

DRAFT for review (Feb 21, 2023)

## **BAC Framework for Empowering Workforce Participation among Older Citizens**

### **Summary**

**Burlington Employers redefine older community residents as Workforce Assets.** The City, and its partners will work to understand that the population of older community residents are not a monolith. Regarding working past 60/65 there are:

- i. People who work because they need the income to live.
- ii. People who want to work but need to build skills to make them marketable.
- iii. People who want to work and have skill sets in demand but want more flexibility.
- iv. People who want to work primarily for social engagement.
- v. People who want to work primarily for a sense of purpose or meaning.

As with most work on building an inclusive workforce, the outcome is a more robust and sustainable workforce. Diversity and inclusivity need to be explicitly expanded to be age-friendly. The City and its partners will support a broader understanding of how employers can better demonstrate that they are building age-friendly workspaces and therefor attract older workers, and the City will partner to build resources to support and advocate for older workers.

### **Seven Initiatives to be taken, resources to be engaged (Recommendations)**

1. Staffing support at CEDO to coordinate, a significant function of a staff person to be an Older Worker ombudsperson.
2. Marketing Campaign: highlight older worker and employer success stories and narratives.
3. Create an Advisory panel of Employers;
4. Convene a Semi-annual Peer Group of mature worker (from different fields, backgrounds and employers) to share and learn new tricks and techniques and provide support whether one is returning to the workforce or shifting to a new area or field, or reducing hours or negotiating other flexibility. Document the lessons learned.
5. Create an easily accessible source of resources in Burlington for older workers.
6. City investment in a digital literacy resource specific to the needs of older community members.
7. Engage existing workforce resources and programs. Don't reinvent the system, but draw on the rich experience of partners and existing program elsewhere in Vermont and the US (e.g., A4TD's Senior Community Service Employment Program and The Vermont Returnship Program; AARP's Resources for Building An Age-Inclusive and Caregiving-Friendly Workforce, and Employer Pledge Program for Vermont Employer-Participants & Job Seekers; Encore's work engagement initiatives; and Vermont's developing Workforce Expansion Team (WET) with regional coordinators.

## DRAFT BAC Seven Recommendations: Empowering Workforce Participation among Older Citizens

1. **City Coordination Point Person for Expanding Opportunities for Older Workers**
  - a. To coordinate opportunities for workers to access training and education opportunities and employers to awareness of the benefits of hiring older workers, a function of a CEDO staff person should be assigned to advance this effort (might be combined with an overall *Aging Ombudsperson* for addressing all aspects of building an age friendly Burlington).
  - b. Identify funding to support Older Workforce Initiatives in Burlington (<https://www.giaging.org/issues/older-workers/>)
  - c. Identify areas that require regional and state coordination and advise City Council and the Mayor on what advocacy and coordination may be productive.
  - d. Identify opportunities to encourage and support Older Entrepreneurs to start businesses and enterprises.
2. **Public Interest Communication Campaign to highlight older worker and employer success stories and narratives.**
  - a. Provide resources to properly engage marketing expertise.
  - b. This campaign could include radio interview specials, Channel 17 programming, engagement of High School class projects, UVM Community Journalism program, community events at the local library/senior centers, and especially as the weather warms, outdoor events. If the community is not talking about it, it is not real.
  - c. Align campaign with build up to *National Employ Older Workers Week* (September - <https://www.dol.gov/agencies/eta/seniors/national-employ-older-workers-week> – with Mayoral Proclamation and events to acknowledge and celebrate). *National Employ Older Workers Week, held annually the last full week of September, recognizes the vital role of older workers in the workforce. National Employ Older Workers Week aims to increase awareness of this labor segment and develop innovative strategies to tap it. It also showcases the Senior Community Service Employment Program (SCSEP), which provides on-the-job skills training to individuals 55 or older with limited financial resources.*
3. **Panel of Employer Advisors**
  - a. Create a panel of successful and potential employers of older community members. This would provide space for employers to collectively discuss what qualities they're looking for in potential employees, learn about what practices and policies will best equip them to be employers of choice for older workers, and will create an opportunity for them to directly advise the Burlington Aging Council to create training or reskilling opportunities that would better prepare older workers for success in Burlington.
  - b. Create a new narrative (tie to Marketing Campaign) for employers to replace the dominant one that presents barriers to hiring and retaining older workers (<https://www.brookings.edu/research/proposals-to-keep-older-people-in-the-labor-force/>) such as:
    - the uncertainty about how long they will stay on the job,
    - concern that their productivity may outweigh their costs well before they plan to retire.
    - succumbing to this uncertainty consciously or unconsciously circumventing rules against age discrimination in hiring by devising policies that have the effect of shedding older workers,
    - holding general misperceptions employers may have about older workers' abilities.

- c. Offer ageism awareness training for businesses and organizations to mitigate stereotypes and stigmas that prevent older people from rejoining workforce. (Center for Workforce Inclusion).
- d. Offer opportunities for various organizations and businesses to come together and streamline access to supportive employment opportunities for older workers
- e. Understand how employers can better include and showcase the mutual benefits of employing older workers – Create an Employer check list for advancing an Age-inclusive workforce in Burlington.

