more specifically. For example, some placed their ads in media which are known to target an older demographic. This includes advertising in 55+ magazines, on country and western radio stations and in local newspapers.

80% of people across the board land a new position through someone they know or word of mouth.

Mississauga Employer

Another employer in the hospitality industry shared a recruitment technique he described as "job viewing." Before anyone is hired at his hotel, the person is invited to come in and perform the job for a day. This allows "the candidate to make their own decision," he explained, highlighting that this was particularly important for older workers who may find this type of position to be too physically demanding.

6. Areas for Action Identified by Participants

In this chapter you will learn about concrete areas for action identified by participants to help support the participation of workers aged 50 and over in the Canadian labour market. Given actions identified touch multiple labour market actors, this section should be of interest to all readers.

At the end of each roundtable, participants were asked to identify what they thought works (or would work) particularly well in terms of helping employers retain/recruit older workers and helping older workers remain in the workforce.

Drawing from the discussions that preceded, participants offered a variety of ideas and suggestions as to what could be done to increase or sustain the labour market participation of older workers.

6.1 Key Areas for Action

The following areas for action were recurrent themes in both employers' and older workers' comments across sessions:

- **Changing attitudes:** the need to raise awareness of the strategic importance of retaining older workers and to foster a general change in attitude towards older workers (and aging) in workplaces, and in society more generally
- **Better matching of older workers and employers:** the need to both better support older workers who are looking for new work and to improve employers' ability to find, and assess the skills of, older workers
- **Supporting Work-Retirement Transitions:** the need for better resources and supports to inform and facilitate the transition from work to retirement, and in some cases, from retirement back to work
- **Promoting Skills Development and Recognition:** the need to promote and support the development and recognition of older workers' skills and competencies
- **Disseminating Promising Practices:** the need to raise awareness among employers of the needs of older workers, and of the types of workplace practices that encourage retention and recruitment of interested older workers
- **Supporting Health and Wellness:** the need to prevent injury and promote older workers' access to health and wellness supports

Using these general themes as a framework, the concrete suggestions for action proposed by roundtable participants are discussed in further detail below.

Changing Attitudes

Older workers and employers alike identified the need to raise awareness of the strategic importance of retaining older workers and to foster a general change in attitude in workplaces, among older workers themselves and in society more generally.

Suggestions to support this objective included:

- Create a public awareness campaign that both promotes the strategic value of retaining, investing in, and more readily hiring older workers and raises older workers' awareness of their own potential and of the opportunities available to them
- Openly recognize, discuss and address ageism and intergenerational issues in the workplace in order to support an effective labour market and a prosperous economy
- Link the issue of older workers to an organization's diversity strategy as a way to "put older workers on the agenda"
- Work with unions to reduce barriers to the labour market participation of older workers
- Reduce ageism by considering adding "age" as an employment equity factor
- Create a program designed to help bring retired older workers into organizations in a mentorship capacity to assist in developing organizational capacity and reinforce the message that older workers are valuable sources of skills and knowledge (e.g., create a "mentor matching" website; provide funding to pay mentors a stipend for their time)

Older workers are afraid to showcase their experience in the résumé. They are worried they are overqualified. We need to get the message out, that it's not the case.

Winnipeg Employer

Better Matching of Older Workers and Employers

Better supporting interested older workers to find new work and improving employers' ability to find and assess the skills of older workers was recognized as a real challenge by both groups. Suggestions to address this challenge included:

- Offer services and supports designed to aid older workers in becoming more effective job-seekers (e.g., tips for résumé writing and interview coaching)
- Provide earnings "top-up" programs for organizations that retain and recruit older workers

There a lot of people out there who have the skills, but don't know how to find a job.

Moncton Older Worker

- Provide an online website that would match employers and older workers; when asked what they would like to see in a job matching site, older workers suggested:
 - a variety of job options in various industries
 - simple, user-friendly technology and design and large font size
 - the ability to talk to someone on the phone if necessary
 - job sharing opportunities
 - matching based on skill-sets
 - active promotion of the resource to both older workers and employers

Supporting Work-Retirement Transitions

Another area for action identified by roundtable participants was the need for better resources and supports to inform and facilitate the transition from work to retirement, and in some cases, from retirement back to work. Suggestions to address this need included:

- Continue to raise awareness of recent changes to CPP and QPP, and explain the rationale for these changes
- Enable “phased retirement” opportunities (i.e. referring to the gradual change in a person’s work arrangements as they transition towards full retirement) to extend the working lives of valued older workers, while minimizing the financial penalties they may incur
- Reduce pension and social assistance clawbacks for recipients who return to work
- Give workers the ability to consolidate pensionable time from different employers into a single pension
- Allow employers greater flexibility to keep individuals under “sub-contractor” status rather than requiring them to become employees (employers felt that maintaining sub-contractor status would result in lower total costs to them, thus allowing them to create more positions)
- Create a “Retirement Support Kit” that individuals would receive once they retire (the kit could provide information on life after retirement, which would include advice/help for re-entering the workforce for those who wish to do so)
- Make retirement planning courses more widely available to help individuals make more informed choices

