#### THE NATIONAL SENIORS COUNCIL



#### LE CONSEIL NATIONAL DES AÎNÉS

#### Older Workers At Risk of Withdrawing from the Labour Force or Becoming Unemployed: Employers' views on how to retain and attract older workers

**March 2013** 





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#### **Foreword**

In 2011, the National Seniors Council (NSC) submitted its report, *Labour Force Participation of Seniors and Near Seniors and Intergenerational Relations*. The Ministers of Health and Human Resources and Skills Development tasked the NSC through the Minister of State (Seniors) to build on that report and specifically look at older workers at risk of withdrawing from the labour force or becoming unemployed.

Members of the NSC met the challenge and, through interviews and on-line consultations with employers, sector councils, and other stakeholder organizations have developed a number of recommendations for the federal government to consider. The Council found these consultations to be a challenge as employers and other organizations that participated in the study did not differentiate between older workers in general and older workers considered at-risk for the purposes of this consultation.<sup>1</sup>

From this report, and the NSC's last report mentioned above, it is evident that one of the approaches to meet labour shortages, both existing and forecasted, will be to encourage older workers to stay longer in the labour force and for employers to target their employment strategies to the needs of older workers, including at-risk older workers. Many older workers, including at-risk older workers, want to and are capable of making a positive contribution to the workforce.

However, during the consultations, the Council found that although there is a general understanding and appreciation of the current and upcoming labour shortages in most sectors of the economy, employers are doing very little to encourage older workers' participation to help respond to these shortages.

Hopefully, this report will be a first step in making employers aware of the potential benefits of recruiting and retaining older workers, particularly those at risk of withdrawing from the labour force, to at least partly address these labour and skills shortages.

To that end, the Council feels that, given the current economy and demographic shift, this is an opportune time for employers to implement measures to recruit and retain older workers, particularly those deemed at risk.

<sup>1</sup> Key populations of older workers referred to in the 2012-2013 NSC priority include, but are not limited to: individuals with chronic, episodic, or prolonged illness, injuries/chronic injuries, mental health issues, or disabilities; older immigrant workers; older Aboriginal workers; low-skilled and low-literacy older workers; family caregivers; and displaced older workers.



This report includes examples of employers who have developed programs and designed policies to accommodate and encourage older workers' labour force participation. As well, the report presents employers' views of the advantages of older worker participation to both employers and employees. These are model employers and their experiences should be part of the awareness efforts that are required to help educate business leaders of the value of older workers in the workforce.

On behalf of the members of the NSC, I wish to thank all of the organizations that participated in the consultations on this very important issue. This report would not have been possible without their insightful input.

Sincerely,

Jean-Guy Soulière

Chair

**National Seniors Council** 

Jean- Yuy Soulière



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#### Mandate of the National Seniors Council

The National Seniors Council shall advise the Government of Canada, through the Minister of Human Resources and Skills Development and the Minister of Health, on all matters related to the well-being and quality of life of seniors, including the opportunities and challenges arising from a rapidly growing and increasingly diverse aging population. The Minister of State (Seniors) is responsible for day-to-day operations of the Council.

As directed by the Ministers, the Council shall:

- advise on current and emerging issues and opportunities related to the quality of life and well-being of seniors, both now and in the future;
- as needed, undertake activities such as commissioning research, convening expert panels and roundtables, and holding consultative meetings;
- deliver well-balanced advice, taking into account the views of experts, seniors, organizations and groups that provide seniors' programs and services, provincial/territorial advisory bodies on seniors, and other relevant stakeholders and interested parties; and
- ensure a comprehensive and collaborative approach in its examination of the policies, programs and services that have an impact on the lives of seniors by consulting with other federal departments, other levels of government and advisory bodies involved in senior-related efforts.

A list of Council members is attached as Annex E.





#### Introduction

The aging of Canada's population is a significant trend that will have wide ranging social and economic implications for decades to come. In the past, Canada's economic growth was mostly attributed to labour force growth. However, changing demographics, that is a lower fertility rate combined with rising life expectancy and the impending mass retirement of the baby-boom generation, means that between now and 2020 the rate of labour force growth will slow.<sup>2</sup>

This slowing labour force growth could exacerbate existing labour shortages and is expected to reduce economic growth.<sup>3</sup> However, these negative effects could be mitigated by increasing the labour force participation rate of older workers as this would help to delay slowing labour force growth and take full advantage of the existing expertise and leadership of older workers.

Just as importantly, keeping seniors active and engaged in the labour force contributes to seniors' health and financial well-being. Continued participation in the labour force can provide a sense of purpose and satisfaction; an opportunity for social interaction; mental stimulation; and positive health outcomes for many seniors.<sup>4</sup> Research also indicates that many older workers want, or need, to continue working because of their financial situation.<sup>5</sup>

A greater proportion of older Canadians are working longer. Analysis by Statistics Canada<sup>6</sup> found that Canadians are delaying retirement by three years compared to their counterparts in the 1990s. Among all employed Canadians in 2011, one out of six was an older adult aged 55 and older, up from one out of nine in 2001.<sup>7</sup> The share of those aged 55 and above in the labour force (who are working or looking for work) is expected to continue to increase. In fact, by 2036, the proportion of the labour force that will be 55 and over is projected to be 18.7 percent as compared to 16 percent in 2009.<sup>8</sup>

Labour force growth is expected to slow from a growth rate of 1.6% (2000-2010) to 0.8% (2011-2020), because of changing demographics. See "Canadian Occupational Projection System - Macroeconomic Scenario, 2011-2020," last modified February 14, 2013. <a href="http://www23.hrsdc.gc.ca/l.3bd.2t.1ilshtml@-eng.jsp?lid=13&fid=1&lang=en#refigure4">http://www23.hrsdc.gc.ca/l.3bd.2t.1ilshtml@-eng.jsp?lid=13&fid=1&lang=en#refigure4</a>

Projections taking into account slowing labour force growth indicate annual real GDP growth could fall from an average growth of 2.6% (1977-2011) to 1.8% (2012-2086). See Office of the Parliamentary Budget Officer. Fiscal Sustainability Report 2012, page 1. Ottawa: Office of the Parliamentary Budget Officer, 2012. <a href="http://www.pbo-dpb.gc.ca/files/files/FSR\_2012.pdf">http://www.pbo-dpb.gc.ca/files/files/FSR\_2012.pdf</a> Available at: <a href="http://www.pbo-dpb.gc.ca/files/files/FSR\_2012.pdf">http://www.pbo-dpb.gc.ca/files/files/FSR\_2012.pdf</a>

Kasl, S.V. and Jones, B.A., "The impact of job loss and retirement on health". In Social Epidemiology, edited by L. F. Berkman and I. Kawachi, page 118-136. Oxford: Oxford University Press, 2000.

Statistics Canada. *Delayed Retirement: A New Trend?* by Yves Carrière and Diane Galarneau. Ottawa: Statistics Canada, 2011.

<sup>&</sup>lt;sup>6</sup> Statistics Canada. Perspectives on Labour and Income by Sharanjit Uppal. Ottawa: Statistics Canada, 2010.

Statistics Canada. Labour force survey estimates, by sex and detailed age group, annual (CANSIM Table 282-0002). Ottawa: Statistics Canada, 2012.

Statistics Canada. Perspectives on Labour and Income by Sharanjit Uppal. Ottawa: Statistics Canada, 2010.



However, while the overall trends suggest that older Canadians are generally doing well compared to their counterparts even a decade ago, older Canadians are not a homogenous group.

Some groups of seniors, such as displaced older adults, older persons with chronic, prolonged or episodic illness, injuries, mental health issues, or disabilities, older adults with low levels of education, older Aboriginal peoples, older recent immigrants and older adults who have significant unpaid caregiving responsibilities, may face more barriers, have a harder time finding employment or be at greater risk of exiting the labour market. In addition to lower labour force participation rates, these groups may also be more vulnerable to lower incomes and pensions, and to dependence on public social assistance.

Employers are in a critical position to actively address many of these barriers and challenges that face older workers. However, while organizations are concerned about their aging workforce, many have not yet adjusted their policies and programs to respond to the needs of mature workers, including those at increased risk of labour force drop-out.<sup>9</sup>

In recent years, the federal government has engaged in various consultations<sup>10</sup> and initiatives involving a cross-section of stakeholders – including academics, seniors, near seniors, older workers, employers, community leaders, etc. – to gather perspectives on the labour force participation of near seniors and seniors and support older workers who wish to remain active in the workforce.

The federal government has made a commitment to focus on encouraging the labour force participation of all adults to address known shortages, prevent loss of economic productivity, and enhance the financial and social well-being of Canadians.

"In the years ahead, our prosperity will also depend on making sure that all Canadians have the skills and opportunities to contribute, to innovate and to succeed. Our Government's plan will provide assistance for workers who want to learn new skills and seize opportunities. It will remove barriers for older workers who want to continue their careers..."

(Government of Canada Speech from the Throne 2011)

Human Resources Skills Development Canada, HRSDC Consultations with Older Workers and Employers Summary of What We Heard. Ottawa: Human Resources Skills Development Canada, 2011. Available at: <a href="http://www.hrsdc.gc.ca/eng/publications\_resources/Imp/cowe/page00.shtml">http://www.hrsdc.gc.ca/eng/publications\_resources/Imp/cowe/page00.shtml</a> and Thorpe, Karla, "Harnessing the Power: Recruiting, Engaging, and Retaining Mature Workers" page ii. Ottawa: Conference Board of Canada, 2008.

Some of the recent consultations and initiatives include: the National Seniors Council's Roundtables on Labour Force Participation of Seniors and Near Seniors (2010-2011); Consultations with Older Workers and Employers (report published in 2011); the Expert Panel on Older Workers and report, Supporting and Engaging Older Workers in the New Economy (2007); the ThirdQuarter Project: Renewing Older Worker Essential Skills for the 21<sup>st</sup> Century Multi-Generational Workplace (2010); and, the Federal, Provincial and Territorial Ministers Responsible for Seniors working group on Promoting the Active Participation of Seniors (created in 2010).



Accordingly the federal government has made it a priority to encourage the labour force participation of older workers and under-represented groups who have difficulties integrating or re-entering into the labour market.

Furthermore, the Parliament of Canada's Standing Committee on Human Resources,

"The Government will introduce measures to streamline processes and increase funding to better integrate certain under-represented groups in the labour force, including immigrants, persons with disabilities, youth, Aboriginal peoples, and older Canadians."

(Government of Canada Budget 2012)

Skills and Social Development and the Status of Persons with Disabilities in its recent examination of labour and skills shortages, emphasized the important role that underrepresented groups can play in addressing labour and skills shortages. The Committee noted that one solution to address labour and skills shortages in Canada is "to maximize the untapped potential of individuals in certain groups of the Canadian population that have a lower participation rate or a higher unemployment rate than average, such as mature workers, people with disabilities, Aboriginal peoples and recent immigrants." <sup>11</sup>

#### The National Seniors Council's Role in Examining the Issue

In 2010, the National Seniors Council was tasked with examining the labour force participation of seniors and near seniors, and intergenerational relations. Upon examining these issues, the Council prepared the 2011 *Report on the Labour Force Participation of Seniors and Near Seniors, and Intergenerational Relations*. This report addressed the participation of older workers in general, identifying the challenges and barriers they face, and offering overarching recommendations to address them. The report indicated that many older workers wish, or need to remain engaged in, or re-enter, the labour force beyond the average age of retirement, however many withdraw or become unemployed. It also emphasized the importance of engaging employers in the discussion.

"Although there is some knowledge about how to best encourage groups of near seniors and seniors who are at increased risk of labour force drop-out to remain actively employed, one major gap in understanding is the employer perspective. There has been insufficient dialogue with employers about these issues — an obvious key voice who are in a critical position to actively address many of the barriers and challenges faced by at-risk groups of older workers."

(National Seniors Council Report on Labour Force Participation of Seniors and Near Seniors, and Intergenerational Relations, October 2011).

Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA), Labour and Skills Shortages in Canada: Addressing Current and Future Challenges, page 62. Ottawa: Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, 2012.



In March 2012, Ministers<sup>12</sup> tasked the National Seniors Council with further examining the issue by seeking the views of employers on how to retain and attract older workers, specifically those most at risk of withdrawing from the labour force or becoming unemployed.

The National Seniors Council is pleased to submit to the federal government this report on the Council's latest priority. The report serves to propose ways that the federal government can support employers in attracting, retaining, and facilitating the full labour force participation of older workers, including key sub-groups who may be at a higher risk of withdrawing from the labour force or becoming unemployed.

The National Seniors Council reports to the Minister of Human Resources and Skills Development Canada and the Minister of Health. The Minister of State (Seniors) is responsible for the Council's day-to-day operations.



### **Setting the Context:**

## Overview of Key Populations of Older Workers At Risk of Withdrawing from the Workforce or Becoming Unemployed

Older Canadians are an important source of labour supply. Governments and workforce experts agree that the labour force participation of older workers will be essential for future economic prosperity.

However, it is important to note that not all older workers are the same. There are some key populations of older workers who face challenges and barriers that may put them at greater risk of withdrawing from the workforce or becoming unemployed in comparison to older adults in general. These include, but are not limited to:

- Displaced older workers (e.g., job loss related to layoff, plant closure, downsizing);
- Older workers with chronic, prolonged or episodic illness, injuries, mental health issues, or disabilities;
- Low-skilled and low-literacy older workers;
- Recent immigrant older workers;
- Older Aboriginal workers; and
- Older workers with family caregiving responsibilities.

Some of the barriers and challenges that these groups of older adults face include:

- Lack of re-employment opportunities;
- Low skill levels or skills specific to a former company or industry;
- Lack of job search skills;
- Lack of self-esteem or self-confidence to find a new job;
- Inability or reluctance to relocate;
- Difficulty obtaining flexible work arrangements and workplace accommodations; and
- Discrimination/stigma in the work place, including ageism. <sup>13</sup>

Given the focus of this year's priority, the following section provides an overview on key populations of at-risk older workers and the specific challenges these groups face in participating in the workforce. This section also describes how consulted employers define the term "at-risk".

Human Resources Skills Development Canada, Supporting and Engaging Older Workers in the New Economy by the Expert Panel on Older Workers. Ottawa: Human Resources Skills Development Canada, 2008.



#### **Displaced Older Workers**

Older Canadians who lose their jobs stay unemployed longer and appear to have a more difficult time re-entering the workforce than their younger counterparts, core-aged workers aged 25 to 54. They are also at greater risk of early retirement than other older workers. Indeed, about 20% of older adults (50-75) who retired or had previously retired in 2008 stated their first retirement was due to displacement. 15

Also, when unemployed older Canadians do find another job, they are more likely to suffer significant wage losses. About half of older Canadians aged 50-75 years old who returned to work after displacement reported significantly less income (e.g. at least 25 percent less) than their previous job. <sup>16</sup> This wage loss creates a disincentive to work, prompting some to stay unemployed longer as they hold-out for work at their desired wage, while others may opt for early retirement.

## Older Workers with Disabilities, Chronic, Prolonged or Episodic Illness, Mental Health Issues, or Injuries

Another group of older adults who may face more challenging labour market circumstances are older Canadians who have a disability; chronic, prolonged or episodic illness; or who have sustained an injury.

Over 40 percent of Canadians over the age of 65 self-report having a disability.<sup>17</sup> As people age, there is an increased risk for late onset of a number of chronic diseases and/or injuries. The chronic diseases most noted as impacting functional capacity include cancer, diabetes, musculoskeletal diseases and chronic obstructive pulmonary disease.

Individual health has a significant effect on early retirement and workforce participation. After retirement, illness/disability was the most reported reason provided by older adults aged 55-64 (17.2 percent) and seniors over the age of 65 (9.3 percent) for leaving a job in the previous year in 2011. Among older adults between 55-64 years old not in the workforce, but who wanted to work, 30 percent stated they did not look for work due to illness in 2011. 19

Statistics Canada. Labour force survey estimates, duration of unemployment by sex and age group, annual (CANSIM Table 282-0048). Ottawa: Statistics Canada, 2012.

Statistics Canada, First Results from the Survey of Older Workers, by Pignal, J., Arrowsmith, S., and Ness, A., page 20. Ottawa: Statistics Canada, 2008.

Statistics Canada, First Results from the Survey of Older Workers, by Pignal, J., Arrowsmith, S., and Ness, A., pages 16-17. Ottawa: Statistics Canada, 2008.

Statistics Canada, Participation and Activity Limitation Survey 2006: Analytical Report, Social and Aboriginal Statistics Division. Ottawa: Statistics Canada, 2007. Available at: <a href="http://www.statcan.gc.ca/pub/89-628-x/89-628-x2007002-eng.htm">http://www.statcan.gc.ca/pub/89-628-x/89-628-x2007002-eng.htm</a>

Statistics Canada, Labour Force Survey. Ottawa: Statistics Canada, 2011.

Statistics Canada, Labour Force Survey. Ottawa: Statistics Canada, 2011.



It has also been found that for men, each additional chronic condition increases risk of early workforce exit by 25 percent.<sup>20</sup>

Older adults in physically demanding work (e.g., involving crouching, bending, twisting, being in fixed position) are vulnerable to early exit as their work has placed them under physical strain leading to repetitive injuries and chronic conditions. Also, while research shows that there are fewer injuries among older workers, they tend to be more severe and take longer to heal once they occur. Back injuries are a common chronic injury among long-tenured workers, and back pain is particularly likely to increase the risk of early retirement.

Adults with mental health issues and chronic physical disabilities experience a number of barriers to participating in the labour force including workplace discrimination, inflexibility, and stigma.

A recent report from the Panel on Labour Market Opportunities for Persons with Disabilities noted that a number of myths exist with respect to hiring people with disabilities. One commonly held myth is that the cost of accommodating a person with a disability is financially prohibitive when in reality workplace accommodations tend to be low cost. <sup>24</sup> Myths such as this can create unnecessary barriers for employees. Data from the 2006 Participation Activity Limitation Survey (PALS) indicates that 38.7 percent of Canadian workers with disabilities who were employed at the time of the survey reported having often experienced discrimination in the workplace, and of those, 3 percent reported that they had been denied accommodation. Furthermore, Canadian studies of persons with disabilities who have had multiple entries and exits from the workforce have reported discrimination based on perceived incapacity when none existed.<sup>25</sup>

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Statistics Canada, Health factors and early retirement among older workers, by Jungwee Park Perspectives on Labour and Income, Catalogue Number: 75-001-X page 5. Ottawa: Statistics Canada, 2010.

Statistics Canada, Health factors and early retirement among older workers, by Jungwee Park Perspectives on Labour and Income, Catalogue Number: 75-001-X pages 10-11. Ottawa: Statistics Canada, 2010.

Canadian Centre for Occupational Health and Safety, "The Challenges of an Aging Workforce" Volume 4, page 5, Ottawa, 2010.

Statistics Canada, Health factors and early retirement among older workers, by Jungwee Park Perspectives on Labour and Income, Catalogue Number: 75-001-X pages 10-11. Ottawa: Statistics Canada, 2010.

Human Resources Skills Development Canada, Rethinking Disability in the Private Sector, by the Panel on Labour Market Opportunities for Persons with Disabilities, page 9. Ottawa: Human Resources Skills Development Canada, 2013.

Shier, M., Graham, J.R., & Jones, M.E. "Barriers to employment as experienced by disabled people: A qualitative analysis in Calgary and Regina, Canada" Disability & Society Volume 24 Issue 1, pages 63-75. London, UK: Taylor and Francis Group, 2009. Available at: http://www.tandfonline.com/doi/abs/10.1080/09687590802535485



According to a survey conducted by the Conference Board of Canada in 2011, mental health issues are prevalent in the workplace with twelve percent of survey respondents reporting they were "currently experiencing" a mental health issue and 32 percent noting that they had experienced a mental health issue at some point in the past. The same survey found that almost three in ten employees say that people in their organization who have experienced mental health issues are treated differently by colleagues, their supervisor, and senior management. Furthermore, employers consulted in 2012 by the Panel on Labour Market Opportunities for Persons with Disabilities indicated that mental health disabilities were particularly challenging for employers and that colleagues "...may be less understanding of mental health issues than other more visible disabilities". 28

Aging may not be correlated with mental illness, but older adults experience unique physical and social changes related to aging that may challenge their mental health and in turn their participation in the workforce. For example, older women with high job strain (e.g. high mental demands of job and limited job control) were more likely than those with low job strain to exit the workforce.<sup>29</sup>

The impact of an illness or disability on workforce participation and employment may begin long before workers reach the age of 55. Barriers to participation faced by older adults who have experienced a lifelong disability, chronic disease or mental illness may include low educational attainment, limited work experience and gaps in work history, social stigma and discrimination. As such, older adults with a history of health issues could face significant challenges that may make them vulnerable to discrimination, unemployment, and early workforce exit.

However, the barriers to employment faced by this group may be lessening as demonstrated by the fact that the share of older Canadians with disabilities who were employed increased between 1999 and 2010.<sup>30</sup>

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Thorpe, Karla, "Building Mentally Health Workplaces Perspectives of Canadian Workers and Front-Line Managers" page 4. Ottawa: Conference Board of Canada, 2011.

Thorpe, Karla, "Building Mentally Healthy Workplaces: Perspectives of Canadian Workers and Front-Line Managers" page 8. Ottawa: Conference Board of Canada, 2011.

Human Resources Skills Development Canada, Rethinking Disability in the Private Sector, by the Panel on Labour Market Opportunities for Persons with Disabilities, page 8. Ottawa: Human Resources Skills Development Canada, 2013.

Statistics Canada, Health factors and early retirement among older workers, by Jungwee Park Perspectives on Labour and Income, Catalogue Number: 75-001-X page 10. Ottawa: Statistics Canada, 2010.

Statistics Canada, Survey of Labour & Income Dynamics. Ottawa: Statistics Canada, 2012.



#### Low-skilled and Low-literacy Older Workers

Low educational attainment also hinders success in the labour market. Participation and employment increase with educational attainment, while unemployment decreases.

Older adults and seniors with higher levels of education, particularly university degrees, have higher rates of labour force participation and employment than their counterparts with a high school or less than high school education. For example, in 2011, older adults aged 55-64 with a university degree had an employment rate of 67.3 percent versus 42.9 percent of those with less than high school. Seniors with a university degree had an employment rate of 20.5 percent in comparison to 6.1 percent of seniors with less than high school.<sup>31</sup>

The 2008 recession also showed how older workers and seniors with low levels of educational attainment are more vulnerable to shifts in the business cycle. For example, older adults with less than a high school education experienced a greater increase in unemployment in comparison to older adults with a university degree.<sup>32</sup>

Furthermore, while keeping all employees up-to-date with the ever-changing technologies is considered to be a challenge, these factors may prove to be an added barrier for low-skilled and low-literacy older workers. For example, older workers with low literacy, low levels of education, or limited technical or computer skills may be at a disadvantage in their quest to transition from labour-intensive to desk-type work.

#### **Older Workers with Unpaid Caregiving Responsibilities**

In Canada, informal caregiving refers to the ongoing informal care, support and assistance provided by family members and friends, without pay, to individuals needing care and support due to age, chronic disease or disability. Informal caregivers represent a significant share of the older employed population, with over a third of employed women and a quarter of employed men aged 45 and older providing care to a family member or friend. As the population ages, the number of older adults requiring care will continue to rise, which will place increasing pressure on unpaid family caregivers. Canada will likely face an almost doubling of seniors needing care (2.4M) by 2031.

Statistics Canada, Labour Force Survey estimates, by educational attainment, sex and age group, annual. (CANSIM Table 282-0004). Ottawa: Statistics Canada, 2013.

Statistics Canada, Labour Force Survey estimates, by educational attainment, sex and age group, annual. (CANSIM Table 282-0004). Ottawa: Statistics Canada, 2013.

Fast, Janet "The economic costs of care to employers: A synthesis of findings" page 3. Ottawa: a report submitted to Human Resources Skills Development Canada, 2012.

Keefe, Janet "Future Care Needs of Older Canadians Needing Assistance: Who Will Do How Much and For Whom?" page 37. Ottawa: a report submitted to Human Resources Skills Development Canada, 2011.



Overall, informal caregiving responsibilities do not appear to be significantly affecting Canadians' employment status. Evidence suggests that caregivers aged 45 years and older are almost as likely to be employed as non-caregivers. Only a small share of caregivers aged 45 plus retired early (4 percent of women; 1 percent of men) or quit/lost their last job (2 percent of unemployed women caregivers; 0.5 percent of unemployed men caregivers) as a result of caregiving responsibilities.<sup>35</sup>

That being said, research shows that working caregivers in Canada report higher stress, more interruptions at work, lower productivity and increased absences, and lateness as a result of their caregiving responsibilities.<sup>36</sup> These factors in turn can have long-term impacts on caregivers' financial well-being, career progress, and pensionable earnings.<sup>37</sup>

It should also be noted that labour market outcomes for caregivers vary based on the number of hours of care provided per week. Most are able to manage both their careers and caregiving responsibilities because they provide low-intensity care to relatives and friends for less than 10 hours per week. Indeed, providing less than 15 hours of care per week does not appear to have a significant impact on labour force participation. On the other hand, individuals who provide high-intensity care (more than 15 hours per week) are much more likely to be out of the workforce. Men who provided 15 hours of care or more per week were 8.5 percent less likely to be in the labour force and women were 11 percent less likely.

#### **Recent Older Immigrants**

Overall, older immigrants aged 55 and older have done relatively well compared to their Canadian born counterparts. For example their employment rate was only two percentage points below that of their Canadian born counterparts.<sup>40</sup>

However, not all older immigrants fared as well as the average, as labour market performance appears to depend on the number of years a person has lived in Canada. Immigrants who landed 10 or more years ago fare better than more recent immigrants.

Fast, Janet "The economic costs of care to family/friend caregivers: A synthesis of findings" page 6. Ottawa: a report submitted to Human Resources Skills Development Canada, 2012.

Duxbury L, Higgins C, and Shroeder B., "Balancing paid work and caregiving responsibilities: A closer look at family caregivers in Canada." Ottawa: a report submitted to Human Resource and Skills Development Canada, 2009.

Lilly M.B., Laporte A., and Coyte P., "Labor Market Work and Home Care's Unpaid Caregivers: A Systematic Review of Labour Force Participation Rates, Predictors of Labor Market Withdrawal, And Hours of Work" The Millbank Quarterly, Volume 85, Issue 4, pages 641-690. New York: Millbank Memorial Fund, 2007.

Lilly Meredith, "Exploring the Influence of Caregiving Intensity on the Labour Supply of Family/Friend Caregivers in Canada" page vii. Ottawa: a report submitted to Human Resources Skills Development Canada, 2012.

Lilly, Meredith, "The Hard Work of Balancing Employment and Caregiving: What Can Canadian Employers Do to Help?" Healthcare Policy Volume 7, Issue 2 page 23-31. Toronto: Longwoods Publishing Company 2011.

Statistics Canada, Labour Force Survey estimates by immigrant status, sex and detailed age group, annual. (CANSIM Table 282-0104). Ottawa: Statistics Canada, 2013.



Unemployment rates of older immigrants landed less than 5 years and 5-10 years were almost double that of those that landed 10 or more years ago and older Canadian born persons. Data also suggests that recent older immigrants landed less than 10 years may be particularly vulnerable to economic downturns, as they were severely impacted by the 2008 recession. 41

Furthermore, recent older immigrants not only face the challenges to employment that other newcomers to Canada face with respect to credentialing, language barriers and cultural integration, but they also may need to overcome the barriers of ageism.

However, it is important to keep in perspective that recent older immigrants represent about 6 percent of the population of all landed immigrants aged 55 and older, and only 2 percent of all landed immigrants aged 15 and older. 42

#### **Older Aboriginal Seniors**

Aboriginal Canadians<sup>43</sup> have, on average, higher unemployment rates and lower individual incomes. As a result, more than twice as many Aboriginal Canadians live in poverty as compared to non-Aboriginal Canadians.<sup>44</sup> However, overall, older Aboriginal persons living off-reserve had an employment rate that was similar to that of non-Aboriginal persons of about 34 percent.<sup>45</sup>

Older Aboriginal workers living off-reserve also fared relatively well since the recession of 2008 as their employment rate decreased only slightly (0.5 percentage points) from 34.8 percent in December 2008 to 34.3 percent in December 2011, while the employment rate for all Aboriginal workers aged 15 and older living off-reserve declined by almost three percentage points in the same period. As such, older Aboriginal workers appeared to fare better than their younger counterparts.

Statistics Canada, Labour Force Survey estimates by immigrant status, sex and detailed age group, annual. (CANSIM Table 282-0104). Ottawa: Statistics Canada, 2013.

Statistics Canada, Labour Force Survey estimates by immigrant status, sex and detailed age group, annual. (CANSIM Table 282-0104). Ottawa: Statistics Canada, 2013.

<sup>43</sup> It should also be noted that during consultations for the NCS's 2011-2012 priorities on the Labour Force Participation of Seniors and Near Seniors, and Intergenerational Relation, we heard that labour force statistics often do not apply to Aboriginal populations, as standard survey methods are not successful in obtaining sufficient data from these groups. In addition, participants indicated that work and retirement are concepts that are understood differently within Aboriginal cultures. Aboriginal seniors do not retire per se, but rather begin new types of work as Elders, which include facilitating tradition, culture and spirituality with their communities.

Canadian Council on Social Development "Social challenges: The well-being of Aboriginal people, 2003" Ottawa, 2003. Available at: www.ccsd.ca/cpsd/ccsd/c ab.htm

Statistics Canada, Labour Force Survey: 2011 year-end review, Perspectives on Labour and Income, March 23, 2012 by Ted Wannell and Jeannine Usalcas. Ottawa: Statistics Canada, 2012. Data not seasonally adjusted. Persons living on reserves and other Aboriginal settlements in the provinces are excluded from survey coverage.

Statistics Canada, Labour Force Survey: 2011 year-end review, Perspectives on Labour and Income, March 23, 2012 by Ted Wannell and Jeannine Usalcas. Ottawa: Statistics Canada, 2012. Data not seasonally adjusted. Persons living on reserves and other Aboriginal settlements in the provinces are excluded from survey coverage.



Outcomes also vary according to identity group, gender and geographic location: Inuit face unique challenges living in remote areas of northern Canada; Aboriginal women have higher unemployment rates and lower incomes than their male counterparts; and outcomes for First Nations on reserve are typically lower than for those who do not live on a reserve. Indeed, Aboriginal persons aged 55 and over on-reserve had a higher unemployment rate (15.6 percent) than that older Aboriginal persons living off-reserve (9.6 percent).

#### **Employers Perspective on At-Risk Populations of Older Workers**

Although, the NSC began its consultations with specific categories of at-risk older workers in mind, Council members found that employers did not share the same vision of what it means to be at-risk, defining it instead to meet their business needs.

Employers who were consulted via in-person meetings or telephone consultations typically responded that the individuals working for them were not at-risk, the company was. Their definition of "at-risk" was based on their corporate needs, such as replacing the specific knowledge and skills that would be missing if older workers or workers in general were to leave.

The employers who participated online were given a list of options of at-risk employees that matched the definition used for the purposes of this consultation. However, only a few of the online responses from employers mentioned at-risk<sup>48</sup> older workers as defined in the NSC priority.

This being said, the Council's consultations with employers helped to raise awareness of at-risk older workers and to start a dialogue on this issue. As conversations evolved, employees identified key challenges they were facing or anticipated facing and the supports they needed to move forward in creating policies and practices that are more inclusive and cater to the needs of at-risk older workers.

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Statistics Canada, Census Data Products (Labour Force Activity, Aboriginal Identity, Age Groups, Sex and Area of Residence for the Population 15 Years and Over of Canada, Provinces and Territories, 2001 and 2006 Censuses - 20% Sample Data). Ottawa: Statistics Canada 2006.

The at-risk older populations mentioned in online responses included: older workers who have caregiving responsibilities, those who may have health problems or disabilities, low-skilled or displaced-skilled older workers, those in physically demanding positions who can no longer physically or mentally perform the strenuous labour, or those who have chronic or severe injuries.



#### **Suggestions for Action**

From June to October 2012, the National Seniors Council held consultations with employers and selected leaders of networks of employers. The consultations were held in person, via teleconference or through an online consultation. In these consultations the Council heard employers' views and opinions of at-risk older workers (see Annex B for a list of employers consulted and Annex D for demographic and sector information about the employers consulted).

On October 19, 2012, the Chair of the Council, Mr. Jean-Guy Soulière, led a preliminary validation session during a workshop at the Canadian Association on Gerontology's 41<sup>st</sup> Annual Scientific and Educational Meeting. Participants, academics and experts in health care and gerontology, were presented with a brief overview of what the Council had heard during the consultations.

To conclude the consultation process the Council held a national roundtable on December 7, 2012. The national roundtable brought together key academics, experts, and key employers (see Annex C for a list of participants) with the purpose of discussing the priorities from a national perspective and identifying any information gaps apparent from the findings from the consultations.

From the information collected during this consultation process, the Council developed the following suggestions for federal government action.<sup>49</sup>

## **Employers' Perspective on the Labour Force Participation of At-Risk Older Workers**

The aging workforce and labour force participation of older workers was an important issue of interest and concern for most employers and for all sector and network leaders consulted by NSC members.

Although the Council heard that the needs and forecasted labour and skills shortages differ according to geographic location and industry, the majority of employers and leaders mentioned the importance of encouraging labour force participation in light of upcoming, and in some cases existing, labour shortages, brought on by the departure of baby boomer workers.

Some employers noted that one of the ways to fill foreseeable labour shortages was by implementing programs and policies that targeted the involvement of older workers and key populations of older workers such as those who have a disability, older Aboriginal workers, and older immigrant workers. However, in general, employers were not ready to discuss how they

<sup>&</sup>lt;sup>49</sup> The approaches recommended to be pursued under this strategy do not replace, but rather build on the recommendations of the NSC's 2011 Report on the Labour Force Participation of Seniors and Near Seniors, and Intergenerational Relations.



were planning to address this reality. Indeed, most of the employers consulted did not have specific programs or policies targeted to engaging and retaining older workers nor had they developed specific initiatives to support older workers considered at risk.

When asked what they were doing to recruit older workers, the majority of employers stated that current hiring practices focused on attracting people with the right skills, abilities and fit with the corporate culture; not on factors such as age. Furthermore, while the focus of the consultation was on at-risk older workers, many employers did not provide views specific to this key population group. Most recommendations reflected policies and government action that could benefit all older workers, regardless of their specific needs. Employers reiterated that what benefits all older workers will benefit those most at-risk.

The consultations also revealed that the size of operations as well as geographical location or scope of business have a direct impact on the capacity of an organization to recruit and retain older workers. The Council heard from most employers representing medium and large-sized businesses that they offered extensive benefit plans and compensation programs and were more likely to have developed innovative human resource strategies. Even so, few of these employers had programs specific to accommodating older workers, and even less had programs targeting at-risk older workers. Employers representing smaller businesses or organizations with low-skilled workers or physically-demanding work were the most vocal in sharing their struggles to address the needs of older workers, particularly in providing opportunities to transfer employees who have been injured or are living with disabilities into more accommodating positions.

Nevertheless, there are some employers making special efforts to recruit older workers. For example, a Canadian retailer of hardware, home improvement and gardening products, has chosen to position itself clearly as a company favourable to hiring older workers by offering flexible working conditions. For example, this employer offers some of its full-time employees the opportunity to be part of a "32-hs per week" program that reduces their hours of work by 20 percent without affecting their pension. <sup>50</sup>

An energy infrastructure company is another employer that has a number of programs that support the recruitment and retention of older workers. For example, this organization has created a Retiree Resource Pool that is made "Our organization hires older workers because they are felt to be better carers for the elderly, they are patient, reliable and relate best with the clients." -a representative from the health care and social assistance industry sector

"The company hires older workers because of the specific knowledge and experience they bring to lead projects and their ability to mentor younger employees." – an employer in the construction sector

"They are more reliable and committed to the company." – a representative from the retail sector

Not all of this company's strategies/accommodations are offered at every store. In addition, each store is governed by a different collective agreement.



up of retired employees who may be contacted and asked to return to assist with projects on an as-needed basis. This program not only provides employment opportunities for retired employees, it also enables the company to continue to benefit from the experience and knowledge of these retirees.

One final employer to highlight is a not–for–profit provider of health, housing and community services for seniors and persons with disabilities. Recognizing the value that experienced older workers can bring to their organization; this health care provider has implemented a mentoring program that offers older experienced employees with the opportunity and training needed to mentor less experienced staff.

These employers, and a number of others, explained that they supported the recruitment and retention of older workers because they recognize the value that mature employees can add to their company's day-to-day operations, service delivery, overall corporate culture and bottom line.

The Council heard that employers value older workers for their:

- Flexibility in scheduling;
- Passion for the work;
- Proven ability to work with others;
- Reliability;
- Strong judgement skills, particularly in difficult situations;
- Strong work ethic;
- Trainability for front line positions; and
- Unparalleled knowledge and skills.

The general consensus from these consultations was the need to support the labour force participation of older worker, including at-risk groups of mature workers. This finding was used as a guiding principle in the development of the suggestions for action that follow.



#### A Workforce Aging Strategy

As mentioned in the last NSC report, countries, such as Australia, and some provinces, such as Alberta, have taken significant steps to devise a comprehensive and coordinated action plan to help mature workers stay in the labour market.<sup>51</sup>

The Government of Canada's development and adoption of a national workforce aging strategy would help employers to engage and retain older workers, including at-risk groups of older workers, which in turn would help sustain labour force growth and support the Canadian economy.

#### Suggestions for Actions - An Overview

With this in mind, it is recommended that the Council's suggestions for federal action, which have been organized under the following three broad themes, be considered as part of a broader and more comprehensive workforce aging strategy.

- 1. Raising Awareness of and Recognizing the Value and Benefits of Encouraging the Active Participation of Older Workers
- 2. Building on the successes of federal programs and initiatives
- 3. Engaging employers in planning for the aging workforce

The Government of Australia has developed a package of programs to support the labour force participation of mature workers through its Experience+ initiative. The Government of Alberta's action plan is geared towards engaging all partners, including employers, industry leaders, training providers, and individual workers, to develop supports for hiring and retaining mature workers.



## 1. Raising Awareness of and Recognizing the Value and Benefits of Encouraging the Active Participation of Older Workers

With the presence of up to five different generations of workers within today's workplace, ageism<sup>52</sup> and potential or perceived intergenerational conflicts within the labour force are key concerns for a majority of employers. Negative stereotypes about older workers, ageism and intergenerational conflict in the workplace and in society at large most often goes unrecognized and unaddressed, however, it can have serious repercussions for seniors and older workers participation in the workforce. For example, according to the 2008 Survey of Older Workers, 15 percent of older displaced workers indicated that their largest barrier to re-employment was an "age barrier". Furthermore a 2012 national survey found that one-in-five (20 percent) of seniors aged 66 years and older experienced age discrimination from an employer. <sup>54</sup>

Participants of the validation session held during a workshop at the Canadian Association on Gerontology's (CAG) 41st Annual Scientific and Educational Meeting commented that, in their opinion, many older workers felt overlooked by employers or were not privy to the same opportunities younger workers were getting. For example, training was more likely to be provided to younger employees as they were seen as a better investment given they were more likely to work longer for the organization than an older worker. This kind of treatment was a deterrent for older workers to stay engaged.

These participants also noted that older workers need to feel engaged in their work. Older workers want to feel that they are significantly contributing to the organization and that their involvement is valued. If an older worker loses that feeling of engagement in their work, they will subsequently lose interest in their job and may choose to withdraw from the workforce given their option to retire.

Participants of the national roundtable also noted that the issues facing older workers are often a by-product of myths and misconceptions.

To address the issue of ageism in the workplace, consulted employers and network representatives, as well as the participants of the CAG validation session and national roundtable, recommended that the federal government lead an awareness campaign to highlight the value of older workers.

Ageism is prejudice and discrimination based on age that often results in myths and stereotypes that do not reflect the true reality of aging and older Canadians. It prevents people from recognizing the valuable contributions of older Canadians and limits their choices and opportunities to actively participate in society. It can be externally imposed on seniors through rules and policies or be internally imposed, where people try to comply with societal expectations.

Statistics Canada, First Results from the Survey of Older Workers, by Pignal, J., Arrowsmith, S., and Ness, A., page 20. Ottawa: Statistics Canada, 2008.

Revera and the International Federation on Ageing, "Revera Report on Ageism" page 7. Toronto: Revera and the International Federation on Ageing, 2012.



It was suggested that an awareness campaign could inform and educate employers of the value and benefits of engaging and retaining older workers, highlighting the unique skills and experience they bring to the workplace, their trainability, and the economic benefits associated with keeping them involved. A campaign could also help to promote the involvement of older workers from all walks of life, and potentially serve as a recruitment mechanism for encouraging at-risk older workers to re-enter the workforce. Furthermore, it could help to dispel myths still associated with this generation of mature employees.

The Campaign could be modeled on the Federal Elder Abuse Initiative<sup>55</sup>, the work led by the Positive Images of Aging working group<sup>56</sup> of the Forum of Federal/Provincial/Territorial

Federal/Provincial/Territorial
Ministers Responsible for Seniors, as
well as the anti-ageism campaign
currently led by the Association
québécoise de gerontology.<sup>57</sup>

According to network leaders and employers, a key component of this awareness campaign would be to communicate a clear and consistent message to a wide and diverse audience including: post-secondary programs focusing on human resources and business administration, federal, provincial and territorial employer outreach initiatives, social media, as well as traditional channels and media.

#### Campaign Against Age Discrimination in the Workplace

In response to the success of its May 2010 symposium *L'adaptation des environnements de travail à la main-d'œuvre vieillissante (adapting the workplace for an aging labour force*), the Association québécoise de gérontologie (AQG) decided to implement one of the recommendations considered vitally important by the 150 attendees (representatives of various workplaces in Quebec). The AQG responded by developing a Quebec-wide awareness campaign against age discrimination.

The purpose of the campaign, entitled L'âgisme, parlons-en!, is to present a positive image of aging in three different settings: the workplace, the community and the media (local, regional and community). After nearly two years, the three-year campaign, has been launched in eight regions in Quebec and targets a broad audience through a wide range of multimedia networks, including social media, radio, television interviews, posters and audio clips, lectures and information sessions with experts and a variety of information tools.

In Budget 2008, the FEAI was a 3-year initiative (2008-2011), providing a focused and coordinated federal approach to combat elder abuse for all segments of the Canadian population. The cornerstone of the FEAI was a national elder abuse awareness campaign entitled "It's Time to Face the Reality", which used television, print and the Internet as communication vehicles. Having accomplished its objective of helping seniors and others recognize the signs and symptoms of elder abuse and provided information on what support is available.

The Forum of Federal/Provincial/Territorial Ministers Responsible for Seniors undertook, in 2008, an environmental scan of domestic and international promising practices and identified initiatives and activities that acknowledge the value and worth of people as they age, promote positive attitudes, and challenge stereotypes and myths about aging. In 2010, the Forum organized the "Spotlight on Images of Aging" Symposium, which provided an opportunity to engage in discussion and explore the challenges and opportunities associated with images of aging in the society and to exchange views and suggest solutions for overcoming ageist beliefs and attitudes.

<sup>&</sup>lt;sup>7</sup> L'âgisme, parlons-en! <u>http://www.aqg-quebec.org/120/l'agisme</u>, <u>parlons-en!.gerontologie</u>



It was also recommended that the federal government work closely with provinces and territories, established networks of employers, employers and key experts and stakeholders to lead a campaign.

The participants of the national roundtable also recommended that the awareness efforts should focus on intergenerational relations, including the development of training and workshop opportunities that foster collaboration between younger (newer) and older (experienced) employees.

This recommendation is consistent with the findings from past Human Resources and Skills Development Canada (HRSDC) reports on older workers. For example, in the *HRSDC Consultations with Older Workers and Employers: Summary of What We Heard* (2011), the older workers and employers consulted identified the need to raise awareness of the strategic importance of retaining mature workers and to foster a general change in attitude towards older employees (and aging) in workplaces, and in society more generally. They recommended doing so by implementing 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.

Another means to bring awareness to the value of recruiting and retaining older workers is to publicly recognize employers who accommodate older workers, such as employees with significant caregiving responsibilities. Bringing positive attention to these exemplary employers may also help to encourage more employers to better accommodate this growing population of employees.



#### Suggestions for Action - Awareness and Recognition

The National Seniors Council recommends that the federal government work to address ageism and other barriers to older workers' and seniors' participation in the workplace by raising awareness of and recognizing the value and benefits of encouraging the active participation of older workers, including those most at-risk of withdrawing from the labour force or becoming unemployed.

#### **Awareness Campaign**

- Lead a multi-year awareness raising initiative to promote the value and benefits to individuals and employers of continued and active participation in the labour force throughout the life cycle.
- This could take the form of a broad media campaign followed by smaller targeted projects, and could involve a number of federal, provincial/territorial partners and business/community leaders.
- Consideration should be given to ways to promote and inform seniors of opportunities catering to their specific needs.
- The campaign could refer the public to HRSDC's Working in Canada web portal, seniors.gc.ca and 1-800-O-Canada to receive additional information and resources on age inclusive and "older worker friendly" workplaces.
- The awareness campaign should include an evaluation component to provide evidence of its effectiveness.

#### **Employer Recognition**

- Recognition could be provided through a Best-Practices Award designed to: (1) recognize contributions of exemplary employers towards supporting older workers; (2) recognize innovation and new practices; and (3) inspire other employers to take a leadership role in contributing to the well-being of older workers.
- Create an official Family Caregiving Recognition Day. The Day could serve to publicly recognize exemplary employers who have developed and implemented policies and programs that support employees balancing work with caregiving responsibilities. Employer supports to older workers with significant unpaid caregiving responsibilities could be considered criteria when designing and allocating the awards.



#### 2. Building on the Successes of Federal Programs and Initiatives

Employers suggested looking into ways of adjusting or expanding existing federal supports to better support older workers, including those at risk of withdrawing from the workforce or becoming unemployed.

For many at-risk older workers, a lack of access to information about employment opportunities that offer them the accommodations needed to actively participate is seen as a barrier. Seniors need to have access to appropriate tools in order to seek meaningful employment matched to their skill sets.

Employers also noted that older workers contemplate retirement when retraining may be an alternative option for them. Retraining initiatives provide older workers with the opportunity to update their skills to remain productive and develop the knowledge and competencies that can be applied to a new job. The Council heard from employers that their intent is to offer training and retraining programs, however, they would appreciate support from the federal government to do so.

In recent years, the Government has developed a number of initiatives focused on such activities as job matching and skills upgrading that successfully support the active involvement of older workers and seniors, including those at greatest risk of exiting the workforce. These include the ThirdQuarter<sup>58</sup> and Targeted Initiative for Older Workers<sup>59</sup> (TIOW) programs, which are scheduled to sunset in March 2013 and March 2014 respectively.

There are a number of other Government of Canada job bank and job placement initiatives that exist that may not specifically target older workers and seniors, but could be a great vehicle to engage mature Canadians, and in particular those who are at greater risk of exiting the labour force. For example, *Working in Canada* is the Government of Canada's leading source for jobs and labour market information. It offers users free occupational and career information such as job opportunities, educational requirements, main duties, wage rates and salaries, current employment trends, and outlooks. Another interesting federal government resource is the Office of Disability Issues' Accessibility Resource Centre. It is a one-stop website that contains useful tools to help improve accessibility, including resources to help employers accommodate persons with a disability in the workplace. Efforts need to be made to ensure that these initiatives are

The ThirdQuarter is a Human Resources Skills Development Canada pilot project delivered by Chambers of Commerce. This program features a unique job-search website that serves to help employers find experienced employees who are 50-plus and want to delay or change their retirement by engaging in the workforce. The program is unique in its emphasis on employee skills and values, rather than occupations, to ensure a better match between individual and employer needs. http://www.thirdquarter.ca

The Targeted Initiative for Older Workers helps unemployed older workers in communities experiencing ongoing high unemployment and/or with a high reliance on a single industry affected by downsizing. Projects are designed to improve the employability of participants from 55 to 64 years of age, and may assist them through activities such as prior learning assessment, skills upgrading, and experience in new fields of work. http://www.hrsdc.gc.ca/eng/employment/employment measures/older workers/index.shtml



"older worker friendly" and consider the specific needs of older workers at risk of withdrawing from the labour force.

#### **Suggestions for Action – Building on the Success**

The National Seniors Council recommends that the federal government consider building on the successes of its existing initiatives/mechanisms that support and encourage older workers' participation in the workplace, including those most at-risk of withdrawing from the labour force or becoming unemployed.

- Given the benefits of the Targeted Initiative for Older Workers program in supporting unemployed older workers to re-enter the workforce, including at-risk groups such as Aboriginal and immigrant older workers, consider extending the program beyond its current end date of March 31, 2014.
- Recognizing the value of the ThirdQuarter Project, the National Seniors Council supports the Government of Canada's commitment in Budget 2012 to extend and expand the project to better connect older workers to potential employers. If extended, the Council recommends the project consider how its matching services can better take into account the special needs of older workers and seniors who have displaced skills, illnesses, injuries or disabilities.
- Using an "older worker friendly" lens, review and update, existing Government of Canada job bank and job placement initiatives to better meet the needs of older workers and seniors, including those groups most at risk of exiting the workforce. Programs to consider include: Working In Canada, Job Bank, <sup>60</sup> and the employment services offered through Citizenship and Immigrant Canada's settlement services. <sup>61</sup>

Job Bank helps individuals find jobs across Canada and has listings that are updated daily. Individuals can advertise their profile to employers and receive a list of matching jobs. <a href="www.jobbank.gc.ca">www.jobbank.gc.ca</a>

Citizenship and Immigration Canada settlement services include assistance in finding and retaining employment as well as engaging Canadian employers in hiring an immigrant workforce. Other services provide for information and orientation about life in Canada including laws, rights and responsibilities; improving language skills adequate to achieve their settlement and integration goals; and the support they need to build networks within their new communities.



- Consider adding information on the benefits of hiring older workers and seniors, as well as the tools and resources available to recruit and retain them, to existing federal government websites and portals that target employers such as Working In Canada and the Canada Business Network<sup>62</sup> website.
- Encourage the Office of Disability Issues to expand their Accessibility Resource Centre<sup>63</sup>, a resource page on accommodating persons with a disability, by adding more information on how employers can accommodate older workers and seniors who are at risk of withdrawing from the labour force due to injuries, disabilities, chronic illnesses or mental health issues.
- Integrate an "older worker friendly" lens into existing training for federal policy, program, and front-line employees to encourage policy development and program delivery that supports the recruitment and retention of older workers at risk of withdrawing from the workforce or becoming unemployed.
- The New Horizons for Seniors Program<sup>64</sup> (NHSP) could actively promote projects on intergenerational learning in the workplace. Specifically the potential of older workers as 'trainers' and mentors, using their experience and knowledge to support the learning of younger colleagues, through formal and informal means. These types of projects would need to be led or inspired by seniors. The NHSP could also showcase successful projects that promote the active participation of older workers, particularly those at risk of withdrawing from the workforce.

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The Canada Business Network web site provides information on government programs and services to Canadian businesses: http://www.canadabusiness.ca

The Office of Disability Issues' Accessibility Resource Centre is a one-stop resource page that contains useful tools to help improve accessibility, including resources to help employers accommodate persons with a disability in the workplace: www.hrsdc.gc.ca/accessibility

The New Horizons for Seniors Program (NHSP) is a federal government program that provides funding to not-for-profit organizations to support community projects involving seniors. NHSP could be an excellent program to showcase innovations in encouraging active labour force participation.



#### 3. Engaging Employers in Planning for the Aging Workforce

The federal government and a number of governments, businesses and community organizations have developed tools and resources to support the labour force participation of older workers.

However, employers and human resource professionals continue to identify access to this information as a key challenge. This is particularly true for employers representing smaller businesses or organizations who have fewer resources (financial, human, and corporate) than

larger operations and therefore find it more challenging to develop mechanisms to support older workers, particularly those who became injured or aged into a disability or chronic illness.

Participants of the national roundtable highlighted the importance of educating employers by sharing best/promising practices. Employers also suggested that the federal government create and promote access to a centralized repository of sample practices, research and tools to support the active participation of older workers in the labour force that would be accessible to employers.

## **Toolkit for Employers: Resources for Supporting Family Caregivers**

The Family Caregivers' Network Society is developing a toolkit to provide both employers and employees with information and resources to help minimize the impact of caregiving on both the employee and the workplace. The toolkit includes information for employers on the main workplace needs of family caregivers and strategies to create a caregiver friendly workplace. It also includes resources for the employees who are the family caregivers, as well as, self-care handouts and information on how to develop a care plan.

The need to provide easy access to information for employers was further highlighted by the Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities in its December 2012 *Report on Labour and Skills Shortages in Canada: Addressing Current and Future Challenges.* One of the key recommendations made by the Parliamentary Committee was: "that the Government of Canada raise awareness about promising best practices to retain mature workers in the workforce including mentorship programs, flexible work arrangements (e.g. telework and reduced work hours), and flexibility through changes in the pension system." <sup>66</sup>

The Council also heard about the challenges that employers face in trying to recruit and retain older workers, many of which are influenced by third party policies or legislation.

The full report is available online at:

http://www.parl.gc.ca/HousePublications/Publication.aspx?Mode=1&DocId=5937525&Language=E

Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities (HUMA), Labour and Skills Shortages in Canada: Addressing Current and Future Challenges, page 52. Ottawa: Standing Committee on Human Resources, Skills and Social Development and the Status of Persons with Disabilities, 2012.



Most employers noted that their current benefits plans were limiting the support they could offer older workers. For example, many mentioned that the coverage of long term disability benefits ended at age 65, making it difficult to accommodate older workers who may have chronic health issues and require long term health/disability benefits.

Some provincially-based employers identified current provincial legislation as barriers to recruiting employees who had retired. In some provinces, legislation still restricts "double-dipping" therefore not allowing employees to receive pension benefits and also be paid a salary.

Employers also mentioned that collective agreements can make it difficult to accommodate older workers. For example, a couple of employers mentioned that because of collective agreements with age-restriction clauses or health benefit limitations, they are often unable to retain or rehire their older workers.

Determining ways to facilitate the continued participation of older workers at-risk of withdrawing from the labour force or becoming unemployed because of particular barriers and challenges is best accomplished through the collaboration of all levels of government, employers, and key partners including professional networks and associations, labour unions, human resources specialists, and benefits providers, among others.

#### **Suggestions for Action – Engaging Employers**

The National Seniors Council recommends that the federal government work collaboratively with partners – such as other levels of government, employers, unions, professional networks, and human resources professionals – to promote the design of workplace policies and practices that meet the needs of an aging labour force, including those of older workers at risk of withdrawing from the workforce.

#### **Recognition of and Sharing Promising Practices**

• Encourage and support the sharing of information, tools, and resources relating to the development and implementation of policies and practices that engage older workers in the labour force including information on the specific needs of older workers who are deemed at risk of withdrawing from the labour force. Targeted web-based approaches could be cost-effective and reach key stakeholders and audiences.



- Raise awareness about the information currently available to employers to support them in developing workplace policies and accommodations to meet the needs of older workers who are at risk of withdrawing from the workforce or becoming unemployed. For example, share and disseminate more broadly the tools and resources including the Age-Friendly Workplace Checklist for Employers developed by the Forum of Federal, Provincial and Territorial Ministers Responsible for Seniors
- Further examine existing reports and information to identify gaps and opportunities for knowledge development on practical approaches employers can take to recruit and retain older workers at risk of withdrawing from the workforce or becoming unemployed.

#### **Encouraging Collaboration and Facilitating Discussions**

Employers are best placed to develop workplace policies and practices tailored to the needs of their aging workforce. The federal government can exercise leadership to encourage employers to:

- Include strategies in their human resources plans for retaining older workers, especially those at risk of withdrawing because of factors such as caregiving duties for relatives, age-onset disabilities or illnesses, etc.
- Work in partnership with unions to examine and update collective agreements using an "older worker friendly" workplace approach.
- Work in partnership with employee assistance program leaders and insurance and benefits providers to design and develop pertinent workplace health initiatives as well as targeted programs and policies to support the ongoing engagement of older workers who may have specific workforce accommodation needs.
- Develop employer assistance programs targeted to older workers who
  face challenges to help them cope with age-onset transitions (e.g. health,
  balancing work and family caregiving responsibilities, retirement and
  life-long learning) and stay engaged in the workforce.



#### **Conclusion**

The National Seniors Council's 2012 consultations sought the views of employers and professional network leaders on how to retain and attract older workers, particularly those most at risk of withdrawing from the labour force or becoming unemployed.

Although the Council found that at-risk older workers were not a key workforce population that employers were currently focusing on, we believe these consultations helped to open a dialogue with employers about these sub-groups of mature workers and begin addressing how best to support their active participation in the workforce. These consultations also provided valuable insights into the challenges facing employers in recruiting and retaining older workers in general and the measures that could be taken to help address these obstacles.

The National Seniors Council recognizes that the participation of all older workers who wish to remain in the labour force is beneficial not only to the older workers themselves, but also to Canadian society and the national economy as a whole.

The Council believes the suggested actions outlined in this report would build on the significant work the federal government is already doing to support older workers and help further assist all older workers, including those at risk of withdrawing or becoming unemployed, to stay in the labour force for as long as they wish to do so.



## Annex A Summary of Suggestions for Action

## 1. Raising Awareness of and Recognizing the Value and Benefits of Encouraging the Active Participation of Older Workers

The National Seniors Council recommends that the federal government work to address ageism and other barriers to older workers' and seniors' participation in the workplace by raising awareness of and recognizing the value and benefits of encouraging the active participation of older workers, including those most at-risk of withdrawing from the labour force or becoming unemployed.

- Lead a multi-year awareness raising initiative to promote the value and benefits to
  individuals and employers of continued and active participation in the labour force
  throughout the life cycle.
- This could take the form of a broad media campaign followed by smaller targeted projects, and could involve a number of federal, provincial/territorial partners and business/community leaders.
- Consideration should be given to ways to promote and inform seniors of opportunities catering to their specific needs.
- The campaign could refer the public to HRSDC's Working in Canada web portal, seniors.gc.ca and 1-800-O-Canada to receive additional information and resources on age inclusive and "older worker friendly" workplaces.
- The awareness campaign should include an evaluation component to provide evidence of its effectiveness.
- Recognition could be provided through a Best-Practices Award designed to: (1) recognize contributions of exemplary employers towards supporting older workers; (2) recognize innovation and new practices; and (3) inspire other employers to take a leadership role in contributing to the well-being of older workers.
- Create an official Family Caregiving Recognition Day. The Day could serve to publicly recognize exemplary employers who have developed and implemented policies and programs that support employees balancing work with caregiving responsibilities. Employer supports to older workers with significant unpaid caregiving responsibilities could be considered criteria when designing and allocating the awards.



#### 2. Building on the successes of federal programs and initiatives

The National Seniors Council recommends that the federal government consider building on the successes of its existing initiatives/mechanisms that support and encourage older workers' participation in the workplace, including those most at-risk of withdrawing from the labour force or becoming unemployed.

- Given the benefits of the Targeted Initiative for Older Workers program in supporting unemployed older workers to re-enter the workforce, including at-risk groups such as Aboriginal and immigrant older workers, consider extending the program beyond its current end date of March 31, 2014.
- Recognizing the value of the ThirdQuarter Project, the National Seniors Council supports the Government of Canada's commitment in Budget 2012 to extend and expand the project to better connect older workers to potential employers. If extended, the Council recommends the project consider how its matching services can better take into account the special needs of older workers and seniors who have displaced skills, illnesses, injuries or disabilities.
- Using an "older worker friendly" lens, review and update, existing Government of Canada
  job bank and job placement initiatives to better meet the needs of older workers and seniors,
  including those groups most at risk of exiting the workforce. Programs to consider include:
  Working In Canada, Job Bank, and the employment services offered through Citizenship and
  Immigrant Canada's settlement services.
- Consider adding information on the benefits of hiring older workers and seniors, as well as
  the tools and resources available to recruit and retain them, to existing federal government
  websites and portals that target employers such as Working In Canada and the Canada
  Business Network website.
- Encourage the Office of Disability Issues to expand their Accessibility Resource Centre, a
  resource page on accommodating persons with a disability, by adding more information on
  how employers can accommodate older workers and seniors who are at risk of withdrawing
  from the labour force due to injuries, disabilities, chronic illnesses or mental health issues.
- Integrate an "older worker friendly" lens into existing training for federal policy, program, and front-line employees to encourage policy development and program delivery that supports the recruitment and retention of older workers at risk of withdrawing from the workforce or becoming unemployed.
- The New Horizons for Seniors Program (NHSP) could actively promote projects on intergenerational learning in the workplace. Specifically the potential of older workers as 'trainers' and mentors, using their experience and knowledge to support the learning of younger colleagues, through formal and informal means. These types of projects would need to be led or inspired by seniors. The NHSP could also showcase successful projects that promote the active participation of older workers, particularly those at risk of withdrawing from the workforce.



#### 3. Engaging employers in planning for the aging workforce

The National Seniors Council recommends that the federal government work collaboratively with partners – such as other levels of government, employers, unions, professional networks, and human resources professionals – to promote the design of workplace policies and practices that meet the needs of an aging labour force, including those of older workers at risk of withdrawing from the workforce.

- Encourage and support the sharing of information, tools, and resources relating to the development and implementation of policies and practices that engage older workers in the labour force including information on the specific needs of older workers who are deemed at risk of withdrawing from the labour force. Targeted web-based approaches could be cost-effective and reach key stakeholders and audiences.
- Raise awareness about the information currently available to employers to support them in developing workplace policies and accommodations to meet the needs of older workers who are at risk of withdrawing from the workforce or becoming unemployed. For example, share and disseminate more broadly the tools and resources – including the Age-Friendly Workplace Checklist for Employers – developed by the Forum of Federal, Provincial and Territorial Ministers Responsible for Seniors
- Further examine existing reports and information to identify gaps and opportunities for knowledge development on practical approaches employers can take to recruit and retain older workers at risk of withdrawing from the workforce or becoming unemployed.
- Include strategies in their human resources plans for retaining older workers, especially those
  at risk of withdrawing because of factors such as caregiving duties for relatives, age-onset
  disabilities or illnesses, etc.
- Work in partnership with unions to examine and update collective agreements using an "older worker friendly" workplace approach.
- Work in partnership with employee assistance program leaders and insurance and benefits providers to design and develop pertinent workplace health initiatives as well as targeted programs and policies to support the ongoing engagement of older workers who may have specific workforce accommodation needs.
- Develop employer assistance programs targeted to older workers who face challenges to help them cope with age-onset transitions (e.g. health, balancing work and family caregiving responsibilities, retirement and life-long learning) and stay engaged in the workforce.



# **Annex B List of Consultation Participants**

#### List of Professional Networks and Key Stakeholders Consulted

Assembly of First Nations

Association of Workplace Educators of Nova

Scotia

Canadian Chamber of Commerce

CARP HR50 Quebec Association of Gerontology The Alliance of Sector Councils

The Conference Board of Canada

Toronto Board of Trade

#### **List of Employers Consulted**

Adecco

Aeroplan Group Canada

AltaGas Ltd.

ArcelorMittal Dofasco BC Lottery Corp.

BC Oil and Gas Commission

Bethany Care Society Big Rock Brewery

Business Development Bank of Canada

Cameco Canada Post

Canadian Agricultural Human Resource Council

CareGivers Inc.

Certified General Accountants Association

Collins Barrow Calgary LLP Credit Valley Hospital (The)

**Desjardins Group** 

Eastern Health Authority

EllisDon Encana

EPCOR Utilities Inc.

Family Insurance Solutions

General Dynamics Canada - Ottawa

Golder Associates Ltd. Hanover School District

Home Instead

Manitoba Telecom Services Inc.

Manulife Financial

McGill University Health Centre

Medtronic of Canada Ltd. Miller Thomson LLP

Nalcor Energy
NOVA Chemicals
NTT Data Canada, Inc.
PCL Construction
Providence Health Care

Rona SaskTel

Seven Oaks General Hospital Simon Fraser University

Suncor Energy Inc.

Swan Valley School Division

Syncrude Canada Ltd.

Telus

The Co-Operators
Tim Hortons - Oakville

Toyota Motor Manufacturing Canada Inc

Ultra Electronics Maritime Systems

University of Toronto Vancouver Coastal Health

Winnipeg Regional Health Authority Workplace Safety and Prevention

Services



#### **List of Online Consultation Invitees**

Association of Professional Engineers & Geoscientists of BC

Athabasca University

**BC** Assessment

**Calgary Laboratory Services** 

Canadian Trucking Human Resources Council

Centre For Newcomers

Children's Aid Society of Toronto

Downtown Moncton Centre-ville Inc.

Great Little Box Company

HSBC Bank Canada

Husky Energy Inc.

J.D. Irving, Limited

Kerby Centre

KPMG Management Services LP

Loblaws Companies Ltd.

Manitoba Blue Cross

Manitoba Hydro

Matrix Asset Management Inc.

North American Construction Group Inc.

Northern Alberta Institute of Technology

Princess Auto

RD MacLean Co Ltd.

Seaspan Shipyards

St. Thomas University

Toronto Central Community Care Access Centre

**Toronto Transit Commission** 

**United Way Toronto** 

YMCA of Greater Moncton



# Annex C List of Participants to the National Seniors Council National Roundtable

Sarah Anson-Cartwright Director

The Canadian Chamber of Commerce

Andrew Cardozo
Executive Director

The Alliance of Sector Councils (TASC)

Catherine Geoffroy

President

Association québécoise de gérontologie

Dr. Monique A. M. Gignac Senior Scientist Toronto Western Research Institute

Dr. Martine Lagacé Associate Professor Ottawa University Maureen Neglia Vice President Manulife Financial

Dr. Judith Shamian Emeritus President and CEO Victorian Order of Nurses (VON)

Janine Szczepanowski Vice President & Entrepreneurial Development EllisDon Corporation

Richard Yerema Managing Editor Canada's Top 100 Employers



# Annex D Summary of Consultations – Size, Location and Type of Employer

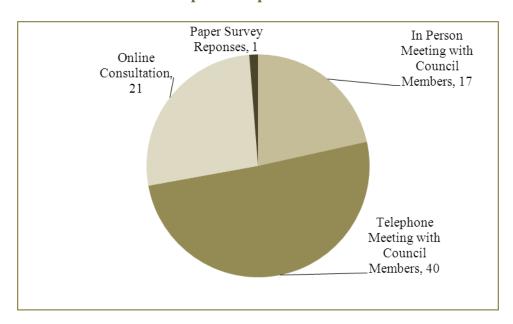
Letters of invitation to participate in the consultation were sent to over 300 employers, these letters were sent to senior human resource professionals and the President or CEO of the organization.

The Council proposed a variety of consultation approaches to engage employers in the discussion; these approaches included an online consultation, individual meetings either in person or via conference call, participation of a NSC member in an already scheduled event, or multi-stakeholder discussions.

In total, 79 employers accepted the NSC's invitation (a 26% return rate).

Fifty-seven (57) respondents chose to meet with NSC members via teleconference or in person; twenty-one (21) participated in the online consultation process; and one (1) submitted their responses to the questions via paper-copy.

#### Number of respondents per consultation method

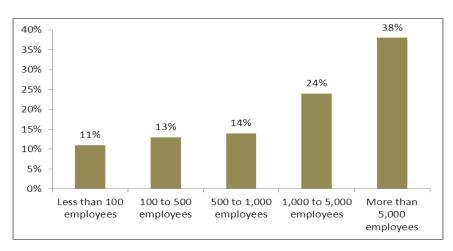


To get a better understanding of the participants, the NSC invited employers to provide demographic information about their organization. The completion of this section of the consultation was voluntary and some employers chose not to respond.

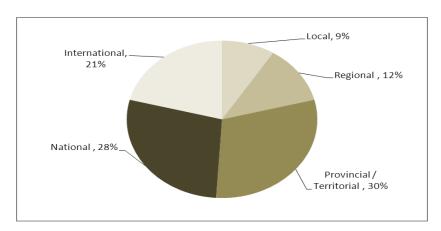


Based on responses received from approximately 50 of the 79 participating employers, the following information was gathered.

#### Size of organizations based on number of employees



#### **Location and scope of operations**



#### **Sectors represented during the consultation process:**

- accommodation and food services
- administrative and support
- agriculture
- arts, entertainment and recreation
- construction
- educational services
- finance and insurance
- health care and social assistance
- manufacturing

- mining and oil and gas extraction
- professional, scientific and technical services
- public administration
- registered charity or non-profit organization
- retail and trade and wholesale trade
- transportation and warehousing
- utilities



## **Annex E Members of the National Seniors Council**

Jean-Guy Soulière Chair



After a successful career with the federal public service, Mr. Jean-Guy Soulière was the Executive Director of the National Association of Federal Retirees (FSNA) for over 12 years. He is the former Chair and Spokesperson for the Congress of National Seniors' Organizations since 2002 and is a member of the Public Service Pension Advisory Committee. He holds a degree from the University of Ottawa and is fluently bilingual.

**Stanley Hrabarchuk** 



Following Mr. Stanley Hrabarchuk retirement from the Government of Canada in 1991, Mr. Hrabarchuk became a member of the National Association of Federal Retirees (FSNA). He was appointed to the position of National President of FSNA in 2009 and in 2010, became the Immediate National Past President. For nearly 20 years, Mr. Hrabarchuk has worked on a number of committees to help further the work of FSNA through the development of membership programs and marketing and recruitment strategies. He was also instrumental in establishing a Manitoba Committee of Seniors to represent seniors' interests across the province. His demonstrated leadership skills and extensive experience supporting seniors' issues are an excellent addition to the Council.

Dr. C. Shanthi Johnson



Dr. Shanthi Johnson is a professor and associate dean (research and graduate studies) at the Faculty of Kinesiology and Health Studies, University of Regina, and a research faculty member with the Saskatchewan Population Health and Evaluation Research Unit. Prior to her appointment at the University of Regina, she was a Professor at the School of Nutrition and Dietetics, Acadia University, Nova Scotia. She completed her post-doctoral training in aging and health at the Canadian Centre for Activity and Aging, doctoral studies in kinesiology at the University of Western Ontario and her graduate and undergraduate degrees in nutrition in India. Her research program involves health promotion and falls prevention among older adults with a multidisciplinary perspective.



#### **Hubert McGrath**



Mr. Hubert McGrath holds a Master's degree in Educational Administration. He worked as a high school administrator for 31 years in Newfoundland and Labrador, and British Columbia. Mr. McGrath's extensive volunteer experience includes serving as a founding member of a committee focussed on the establishment of affordable seniors' housing. He also acted as a trustee and executive member of the Newfoundland Avalon Health Care Institutions Board, and trustee of the Newfoundland Easter Regional Integrated Health Authority. His involvement with these organizations has increased his awareness of the needs of seniors in Newfoundland and Labrador, helping him plan and implement strategies that effectively address those needs.

#### **Leonie Napa Duffy**



Mrs. Leonie Napa Duffy has been very active in Coral Harbour, Nunavut, working as a teaching assistant, a teacher and a nurse's aide. She is also a long-time hotel owner and manager, as well as a church pastor. Mrs. Duffy has been elected to office on numerous occasions, and is currently serving as a member of the Keewatin Business Development Centre. She holds many awards, including Fellow of the Arctic Institute of North America (1999), a Governor General Commemorative Medal (1992), and an award from the Hamlet Council of Coral Harbour (1995).

**Maurice Royer** 



Mr. Maurice Royer has had a distinguished career in mediation, facilitation and negotiation services. His 20 years of service with Correctional Service Canada (CSC) offered him various opportunities, including giving a lecture on mediation to the Corrections and Police Academy in Slovakia. Mr. Royer later moved to Kingston, Ontario, where he pioneered the mediation process for Ontario regional staff at CSC. In 2006, Mr. Royer left the Department to begin his own mediation, facilitation and negotiation firm. Mr. Royer has long been involved in community support, serving as a member of the Kingston Police Services Board and the Kingston Children's Aid Society's Board of Directors. Mr. Royer currently resides in Ottawa, where he also serves as the Vice-Chair of the Canadian Institute for Conflict Resolution's Board of Directors.



Lisa M. Smith



Mrs. Lisa M. Smith has several years of management and leadership experience in the health and community services sector. Ms. Smith has worked with the Nova Scotia Department of Community Services, both the district and provincial levels of the Department Heath, in Primary Health Care and Continuing Care and in November 2007, she joined the Senior Leadership Team at Glen Haven Manor, where she remains as a senior executive.

Mrs. Smith is a registered Social Worker, an active Rotarian (Rotary Club of New Glasgow) and an active volunteer with numerous charitable organizations that service a myriad of populations including seniors, children, persons with mental disabilities and individuals in crisis.

Mrs. Smith's diverse background allows her to bring a wealth of expertise to the Council on issues important to older Canadians. Mrs. Smith appreciates this appointment and looks forward to sharing her experience and helping Canadian seniors have the chance to be heard on the issues that impact their well-being.

#### **Beverley Weeks**



Mrs. Beverley Weeks of Harvey, New Brunswick, is the founder of Harvey Outreach for Seniors, an organization developed to meet the needs of seniors. She is also a founding and lifetime member of the New Brunswick Home Support Association. Mrs. Weeks has served on many committees and has conducted research projects in the field of seniors' issues. She is a founding and continuing member of the Third Age Centre housed at St. Thomas University, Fredericton, New Brunswick. She was the New Brunswick representative on the Board of the Canadian Association for Community Care. Some of her awards include the Marion Stevenson Award for outstanding contribution to Community Care and the Queen's Golden Jubilee Medal for her work on seniors' issues.

Dr. Andrew Wister



Dr. Andrew Wister is currently Chair of the Department of Gerontology at Simon Fraser University (SFU), where he led the development of the Masters in Gerontology and PhD in Gerontology programs. He has also been active in the Canadian Association on Gerontology.

Dr. Wister led the SFU arm of a \$2.5-million five-year grant funded by the Canadian Institutes of Health Research (CIHR) to develop and test innovative interventions integrating cardiovascular prevention, self-care and clinical care best practices targeting baby boomers. He is also one of the team leaders of the Canadian Longitudinal Study on Aging.

Dr. Wister's extensive research covers several overlapping themes. He has written over 60 highly cited peer-reviewed articles, 11 books and monographs, and numerous chapters, reports and other publications on: baby boomer health dynamics; environmental adaptation among older adults; patterns of family and social support; aging, health promotion and population health; statistical methods; and life-course trends and transitions.