#### **4. Peer Group Convening of Older Workers**

- a. This forum that would convene semi-annually with updated members as needed, would be an inclusive forum for older Burlingtonians who are engaged in the workforce to voice their needs or concerns, as well as their ideas, regarding access to the workforce. It would afford an opportunity to bring together older workers across many categories to provide direct feedback to the Aging Council, and the Employer Advisory Group.
- b. It would help build an agenda to support programming providing direct assistance to older workers and those who want to join the workforce.
  - Develop new skills and stay current on new technologies, certifications and more
  - Share and learn new tricks and techniques and provide support whether one is returning to the workforce or shifting to a new area or field, or reducing hours or negotiating other flexibility.
  - How to network (in-person and online) and interview; write better resumes and cover letters
  - How to effectively utilize social media to connect with past, present and potential colleagues; How to make the most from job search boards, career fairs and other work resources
- c. This is also an opportunity for enlarging the representation of groups and perspectives represented on the Burlington Aging Council.

#### **5. Create an accessible resource (digital and hard copy) of new and existing resources in Burlington for older residents to easily access (tie to Public Interest Communications Campaign).**

- a. Engage existing Resource Networks: Age Well, Senior Centers, AALV, A4TD, etc. Partner with COVE to modify their state guide to be a local one.
- b. For many mature individuals seeking to reintegrate into the current workforce, or reinvent themselves in it, training and reskilling opportunities will be of vital importance. Make appropriate resources more accessible for the mature population of Burlington by aggregating and organizing them into an easily accessible material. This would empower mature Burlingtonians by giving them an opportunity to make a choice on which resource would best fit their lifestyle, meet their needs, and support them in reaching their goals.
- c. Pilot a Job Board exchange between employers and job seekers posting jobs and conditions that might best appeal to older workers. Focused job seeking aids will be more beneficial than sorting them out on Indeed or in 7Days Classifieds. Possibly create a pilot App with a Champlain College student team.

#### **6. Invest in a digital literacy resource specific to the needs of older community members.**

- a. Burlington currently has or has had multiple adult digital literacy opportunities easily accessible, at the Fletcher Free Library, Vermont Adult Learning Center, Community

College of Vermont, and the Housing Authority Computer Lab, Fletcher Library's Microsoft IT Academy Program, Digital Literacy Classes through the Family Room and Parent University for New American or English Learning Individuals, as well as the resources provided by the A4TD. However, except for the programs at A4TD, these resources are aimed at the general adult learner from which older adult learners are a separate category with specific support needed. The resource needs to be robust and available enough to be accessible to potentially thousands of older engaged learners. While A4TD has programming available in this area, they would need additional resources to widely deploy this in Burlington and/or train presenters and trainers at other local programs to be more inclusive in their approach.

- b. Advocate for private and public funding to meaningfully support these resources so that they are continuously available and updated as needed. Engage local employers to inform content and resources so that learning addresses the needs of local employers.

## 7. Engage existing workforce resources and programs.

- a. Evaluate the learning from USDOL ETA's Aging Workforce Initiative Grants to identify best practices and programs for guiding Burlington initiatives ([https://www.doleta.gov/pdf/awi\\_one\\_pagers\\_fact\\_sheet.pdf](https://www.doleta.gov/pdf/awi_one_pagers_fact_sheet.pdf))
- b. Associates for Training and Development (A4TD) – how to accentuate the current programs to better serve Burlington
  - i. Senior Community Service Employment Program (<https://a4td.org/scs-employment-program/>)
  - ii. The Vermont Returnship Program (<https://a4td.org/returnships/>)
- c. AARP Future of Work for 50+ (<https://www.aarp.org/ppi/future-of-work/>)
- d. AARP-VT Education Forums (e.g., AARP's free, two-part webinar, **Learn How to Leverage Your Skills and Experience**, 2019) <https://states.aarp.org/vermont/you-have-a-lot-to-offer-potential-employers-help-them-recognize-it-46>
- e. AARP Employer Pledge Program for Vermont Employer-Participants & Job Seekers <https://campaigns.aarp.org/employer-pledge-program>
- f. AARP Resources for Building An Age-Inclusive and Caregiving-Friendly Workforce (<https://employerportal.aarp.org/home>)
- g. Encore work engagement ( <https://cogenerate.org/> )
- h. SHRM (Society for Human Resource Management). <https://www.shrm.org/pages/default.aspx>
  - i. Vermont Human Resource Association <https://vthra.org/>
- i. Open up and Advance Apprenticeships for Workers 50+ (<https://www.centerforworkforceinclusion.org/best-of-both-worlds-apprenticeships-for-older-adults/>)
- j. Vermont's developing Workforce Expansion Team (WET) with regional coordinators ([https://legislature.vermont.gov/assets/Legislative-Reports/Report\\_GeneralAssembly\\_WorkforceDevelopmentUpdates\\_Act183\\_Submitted\\_2023.01.19.pdf](https://legislature.vermont.gov/assets/Legislative-Reports/Report_GeneralAssembly_WorkforceDevelopmentUpdates_Act183_Submitted_2023.01.19.pdf))
- k. HireAbility Vermont (Division of Vocational Rehabilitation is now HireAbility Vermont), breaking down the barriers that have traditionally kept good jobs out of reach of Vermonters with disabilities. <https://www.hireabilityvt.com/>

## RESOURCES and READS

1. Optimizing the Potential of Vermont's Older Workers - Findings, Conclusions and Next Steps Windham Foundation (2008).
2. Checklist for Creating an Age-Inclusive Workforce, Source: The Future of Work for All Generations, AARP.
3. "Hi Ho, Hi Ho, It's Off to Work We Go" -- or Is It? – Happily Rewired
4. A tight labor market, better covid outlooks and higher wages are luring retirees back to the workforce. By [Abha Bhattarai](#)
5. SHRM (Society for Human Resource Management) Discussions on Older Workers
  - a. **The Vital Role of Older Workers**  
<https://www.shrm.org/resourcesandtools/hr-topics/behavioral-competencies/global-and-cultural-effectiveness/pages/the-vital-role-of-older-workers.aspx>
  - b. Employing Older Workers: The pace of retirements picked up during the pandemic. Can employers entice these workers to come back?  
<https://www.shrm.org/hr-today/news/all-things-work/pages/employing-older-workers.aspx>
  - c. **Keeping Older Workers Safe and Productive**  
<https://www.shrm.org/resourcesandtools/hr-topics/employee-relations/pages/keeping-older-workers-safe-and-productive.aspx>
  - d. Companies Renew Efforts to Retain, Hire Older Workers: Improved health and safety, better wages, mentorships, and flexible schedules attract those who left during the pandemic  
<https://www.shrm.org/resourcesandtools/hr-topics/employee-relations/pages/companies-renew-efforts-to-retain-hire-older-workers.aspx>
6. VERMONT's REGIONAL WORKFORCE EXPANSION SYSTEM  
[https://legislature.vermont.gov/assets/Legislative-Reports/Report\\_GeneralAssembly\\_WorkforceDevelopmentUpdates\\_Act183\\_Submitted\\_2023.01.19.pdf](https://legislature.vermont.gov/assets/Legislative-Reports/Report_GeneralAssembly_WorkforceDevelopmentUpdates_Act183_Submitted_2023.01.19.pdf)

## 2008 NOTES FOR EMPLOYER ACTION:

### Optimizing the Potential of Vermont's Older Workers

#### Findings, Conclusions and Next Steps *Windham Foundation (2008)*

*NOTE: Many of these findings are as relevant today as they were in 2008. As we draw from these recommendations, and make our own, we need to be attentive to not reinforcing existing biases, for example, employers do not need to "accommodate" older workers, we need to help them understand the potential benefits for both parties.*

#### A. Flexible Work Strategies / Accommodations Problem Statement

Older persons represent an increasing percentage of the Vermont population. Failure to recognize this and take steps to encourage their employment will lead to a Vermont labor shortage, negatively impacting Vermont's economic development and sustainability.

#### Goals

1. Increase retention of older workers.
2. Develop recruitment strategies for older workers.
3. Increase productivity of employees.
4. Expand labor pool.
5. Retain institutional memory and skills.

#### Action Plan

Identify barriers to implementing flexible work environments and accommodations including:

- Costs
- Perception / myths
- Logistics
- General resistance to change

Identify opportunities/benefits from successfully implementing flexible work environments and accommodations including:

- Increased retention
- Increased recruitment
- Retention of institutional memory, skills and knowledge
- Expanded labor pool
- Increased awareness of reality (i.e., eradication of myths and misperceptions)
- Effective use of an economic development tool
- Healthy aging: Improved well-being (physical, mental, emotional, and financial) has individual, societal and economic benefits.

#### Strategies

- Disseminate demographic information to the general public, especially the business community. Emphasize that without the older worker, there will be a labor shortage in Vermont
- Publicize the facts that economic factors and longer life spans lead people to work longer. However, often they desire part-time work or flexible hours.
- Develop and implement a public information campaign that describes the benefits of establishing flexible work environment policies and procedures.

- Identify model employers (i.e., the effective practices) and have them share their experiences and procedures with their colleagues, perhaps through regional round table discussions.
- Identify older workers who can speak to the benefits of flexible work environments and have them join the model employers in these regional round table discussions.
- Provide accurate information on the true costs (or lack thereof) of providing necessary accommodations.
- Flexible Work Arrangements not only put jobs within reach of the older worker, but these are perceived as a great benefit by younger workers
- Emphasize the benefits of Universal Design for all employees (Universal Design strives to be a broad-spectrum solution that produces buildings, products and environments that are usable, effective and aesthetically pleasing for all, not just people with disabilities).
- Identify necessary resources to accomplish the strategies and where these resources might be found.
- Over time differentiate what change(s) can be most effective and where the responsibility lies for making the change happen (i.e., federal, state, local, business level.)

## **B. Pension/Benefits/Social Security**

Problem statement: Employers and employees may be misinformed or uninformed on pension, benefits and Social Security plans which may lead to them not pursuing work options for older employees.

### Goals

Increase employers'/employees' knowledge about pensions, Medicare and employer sponsored insurance coordination, and Social Security eligibility.

### Action Plan

- Identify barriers to employers' and employees' knowledge about Medicare and employer sponsored insurance coordination.
- Identify barriers to employers' and employees' knowledge about Social Security eligibility.
- Identify opportunities for employers and employees to increase their knowledge about pension benefits.

## **C. Workforce Capabilities**

Problem Statement: Changing demographics requires strategies to re-educate and re-train older workers to enter or remain in the workforce. Yet, employers do not understand the shifting demographics and opportunities to take advantage of this new labor force.

### Goals

1. Increase older worker retention in the workplace/ workforce (transition).
2. Develop programs which promote re-entry into high wage/high skill jobs.

### Action Plan:

Develop, establish and promote programs which increase workforce retention among older workers.

## Strategies

- Engage older workers in mentoring younger workers and in transferring knowledge.
- Institute flexible benefits (i.e. if don't need health care insurance pay Part D premium, or provide LTC insurance, or educational benefits for grandchildren).
- Provide flexible education and training resources.
  - Expand external degree programs.
  - Provide technical training and degree opportunities in greater numbers and locations.
  - Create and offer employer driven occupational specific certification programs.

## Action Plan: Promote educational and training programs for older workers.

- Schedule education programs in evenings, weekends, summers.
- Expanded on-line post-secondary education and degree programs
- Look at off campus locations for delivery of instruction (stigma of going to high school).
- Use secondary vocational career centers for degree programs [i.e. nursing model at Vermont State Colleges (VSC) expanded to other sectors].
- Publicize current VSC and University of Vermont policies that allow senior citizens to audit courses for free.
- Look at different pricing models for classes when space is available to enable seniors to obtain credit.
- Expand scholarships to assist older workers study for degrees in high demand occupations.
- Provide caregivers opportunities to be in the workforce.

## Action Plan

Increase employer's capacity to respond to changing worker- demographics through assessment, education and training.

## Strategies

- Develop a method of sharing best practices amongst employers.
- Provide professional development for organization. Research and disseminate model programs.
- Engage employers through associations to educate and identify needs.
- Engage third party employment agencies to help identify needs.
- Help employer's clearly articulate education and training needs.
- Increase employers' willingness to invest resources in workforce development.
  - Market existing resources that will co-invest.
  - Consider incentives to make additional investments.
  - Identify champions who are doing this now.
  - Examine the tax code and consider treating investment in human assets as hard assets.
  - Support succession planning to facilitate knowledge transfer.

**Windham Foundation (2008). Optimizing the Potential of Vermont's Older Workers.**  
Retrieved April 26, 2022, from <https://www.windham-foundation.org/conference-archive>.

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## Checklist for Creating an Age-Inclusive Workforce

**Review job descriptions and recruiting materials to make sure the language doesn't discourage experienced workers from applying at your organization:**

- Incorporate language in recruitment materials that says workers of all ages are encouraged to apply.
- Eliminate requests for date of birth and graduation from the application process.
- Eliminate requests for past salary history, which may contribute to a bias against experienced workers and gender-pay inequality. Instead, post salary ranges for all job postings.
- Train hiring managers not to use words and phrases that could hint at age bias, such as "digital native," "young," "fresh" or "recent graduate."
- Update your organization's brand materials to use images and text that showcase older workers and feature profiles of those employees.
  - Conduct a review of your organization's benefits to make sure they serve workers of all ages.
  - Make age an element in your organization's diversity and inclusion strategies.
  - Add age-inclusive language to your website and to your diversity and inclusion policies and practices.
  - Include age in all diversity and inclusion training for managers and employees.
  - Write on the company blog about the work your organization is doing to create an age-inclusive workforce.

Support age inclusivity by:

- Conducting a companywide age-discrimination workshop or lunch-and-learn program.
- Creating intergenerational or experienced-worker employee resource groups.
- Setting up a career re-entry program for people who have taken an extended leave from the workforce.
- Building mixed-age teams and devising ways to evaluate their performance.
- Establishing systems to assess the cumulative contribution of age-diverse and inclusive teams on the organization.
- Inviting your retirees, or experienced professionals from outside the organization, to participate in specific initiatives or on a project-by-project basis.
- Supporting legislative reforms to strengthen legal protections for older workers.
- Making flexible options such as telecommuting, phased retirement and part-time work part of your talent management strategy.

**Checklist for Creating an Age-Inclusive Workforce**

**Source: The Future of Work for All Generations, AARP.**

## "Hi Ho, Hi Ho, It's Off to Work We Go" -- or Is It?

02/15/2022 <https://www.happilyrewired.com/2022/02/hi-ho-hi-ho-its-off-to-work-we-go.html>

As of the third quarter of 2021, 50.3% of U.S. adults 55 and older said they were out of the labor force due to retirement, according to a Pew Research Center analysis of the most recent official labor force data. In the third quarter of 2019, before the onset of the pandemic, 48.1% of those adults were retired. In regard to specific age groups, in the third quarter of 2021 66.9% of 65- to 74-year-olds were retired, compared with 64.0% in the same quarter of 2019.

The data regarding entrepreneurs tell a different story, however. According to the Kauffman Foundation, the trend in the age of entrepreneurs over the past twenty-five years represents a substantial shift towards more participation of older entrepreneurs: In 1996, 14.8% of entrepreneurs were 55-64 years old and by 2020, 24.5% were 55-64 years old. An article in *NextAvenue* indicates that Guidant Financial and the Small Business Trends Alliance, in its *2021 Small Business Trends* (a survey of over 2,400 current and aspiring small business owners nationwide), report that Boomers account for 41% of small business owners (currently between ages 57 and 75) and Generation X for 46% (41 to 56 years old).

Looking at these data together, one might conclude that a significant portion of the Boomer generation is leaving the *traditional* workforce -- that is, working for someone else -- and possibly entering the *self-employed* workplace. Today, self-employment could be defined in a number of different ways. It could be starting a full-time business or a part-time business. It could also be setting up a freelance business in which an individual works on a project or hourly basis. So many of these "gig" businesses fly under the statistical radar that it might be difficult to even know how many older adults are involved in such enterprises.

It may look like the majority of Boomers are retiring, but how many of them are instead just changing the way they look at work? Perhaps a number of them are now viewing work as optional rather than mandatory. Those Boomers who retire from the traditional workforce may be figuring out how to combine part-time work with volunteering and leisure time. They could be drawing Social Security and taking Required Minimum Distributions (RMDs) from retirement funds to live on and working part-time more for satisfaction than for income. If this is the case, as I suspect it is, then many Boomers have indeed fundamentally changed the very nature of retirement. They're going off to work... but in a whole new way.

## [ECONOMY](#)

Millions retired early during the pandemic. Many are now returning to work, new data shows.

# A tight labor market, better covid outlooks and higher wages are luring retirees back to the workforce.

By [Abha Bhattarai](#)

Updated May 6, 2022 at 3:47 p.m. EDT | Published May 5, 2022 at 6:00 a.m. EDT

<https://www.washingtonpost.com/business/2022/05/05/retirement-jobs-work-inflation-medicare/>

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Millions of older Americans stopped working during the pandemic, far more than usual, stoking fears that the workforce had been permanently altered, but the country is close to closing the gap in early retirements, according to new data.

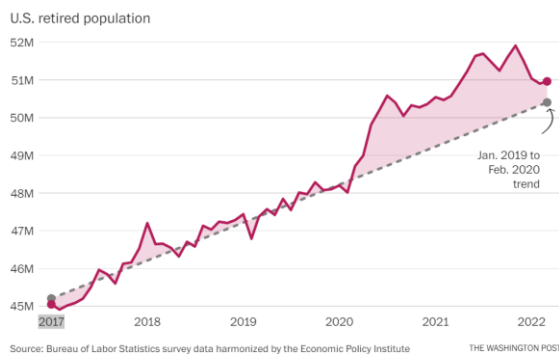
An estimated 1.5 million retirees have reentered the U.S. labor market over the past year, according to an analysis of Labor Department data by Nick Bunker, an economist at Indeed. That means the economy has made up most of the extra losses of retirees since February 2020, a Washington Post analysis shows.

Many retirees are being pulled back to jobs by a combination of diminishing covid concerns and more flexible work arrangements at a time when employers are desperate for workers. In some cases, workers say rising costs — and the inability to keep up while on a fixed income — are factoring heavily into their decisions as well.

Jerry Munoz recently returned to full-time work at a pharmaceutical company in San Diego after a decade of retirement. He'd gotten antsy staying home during the pandemic and said he felt safe going back into the office after receiving the [coronavirus](#) vaccine and booster. The extra pay from his new position as a safety consultant has been helpful, too: He and his wife recently bought an investment home with the money.

"Covid made me think about a lot of things and I felt like I was wasting my skills and my knowledge," the 64-year-old said. "I told my wife that as long as I'm healthy enough, I'll probably work another two years."

**Retired population falls as the labor market heats up**

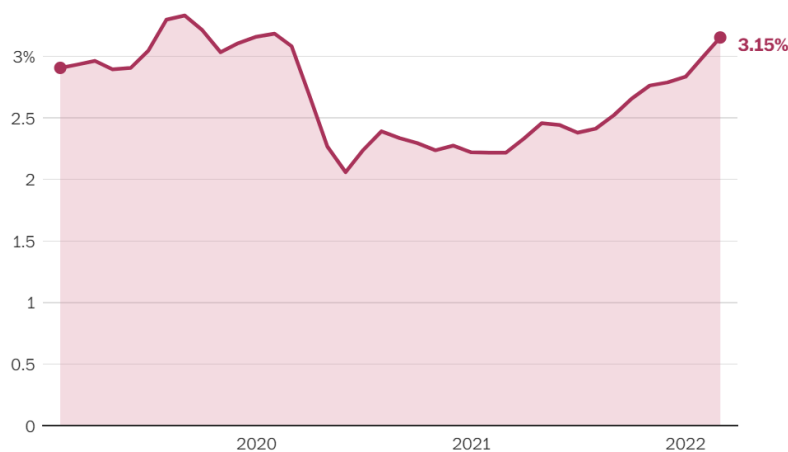


Roughly 2.4 million additional Americans retired in the first 18 months of the pandemic than expected, making up the majority of the 4.2 million people who left the labor force between March 2020 and July 2021, according to Miguel Faria-e-Castro, a senior economist at the Federal Reserve Bank of St. Louis.

The percentage of retirees returning to work has picked up momentum in recent months, hitting a pandemic high of 3.2 percent in March, according to Indeed. In interviews with nearly a dozen workers who recently “un-retired,” many said they felt comfortable returning to work now that they’ve gotten the coronavirus vaccine and booster shots. Almost all said they’d taken on jobs that were more accommodating of their needs, whether that meant being able to work remotely, travel less or set their own hours.

“This is primarily a story of a tight labor market,” said Bunker of Indeed, who added that there was a similar rebound in people returning from retirement after the Great Recession.

**A growing percentage of retirees are returning to work**



Date are three-month trailing averages of seasonally-adjusted year-over-year flows.

“For so much of last year, the big question in the labor market was: Where are all the workers? This year we’re seeing that they’re coming back.”

The bounce back comes as U.S. employers continue to complain of widespread labor shortages, with twice as many available positions as there are unemployed Americans, according to the Labor Department. As a result, employers are having to go to greater lengths to attract and keep workers of all ages.

More employers are specifically recruiting retirees by posting jobs at senior centers and churches, as well as websites such as [Retirementjobs.com](https://www.retirementjobs.com) and [Workforce50.com](https://www.workforce50.com) aimed at older Americans. Many are also more willing to offer accommodations such as part-time or remote work, according to Amanda Cage, chief executive of the National Fund for Workforce Solutions.

“This is the first time I’ve seen retirees become a targeted population,” she said. “It’s very different from what we saw in the last recession, when older workers faced extreme discrimination in the labor market in a way that they never quite recovered from.”

Robert Blethen, a retired truck driver in Connecticut, wasn't exactly looking to work again. But the 70-year-old was lured back last fall when he got a call asking if he'd be willing to drive nine horses from Oklahoma to Maine.

That two-day gig turned into part-time work and eventually, full-time employment for a small trucking company. Now he's on the road 72 hours a week shuttling livestock to and from Florida. Blethen, who receives about \$2,800 a month in Social Security, says the extra money has helped cover home improvement costs, including a new heating system, garage doors and window installations.

"I was kind of bored, and the company was short of help," said Blethen, who has been working since he was 12. "Plus I'm being compensated very well."

Although it's clear that people are reentering the workforce at higher rates, it's less clear exactly what sorts of jobs they're getting — or how much of their decisions are voluntary, said Beth Truesdale, an expert in the aging workforce and inequality at the W.E. Upjohn Institute for Employment Research.

"The privilege of being able to retire early or to return to work if you want to, is restricted to a tiny, tiny fraction of Americans," Truesdale said. "People are making choices under very constrained circumstances. ... In many cases, it isn't a choice to work longer so much as having to work longer to make ends meet."

Roblyn Melton, 58, a retired educator in Farmington, Mo., recently took a full-time job as a curriculum consultant because of astronomical health insurance premiums, which at \$1,200 a month, were double her mortgage. She plans to work for another seven years until she's eligible for Medicare.

"Basically I went back to work because of health insurance," said Melton, who was retired for three years. "But I did pick a job that I enjoyed doing, so it's not like I went back to do something I hate."

Leaving the workforce early can be both a result and driver of inequality, economists say. More vulnerable older workers — in lower-wage jobs without college degrees — were most likely to stop working prematurely during the pandemic, while more privileged Americans tended to delay retirement, according to The New School's Retirement Equity Lab. The share of Black workers without a college degree who stopped working before age 65 increased the most.

"At the beginning of the pandemic, an awful lot of older people were pushed out of jobs or left because of high health risks," Truesdale said. "What does it mean to retire under those circumstances? It can be very complicated."

Determining exactly who is "retired" versus simply out of work can also be tricky, she said. Many people who leave the labor force in their 50s and early 60s do so because of health concerns or caregiving responsibilities, both of which were amplified early in the covid crisis. Others may leave early because of employee buyouts or early retirement packages, which tend to target the oldest workers.

Early in the pandemic, Scott Ward, then 57, took an early retirement offer from his job at a global tech firm in Silicon Valley. He wasn't quite ready to stop working, but he said he had

gotten tired of frequent international travel. With little else to do after leaving his job, the former human resources director signed up for virtual acting classes.

Now he's reentered the workforce in two ways: as an HR manager at a small firm that requires much less travel, and as an actor in horror movies and romantic comedies. He has several gigs lined up this year, including one as a deputy sheriff in a werewolf movie and another as a lead in a fantasy adventure.

"I was kind of concerned that it would be hard to get back to work because of my age," said Ward, 59. "But given the market right now, it was easy."

Workers between the ages of 55 and 64 — who don't tend to qualify for Medicare or full Social Security benefits — are among those most likely to return to the workforce, said Owen Davis, a research associate at the New School's Schwartz Center for Economic Policy Analysis.

"Retirement is influenced by your wealth, your health and your job prospects — and those things can either move in the same direction, or they can all push in different ways," he said.

### *Caring for aging parents, sick spouses is keeping millions out of work*

Connie Kitchens retired in 2018 after three decades working in Georgia public schools, most recently as a middle school teacher. But now the 61-year-old says she'll likely have to return to work, at least part-time, so her family can keep up with rising costs for food and health care.

She and her husband, a retired law enforcement officer, are raising two young grandchildren after their daughter died of breast cancer. They receive about \$10,000 in Social Security and pensions every month, before taxes, although she said that's not enough to live on for a family of four. They stopped going to restaurants and have cut back on weekend trips to visit family. Her monthly grocery bill has gone from \$300 to nearly \$600, in part because her grandson, who has sickle cell anemia, requires specialty items like Pediasure and lactose-free milk, often in short supply.

"The price of meat just shot all the way up — it's so high that chicken costs as much as steak used to," said Kitchens, who has been mulling a return to work but needs flexibility for her grandson's medical appointments. "I have to find the right job, with flexibility. This isn't what I dreamed it was going to be when I retired."

*Andrew Van Dam and Alyssa Fowers contributed to this report.*

## Work in the Era of No Retirement

Longevity is an opportunity for companies — but only if they can overcome ageism.

by [Susan Wilner Golden](#) March 08, 2022

[The Big Idea Series](#) / **Getting the Best Out of the Five-Generation Workforce**

<https://hbr.org/2022/03/work-in-the-era-of-no-retirement?ab=seriesnav-bigidea>

**Summary.** As the world's overall population skews older, the workforce is aging as well, with more older adults working well beyond what used to be considered the typical retirement age. Older adults are the fastest-growing segment of the American workforce, but ageist...more

**When you think of workers in their fifties and older**, you might imagine people nearing retirement and out of place in the modern office, with little interest in learning new tools and technologies.

You'd be wrong. Older workers aren't lame ducks or relics. The older segment of the workforce isn't actually one segment; the demographic includes many types of workers — with diverse backgrounds, experiences, and desires — that you can expect to see around the office, at the store, and even in manufacturing fields for a long time to come.

Nearly everywhere in the world, the population is skewing much older than ever before. People over 65 composed 5% of the world's population in 1950, but this percentage is expected to increase to 16% by 2050, according to data from [World Population Prospects: the 2019 Revision](#). In the United States alone, 10,000 people turn 65 every day, and the number of Americans ages 65 and older, which was about 13 million in 1950, is about 58 million today; by 2060, [nearly 95 million Americans](#) will be 65 and older. Life spans have increased sharply since the early 20th century, except for the tragic loss of life since early 2020 due to the Covid-19 pandemic. Today, a 65-year-old in good health can expect to live to nearly 90. Experts in longevity believe that kids born this century [should prepare to live to 100](#).

Perhaps more important, *health spans* — a term used to describe the years one can live without requiring care — are getting longer, too. And because people stay healthier into their sixties, seventies, and even eighties, they are working for many more years than ever before. In fact, just two years from now, [nearly 25% of the workforce will be 55 and older](#). Some of these workers choose to work until later ages, while others keep working because they can't earn enough between the ages of 20 and 65 to support themselves if they live to be 90. The financial demands on someone who lives to be 90 are far greater than those experienced by someone who only lives to be 70.

People ages 55 and older are the [fastest-growing segment of the American workforce](#), yet they are wildly misunderstood. Persistent myths and stereotypes, along with straight-up ageism, pervade how we talk about older workers.

We need to change the discourse.

Workers' longevity is not a problem but an opportunity. To benefit from these individuals' experience and energy, however, your organization must be "age ready" — which means building infrastructure and systems to support and engage them.

### Ageism's Persistence

Studies confirm that ageism is widespread in the workplace and the job market. During the Great Recession, for instance, [older workers in particular were negatively affected](#): A larger percentage of those ages 55 and older experienced long-term unemployment compared to younger workers, they

were displaced longer, and they were more likely to reenter the workforce at a lower salary than in their previous job.

[There's more:](#)

- More than nine in 10 older workers see discrimination against people in their age group as somewhat or very common.
- Three out of five older workers report that they have seen or experienced age discrimination in the workplace.
- One-third of those concerned about losing their job in the next year list age discrimination as either a major or minor reason they expect this to occur.
- Among job seekers, 44% of older job applicants say they have been asked for age-related information during the application or interview process.
- Only 3% of workers report that they have made a formal complaint of ageism to a supervisor, a human resources representative, another organization, or a government agency.
- Nearly six in 10 older workers strongly support strengthening laws to prevent age discrimination.

In a research paper on the topic, coauthors Ashley Martin, a faculty member at the Stanford Graduate School of Business, and Michael S. North of New York University [describe ageism as the last acceptable ism](#). Researchers in the field have identified two common myths that contribute to ageism.

**Myth #1: Older workers are more costly and don't add value.**

Part of this myth stems from a commonly held belief that salaries and benefits for older employees exceed those for younger employees. Another common perception is that experienced workers are less productive and add less value to the workplace.

In reality, older workers reduce costs for employers and add value in ways other workers do not. During the Covid-19 pandemic, for instance, tens of thousands of retired health care professionals returned to work in hospitals, with words like *experienced*, *wise*, *essential*, and *trusted* used to describe them. Their value can also be seen in employment consulting firm [Mercer's research](#), which has found that older workers bring an extra level of emotional intelligence to the workplace; additionally, older workers reduce costs because they are less likely to leave voluntarily and have lower turnover rates on teams they supervise. Older workers are crucial to creating environments with knowledge sharing and mentoring, and [studies suggest](#) that their presence strengthens group cohesion, collaboration, and resiliency.

These workers also contribute to innovation. The longevity sector is the fastest-growing sector in the world, [estimated at \\$22 trillion](#) globally and nearly \$8 trillion in the United States. In virtually every industry, companies need a strategy for catering to older customers, and older employees can play a role in conceptualizing and developing products and services and bringing them to the market. A change in strategy is already happening at companies such as Warby Parker, which started as a direct-to-consumer eyewear brand that appealed to young adults but generated massive growth when it entered the market for progressive lenses for older people. Warby Parker's pivot required the company to generate a strategy for the market, including hiring and consulting people in the target market. The company learned what longevity customers (that is, older adults) wanted — fashionable frames at affordable prices — which differed from common assumptions about what these customers wanted. In



the longevity market, there's even a term to describe the poor product designs that are based on the misguided assumption that older adults don't care about fashion or visual appeal: *big, beige, and boring*.

### **Myth #2: Older workers struggle with technology and new skills.**

This belief is reinforced by some marketing campaigns for tech products, but the image of a doddering old person unable to work their phone is an ageist trope. Many older workers are fluent in technology, and the pandemic provoked a spike in digital skills acquisition among older adults, who, like all of us, were forced into a Zoom world. Working remotely may have inadvertently become a great equalizer as well, as all workers became more fluent in the technology needed to thrive in the emerging workplace.

Where skills gaps do still exist, they can be filled. The reality is not that experienced workers can't learn new skills; rather, they are less likely to have been taught or independently experimented with these skills and technologies already, according to Mercer's research. While younger adults are more likely than older adults to be earlier adopters of technology, there has been [an increase in the adoption of key technologies by those in the oldest age groups over the past decade](#). Most important, older adults *want* to learn new technologies, just like other generations.

Organizations should stop focusing on what older workers don't know and instead consider what upskilling and training they can offer to maximize workers' desire to learn and contribute. Companies such as BMW, Best Buy, Salesforce, and Google provide opportunities for employees of all ages to maintain digital literacy, and they have seen great uptake and results from older workers. [AARP and Google are collaborating](#) to help low-income workers over 50 — particularly women and people of color — improve their digital skills. The program is set to launch in eight states, with plans to scale it to a national level.

### **The Longevity Future**

Longevity experts like to say that these myth-busting efforts are “turning ageism into sageism.” These experts believe organizations should recognize, reward, and reap the value that older employees can contribute thanks to their life experiences and knowledge. Companies should embrace this point of view in their boardrooms, workforce, and advertising and marketing campaigns. Given the unprecedented number of older adults who will be both employees and consumers in the coming years, it would be foolish not to.

Read more on [Age and generational issues](#) or related topics [Workplace discrimination](#) and [Talent management](#)

- [Susan Wilner Golden](#) is the author of the forthcoming book [Stage \(Not Age\)](#), which is about the opportunities created by longer lives. She is the director of the dciX impact initiatives at the Stanford Distinguished Careers Institute, as well as a lecturer at the Stanford Graduate School of Business.

## **SHRM (Society for Human Resource Management) Discussions on Older Workers**

- a. The Vital Role of Older Workers  
<https://www.shrm.org/resourcesandtools/hr-topics/behavioral-competencies/global-and-cultural-effectiveness/pages/the-vital-role-of-older-workers.aspx>
- b. Employing Older Workers: The pace of retirements picked up during the pandemic. Can employers entice these workers to come back? <https://www.shrm.org/hr-today/news/all-things-work/pages/employing-older-workers.aspx>
- c. Keeping Older Workers Safe and Productive  
<https://www.shrm.org/resourcesandtools/hr-topics/employee-relations/pages/keeping-older-workers-safe-and-productive.aspx>
- d. Companies Renew Efforts to Retain, Hire Older Workers: Improved health and safety, better wages, mentorships, and flexible schedules attract those who left during the pandemic  
<https://www.shrm.org/resourcesandtools/hr-topics/employee-relations/pages/companies-renew-efforts-to-retain-hire-older-workers.aspx>

## VERMONT'S REGIONAL WORKFORCE EXPANSION SYSTEM

[https://legislature.vermont.gov/assets/Legislative-Reports/Report\\_GeneralAssembly\\_WorkforceDevelopmentUpdates\\_Act183\\_Submitted\\_2023.01.19.pdf](https://legislature.vermont.gov/assets/Legislative-Reports/Report_GeneralAssembly_WorkforceDevelopmentUpdates_Act183_Submitted_2023.01.19.pdf)

The specific outcomes of the workforce expansion system (WES) are to:

1. Create new capacity to address and support state activities related to workforce development, expansion, and alignment,
2. Make investments that improve and expand regional capacity to strengthen networks who assist jobseekers, workers, and employers in connecting,
3. Spotlight overarching goal of helping workers find jobs and employers find workers,
4. Support employers in communicating and tailoring their work requirements, conditions, and expectations to better access local workers,
5. Collaborate with local education and training providers and regional workforce partners to create and regularly distribute data related to local labor force supply and demand,
6. Develop systems for coordination, information sharing,
7. Support regional partners by hosting regional meetings (see 9 below), developing regional plans, and providing localized resources (see 10 and 11 below) (including labor market information (see 8 below), training and development opportunities, and support services),
8. Develop labor market information reports to support discussion and decision making that will address local labor market challenges and opportunities and support a regional approach to solving local or unique labor supply challenges,
9. Convene regional meetings of education, training, business, and service provider partners (service provider partners shall include community partners who directly serve mature workers, youth, individuals with disabilities, individuals who have been involved with the correction system, Black, Indigenous, and Persons of Color Vermonters, New Americans, and other historically marginalized populations)
10. Coordinate local workforce information collection and distribution; in efforts to align service delivery, share information, and achieve greater employment outcomes for Vermonters, and
11. Assist in developing localized career resources, such as information for career counseling, local job fairs, and career expos, that will be available to a wide range of stakeholders.