Promoting Skills Development and Recognition

In order to support the ongoing labour market participation of older workers, employers and older workers alike saw the value in promoting and supporting the development and recognition of older workers’ skills and competencies. Suggestions for action included:

- Offer targeted skills development programs that are closely aligned with labour market needs (e.g., retail, customer service, computer skills) and which are not too lengthy (older workers repeatedly stressed they could not afford “to go back to school” for extended periods of time)
- Create opportunities for older workers to learn with their peers, in age-appropriate programs and settings
- Create the equivalent of a “student summer job” subsidies program for older workers to help employers fund older worker positions at a competitive market rate (such positions could be targeted to helping older workers gain on-the-job experience in the context of re-skilling/re-training)
- Help employers counter the loss of productivity associated with (re)training older workers, for example through training grants or tax credits
- Offer training programs specifically for older unemployed job-seekers
- Develop methods and standards for documenting and assessing skills, competencies and experience as an equivalent to formal education
- Encourage greater standardization across jurisdictions for training, testing and credentialing
- Help older workers identify and promote their transferable skills, including those developed in non-work settings (e.g., hobbies, volunteering)

Disseminating Promising Practices

A number of effective strategies for retaining and recruiting older workers were discussed during the sessions and participants suggested that employers be made aware of them. These promising practices included:

- Offer flexible work arrangements such as telework and reduced work hours
- Make accommodations for age-related limitations of older workers (this could include moving them to a better suited position within an organization or providing supports to help their older workers cope with the physical demands of their work)
- Provide “age-appropriate” training
- Formalize mentorship and “reverse mentorship” programs
- Recruit older workers through marketing methods known to target an older demographic
- Create a positive and supportive work environment where contributions are acknowledged

Supporting Health and Wellness

Older workers identified their personal health as the single largest determinant of their participation in the labour market. At the same time, many employers shared their concerns around the increasing health related operating expenses (e.g. benefits, disability) that population aging could cost their organization. Suggestions to address issues of health and wellness included:

- Increase awareness of the tangible return on investment, and provide resources and incentives for, preventive programs and supports (e.g., health and wellness, injury prevention, workplace accommodations)
- Provide incentives or supports that would allow part-time workers to retain their health benefits
- Create programs to encourage and support employers to engage in older worker job restructuring/redesign and to introduce job accommodations for older workers who do physically demanding work
- Provide financial assistance or tax credits to help employers, particularly small businesses, who offer health benefits to their employees

Given the diverse range of areas for action identified by participants, it is clear that supporting an aging workforce implicates multiple actors. Some of the key implications of the roundtable findings for older workers, employers and governments will be discussed in the chapter to follow.

7. Closing Thoughts

In this chapter you will learn about the possible implications of the consultation findings for governments (federal and provincial/territorial), employers and older workers. This chapter also provides a brief summary of areas of alignment and misalignment discovered between participating employers and older workers.

The roundtables held in eight cities across Canada provided first-hand insights into the experiences of both older workers and employers, along with rich and concrete suggestions for moving forward.

Participating employers and older workers were largely aligned on factors affecting the decision to continue working and on how best to meet the needs of older workers, with particular emphasis on the importance of health and physical well-being, financial considerations and the quality of one's work experience. Regarding older worker recruitment, some fundamental differences emerged. For instance, while all agreed personal contacts and networking remained the most effective methods of job search, employers generally favoured online recruitment strategies (largely due to cost savings) and older workers often preferred more traditional forms of job search including newspaper advertisements and placement agencies. Employers were also generally more positive than older workers regarding the ability of older workers to find new work.

Although most participating employers expected increases in the share of their workforce aged 50 and over in the next five years, many had not yet considered adjusting their retention and recruitment practices to respond to the aging workforce. This lack of proactive planning related to the aging workforce may be of concern. Policies to retain and recruit older workers can take time to institute. Delayed action may lead to negative consequences such as productivity loss (e.g., caused by loss of skills and corporate memory and difficulty recruiting talented older workers) and prolonged job search for displaced older workers.

The roundtables also identified the importance of continued dialogue on issues related to supporting older worker labour market participation. During the sessions, both older workers and employers commended HRSDC for undertaking the roundtables. They noted not only the importance of recognizing and addressing the impact of population aging on Canada's labour market, but also of giving Canadians the opportunity to share their experiences and ideas on the issue. In fact, participant evaluations showed that 100% of employers and 99% of older workers agreed or strongly agreed that they valued the opportunity to contribute their views to HRSDC; and that 100% of employers and older workers agreed or strongly agreed that they enjoyed participating in their session.

Moreover, when considering potential areas for action to support the labour market participation of interested older workers, employers and older workers indicated a need for active engagement and collaboration of key labour market players (e.g., federal and provincial/territorial governments, employers and older workers). Some potential implications of the roundtable findings for these actors are summarized below.

Table: Implications of Roundtable Findings for Key Labour Market Players

For Older Workers

The roundtables revealed that older workers who wish to remain active in the labour market could benefit from having conversations with their employers about potential workplace arrangements that could enable them to remain in the organization (e.g. working from home, change in their position in the organization, reduced work hours). Discussions also indicated that online job search tools, networking and résumés that focused on transferable skills were effective strategies for finding work after the age of 50.

For Employers

The findings of the roundtables have important implications for employers interested in retaining and recruiting older workers. Participants indicated that employers who offer flexible work conditions, health benefits (even to part-time workers), preventative health measures, targeted on-the-job training, competitive wages and cross-mentorship between younger and older workers will be “employers of choice” for older workers.

Roundtable participants also indicated that employers who wish to remain competitive need to begin thinking more proactively about the aging population. To do this, some participants suggested changing the “culture of management” including a move away from an exclusive focus on the bottom-line to a focus that includes true leadership and long-term vision. One human resources professional noted that in the context of such important shifts in the labour market, it was critical that the HR function have a place at the management table if it was going to effectively support the needs of the organization.

For Governments

Many of the areas for action identified by roundtable participants will require collaboration between governments, employers, older workers, industry associations and/or unions. Governments (federal and provincial/territorial) could have a role to play in the following areas: raising awareness and changing attitudes about older workers and aging; facilitating the match between older workers and employers; supporting and informing work-retirement transitions; promoting older workers’ skills development and recognition; disseminating promising practices for older worker retention and recruitment; and supporting the health and wellness of older workers.

The objective of the roundtables was to gain a greater understanding of the labour market opportunities and challenges for older workers and employers in the context of population aging. Thanks to the frank and insightful contributions of the roundtable participants, this objective has been met; however, the work is far from over. More must be done to turn ideas into concrete actions. It is hoped that the roundtables and their findings will encourage the continued dialogue and engagement necessary to support older workers and their employers.

HRSDC wishes to sincerely acknowledge and thank all participants for their commitment, contributions and enthusiastic participation.

Appendix

Older Worker and Employer Questionnaires

Employer Questionnaire

Please fill out this questionnaire to the best of your abilities. We ask that you present the completed questionnaire to the consultation facilitator on the day of the consultation.

Name (optional): _____

City: _____

1) Current Workforce

a. What percentage of your workforce is currently age 50 and above?
_____ %

b. Of those in your workforce age 50 and above, what percentage are:

- Age 50-54 _____ %
- Age 55-59 _____ %
- Age 60-64 _____ %
- Age 65+ _____ %

_____ %
100%

2) Future Workforce

a. Five years from now, what do you expect the percentage of your workforce age 50 and above to be?
_____ %

b. Five years from now, of those in your workforce age 50 and above, what percentage would you expect to be:

- Age 50-54 _____ %
- Age 55-59 _____ %
- Age 60-64 _____ %
- Age 65+ _____ %

_____ %
100%

3) Impacts

a. What impact is population aging having (or will eventually have) on your organization?

Older Worker Questionnaire

Please fill out this questionnaire to the best of your abilities. Present to the facilitator at the end of the session.

1) Plans for Retirement

a. Do you have an age in mind when you plan to stop working at your current (main) job?

Yes, please specify age _____ No

b. Do you have an age in mind when you plan to completely stop working?

Yes, please specify age _____ No

2) Factors affecting decisions to continue working

a. Select the **top three** factors have or will affect your decision to continue working:

- How physically demanding my job is
- How challenging and interesting my work is
- The social interaction I get from my job
- The wages/income I receive from working
- My benefit package (e.g. medical plan)
- The attitudes towards older workers at my workplace
- My health
- Support for flexible hours, part-time or reduced work hours
- The ability to work on a project by project basis
- The option to work from home
- Acknowledgement and support for my need to take time to care for family members (e.g. grandchildren or aging family members)
- The opportunity to move within the organization to a better-suited position
- My financial readiness (e.g. whether I feel I will have an adequate income in retirement)
- The ability to collect a pension while working
- Other, please specify _____

3) Second Career

a. Have you previously retired and returned to work?

- Yes, please specify: No
- Age when you retired _____
 - Age returned to work _____

b. If so, what was the primary motivation for your return?

- Financial reasons, please specify: Non-financial reasons, please specify: