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Effective Practice Guidelines Series

The Aging Workforce: Leveraging the Talents of Mature Employees

Underwritten by a grant from
the Alfred P. Sloan Foundation



The Aging Workforce: Leveraging the Talents of Mature Employees

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FOREWORD

For the next 15 to 25 years, in most industrialized countries the large Baby Boom generation will be reaching traditional retirement age and leaving the workforce. To respond to this exodus of talent, organizations must recognize the value of mature workers and develop strategies to retain and engage them.

Mature workers—generally defined as workers over age 50 or 55—have experience and skills honed during decades of employment. Retaining talented mature workers—and recruiting new ones—is simply good business for most organizations. This report helps you to understand and prepare for these demographic changes so your organization can leverage the mature workforce as a valuable competitive advantage.

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ACKNOWLEDGMENTS

The SHRM Foundation is grateful for the assistance of the following individuals in producing this report.

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Major funding for the Effective Practice Guidelines series is provided by the **HR Certification Institute** and the **Society for Human Resource Management**. This report was funded by a grant from the **Alfred P. Sloan Foundation**.

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Mature workers will be a firm's largest source of talent in the next two decades. There will not be enough younger workers for all the positions an organization needs to fill, particularly those requiring advanced manufacturing skills or advanced education in science, technology, engineering and math.



THE AGING WORKFORCE: LEVERAGING THE TALENTS OF MATURE EMPLOYEES



Older adults are a valuable source of talent for organizations today and will become more valuable in the next few decades. Mature workers have experience and skills honed during decades of employment. Many have pursued further education and expanded their skill sets during their careers and in periods of unemployment or underemployment. Retaining talented mature workers—and recruiting new ones—is simply good business for most organizations.

As the world's population grows and ages, the landscape of human resource management is changing: Working populations are diversifying, more women are participating in the labor force, and the nature of work and workers' expectations are evolving.¹ Mature workers are at the center of these changes, and strategies to harness their talents are essential for any organization moving forward.

This report will help organizations make the most of their mature workforces. Most business leaders and human resource professionals understand that their organizations are feeling the impact of an aging and more age-diverse workforce, but few have analyzed the specifics or developed strategies to deal with the situation.² Using the practical steps outlined in this report, HR teams can help position their organizations to handle the realities of an aging workforce and to turn this phenomenon into a competitive advantage.

HR managers must play a leadership role during this transition period, positioning their organizations to take advantage of new opportunities and viewing mature workers as a valuable source of talent to meet future staffing needs.

Who Is the Mature Worker?

The question of precisely who fits into the category of “mature workers” is up for debate. U.S. law protects anyone over age 40 from age discrimination, but most observers suggest age 50 or

55 as the lower end of the cohort. Researchers frequently focus on people who have reached typical retirement age—about age 65 in the United States, but earlier in some European countries.³

No matter which number is chosen, chronological age is not the best way to define the mature worker. People vary in terms of when and how they experience aging and whether they perceive themselves as aging. Factors that should be taken into account in addition to chronological age include physical, mental and emotional health; career stage; job tenure; and life experiences.⁴

In this report, we will use the term “retiree” to indicate individuals who have left the workforce—generally assuming these individuals are over 55 years old, and often over 65. For the most part, we will avoid the term “older worker” because it can evoke negative stereotypes. One of the best ways to combat ageism in the workplace is to avoid negative—or potentially negative—terminology whenever possible. The term “older adult” will be used to refer to people age 65 and older who are not currently working.

BENEFITS OF USING MATURE WORKERS' TALENT

“Every organization needs to view its mature workers as highly valuable assets—and plan for the day they are no longer employees.”

—Henry G. (Hank) Jackson, CEO, SHRM

For the next 15 to 25 years, in most industrialized countries the Baby Boom generation will be reaching traditional retirement age and leaving the workforce.⁵ To respond to this

exodus of talent, organizations must realize that mature workers—whether currently employed, underemployed, unemployed but seeking work or retired—are a critical resource. Following are a few facts to keep in mind:

- The population of younger workers with the education and skills to replace Baby Boomers is not large enough—or growing fast enough—to make up for the older generation's departure.⁶
- Older adults have the education, skills and experience to perform successfully in many critical jobs.⁷
- Retaining or retraining mature workers may be more cost-effective for an organization than recruiting, hiring, onboarding, socializing and training new hires.⁸
- Paths to retirement are changing. Many people retire from a first career, then “unretire.” Often “unretirees” pursue a different type of work than their previous occupations, and many seek work that allows them to give back to their communities.⁹
- Mature and younger workers share many of the same needs and preferences, so HR practices that appeal to mature workers—such as workplace flexibility—will also appeal to younger workers.¹⁰
- Compared with younger workers, mature workers are more likely to face health challenges and to experience disabling conditions.¹¹ All other things being equal, benefits costs are higher when the workforce includes a higher proportion of mature workers. Some factors driving higher benefits costs are age-related, but many are also related to lifestyle. Therefore, helping workers achieve and maintain a healthy lifestyle can prevent or delay the onset

of disabling conditions and their accompanying costs.¹²

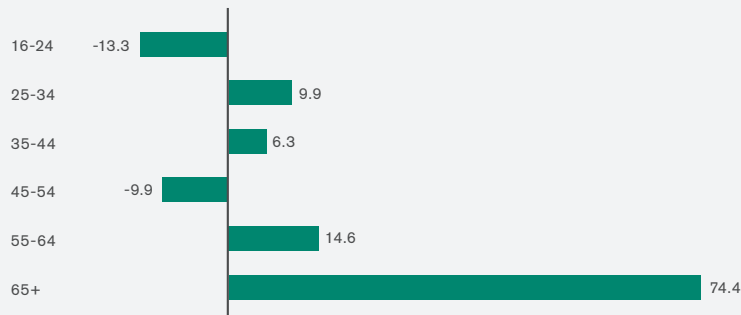
- Many older adults must continue working because they need the income and access to health care benefits for themselves or dependents. Many are underemployed or unemployed and face barriers such as age discrimination and stereotyping in finding suitable re-employment.¹³
- Hiring or retaining mature workers does not come at the expense of younger workers.¹⁴ The economy grows when more people are working; when the economy grows, there are more jobs available, making it easier for both younger and mature workers to find employment.

In general, society benefits when people remain in the workforce longer. Workers continue to pay income taxes, supporting public investments; they continue to contribute to tax-supported pension programs for retirees; and they delay the point at which they begin drawing from tax-supported retirement benefits.¹⁵

Using Available Talent

In most developed countries, population growth among people over age 65 is outpacing growth of the traditional working age population, ages 25 to 64.¹⁶ More mature adults are in the workforce, and participation for those ages 25 to 64 is stable or declining.¹⁷ In the United States, the percentage of workers age 55 and older is expected to increase by 29 percent between 2012 and 2022, whereas the percentage of workers ages 25 to 54 will increase by only 2 percent.¹⁸ The forecasted percentage of growth for workers age 65 and older is much higher (74 percent) than for any other age category, as shown in Figure 1.

Figure 1: Percent Change in U.S. Labor Force Participation by Age: Projected 2012-2022



Source: Horrigan, M.W. (2014, June). Labor force participation: Trends and projections, a focus on older workers. Briefing provided by U.S. Bureau of Labor Statistics Deputy Commissioner at the Executive Roundtable on the Aging Workforce sponsored by the Society for Human Resource Management (SHRM) Foundation, Alexandria, VA.

The takeaway from these numbers is that mature workers will be a firm's largest source of talent in the next two decades. There will not be enough younger workers for all the positions an organization needs to fill, particularly those requiring advanced manufacturing skills or advanced education in science, technology, engineering and math.¹⁹ As a higher proportion of jobs require such skills and education, finding the right employees will become even more difficult.²⁰ Today, 17 of the 30 fastest-growing occupations require a postsecondary degree, and four others demand apprenticeship training.²¹

Table 1, on the following page, demonstrates that in some industries—notably education and health services, construction, and professional and business services—rapid growth will likely lead to significant demand for new workers.

Health care and the professional and business services sectors are already experiencing talent shortages.²² Not enough qualified replacements are available to fill positions that may be vacated by mature workers, so organizations in these sectors must entice their current mature workers to

continue working. In manufacturing, utilities, transportation, government and agriculture, the current mature workforce holds valuable knowledge based on years of experience—experience no firm can afford to waste.

Even if organizations decide not to pursue retention or hiring of mature workers, employers will have to plan for the transfer of essential skills and organizational knowledge from mature workers to their replacements. If organizations pursue retention, then skills training, including cross-training, may be necessary to keep mature workers up-to-date and allow them to continue working productively in critical jobs. HR teams should also be prepared to consider hiring new mature workers who have job-relevant skills and experience.

Mature Workers: An Untapped Well of Talent

Studies consistently find that most people (75 percent of those age 50 and older in one survey) expect to continue working past normal retirement age or to work part time during retirement.²³ A 2013 Employee Benefit Research Institute (EBRI) survey found that 69 percent

of workers *expect* to work during retirement, but that only 25 percent of retirees had *actually worked for pay* during retirement. Most retirees lack confidence in their ability to find paid work.²⁴ Recognizing the challenges of finding a new job as an older adult, about a third of mature workers express interest in phased retirement from their careers—a way to try it out before committing fully.²⁵

Supply of Mature Workers

- Already working for the organization and could be persuaded to stay.
- Working somewhere else but could be recruited.
- Currently unemployed but have relevant skills.
- Retired but interested in “unretiring.”

They want to work. A survey conducted in 2013 by AARP discovered that more than a quarter of U.S. adults ages 45 to 74 want to work part time for the enjoyment of it, with nearly as many for the income.²⁶ Smaller percentages intend to start their own businesses or embark on new careers in retirement (see Figure 2 on page 5.) More mature workers tend to favor jobs that give back to their communities, including teaching, advocacy and anti-poverty work.²⁷ Nonprofits and social service organizations will find an enormous pool of talented potential employees among mature workers.

Many are unemployed or underemployed. Over the past six years, starting during the recession of 2007 to 2008, 25 percent of workers age 45 and older lost their jobs. Many are still unemployed.²⁸ Although the total unemployment rate for older adults is lower than that of younger adults, mature workers who lose their

Table 1: Current Age Profile and Projected Growth within U.S. Industries

Industry	Median Age	Percentage of Workforce Age 55+	2012-2022 Projected Rate of Employment Growth Relative to Total Across All Industries	Number of the 30 Fastest-Growing Occupations Highly Prevalent in This Industry
All Industries	42.5	22%	--	30
Agriculture, Forestry, Fishing and Hunting	46.9	35%	Well below	0
Transportation & Utilities	45.9	25%	Below	0
Public Administration	45.6	24%	Below	0
Manufacturing	45.2	23%	Well below	0
Wholesale Trade	44.2	15%	Below	0
Financial Activities	44.0	24%	Slightly below	0
Education & Health Service	43.8	24%	Well above	20
Other Services	43.0	25%	Same	0
Construction	42.8	19%	Well above	5
Professional & Business Services	42.6	21%	Well above	3
Mining, Quarrying, and Oil and Gas Extraction	41.5	19%	Above	0
Information	41.3	19%	Well below	1
Retail Trade	38.0	20%	Below	0
Leisure & Hospitality	31.3	12%	Slightly below	1

Note: Information extracted from several data files available on the U.S. Bureau of Labor Statistics website, including *Median age by industry* [Undated data file.] Retrieved from <http://data.bls.gov/search/query/results?q=median+age+by+industry> and *Fastest growing occupations* [HTML data file, December 19, 2013]. Retrieved from http://www.bls.gov/emp/ep_table_103.htm

jobs spend more time searching for a replacement job, as demonstrated in Table 2. Not reflected in the data in Table 2 is the fact that many unemployed older adults become discouraged and stop searching for a job within 12 months after a job loss.²⁹ To make matters worse, those who do find replacement employment often experience “underemployment,” or an involuntary reduction in total compensation, responsibility, status or work hours.³⁰

Unemployed and underemployed older adults are a ready pool of talent that ought to be considered

for a variety of positions, but prejudices against the gaps on their resumes are difficult to overcome. HR professionals may be able to use the information in this report to persuade hiring managers to discuss qualifications and experience with mature job candidates, rather than screen them out immediately.

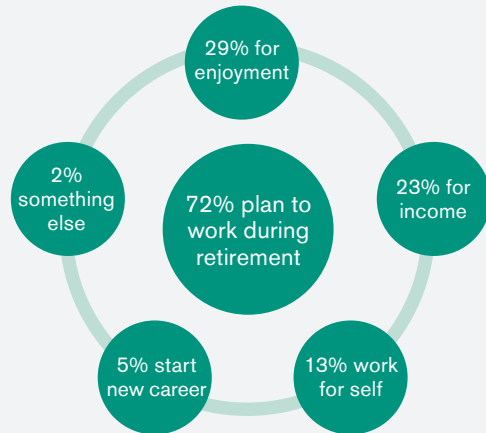
Their positive traits outweigh the negative. Several surveys of HR professionals and hiring managers found that mature workers are viewed as having a number of positive qualities, including:

- Loyalty, reliability and dedication.

- Higher levels of engagement.
- A strong work ethic.
- Job-related skills, including good communication skills.
- Existing networks of professional and client contacts.
- Broad work and life experiences.³¹

Research shows that age is essentially unrelated to core task performance and that mature workers outperform younger workers in many areas.³² Seasoned employees understand the organization’s clients, internal workflows and processes, and lessons from past successes and

Figure 2: Working During Retirement: Why and How?



Source: Based on AARP. (2014). *Staying ahead of the curve 2013: The AARP work and career study*. Retrieved from http://www.aarp.org/content/dam/aarp/research/surveys_statistics/general/2014/Staying-Ahead-of-the-Curve-2013-The-Work-and-Career-Study-AARP-res-gen.pdf

aspects of performance. These findings are not definitive, primarily due to the limited number and scope of research projects at this time, but the general conclusions highlighted in the following sections may be helpful.

Mature workers frequently perform as well as younger workers.

Few data are available measuring performance of workers older than age 65, but for those younger than 65, performance of core job tasks seems to be unrelated to chronological age.³⁴ Some studies suggest that the relationship between workers' age and performance becomes negative with advanced age, but the evidence is quite limited.³⁵

Mature workers' performance may decline in certain areas—such as productivity—while increasing in other areas—such as work quality and organizational citizenship.³⁶ For example, mature workers are less likely to exhibit workplace aggression, substance abuse, tardiness and voluntary absence.³⁷ The rate of mental health problems and prevalence of health-related behaviors are similar for mature and younger workers, although advanced age does correlate with some health problems, including high blood pressure, high cholesterol and high body mass.³⁸ The majority of adults up to age 80 describe their health as good to excellent, but of course, the percentage of workers suffering with serious health problems does increase with age.³⁹

Although managers may assume that older employees will demonstrate greater resistance to change than younger workers, a recent study of German workers found that in blue-collar jobs, there is no demonstrable relationship between age and resistance to change. Among those in white-collar jobs, mature workers showed *less* resistance than younger

Table 2: Time Spent Unemployed by Age Category

Characteristic	Age Category			
	Total, 16+	16-24	25-54	55+
Total Unemployed (in thousands)	15,991	3,888	9,843	2,260
Percentage unemployed 27 weeks or longer	39.3	28.5	41.3	49.1
Median number of weeks unemployed	19.6	14.4	20.6	26.7
Average number of weeks unemployed	29.3	23.3	30.3	35.5

Source: Sok, E. (March, 2010). Record unemployment among older workers does not keep them out of the job market (Summary 10-04). *Issues in Labor Statistics*. Washington, D.C.: U.S. Bureau of Labor Statistics. Retrieved from <http://www.bls.gov/opub/ils/pdf/opbils81.pdf>.

failures. This knowledge can provide a competitive advantage. Some organizations actively recruit and hire experienced workers who have retired from one of their competitors. Mature workers may also be well suited to work with the organization's customer base, which may also be aging.³³

Fidelity's customers wanted call center representatives with a first-hand understanding of common life decisions, so Fidelity hired retirees to staff its 401(k) call centers and offered flexible work arrangements to attract them.

Table 3, on the following page, summarizes available research on the relationship between age and different

Table 3: Relationship Between Job Performance and Age

Aspect of Job Performance	Relationship with Age
Core task performance	No consistent relationship up to mid-60s
Performance quantity	May be higher for younger workers
Performance quality	May be higher for mature workers
Organizational citizenship behaviors	Higher for mature workers
Counterproductive work behaviors	Lower for mature workers
Self-reported health problems	Similar levels through middle age, then higher levels with advancing age
Clinical indicators of health	Worse for mature workers
Resistance to change	May be lower for mature workers
Innovative behaviors	No relationship
Organizational commitment	Higher for mature workers
Turnover intentions	Lower for mature workers

workers. Another study showed that, contrary to stereotypes, mature workers engage in just as much innovative behavior as younger employees.⁴⁰ Finally, some research shows that mature workers are more committed to their employers than are younger workers.⁴¹

Setting the Record Straight

Contrary to popular stereotypes, research shows that older workers are:

- Less resistant to change than younger workers.
- Less likely to leave the organization.
- Less likely to miss work.
- Interested in learning new things.
- Able to keep up with technology.

Stereotypes have no place in decision-making about mature workers. Stereotypes, by definition, are generalizations. They can be

positive or negative, but they do not provide a basis for making predictions about individuals.

Several common age-based stereotypes influence the behavior of managers and co-workers, including the notion that mature workers cannot keep up with technology, often miss work due to health problems and are not willing or able to adapt to a rapidly changing environment.

Organizations, industries and occupations tend to develop *age norms* that influence how mature workers are viewed.⁴² Groups with a relatively young workforce, including younger workers in high-status positions, tend to have a young age norm and negative beliefs about mature workers. A prototypical start-up company would tend to have a young age norm. In contrast, firms with a more mature workforce and older employees in high-status positions have a mature age norm, and more positive beliefs about their aging workers. A prototypical well-established accounting firm fits

the bill here. In any organization, HR professionals play an important role in helping decision-makers recognize how their own thinking and behavior are reflecting age-based stereotypes and norms.

Mature workers hold the keys to institutional knowledge. Every organization is vulnerable to the departure of essential employees who carry with them the firm’s institutional memories. For most organizations in developed countries, this risk will be elevated for the next 15 to 25 years because a large number of Baby Boomers will leave the workforce, and, as noted earlier, there are not enough workers to replace them. Observers often describe the loss of Boomers with terms such as “crisis,” “devastating,” “tsunami” and “approaching storm.”

Putting dramatic metaphors aside, the departure of several essential Baby Boomers in a short amount of time could have serious repercussions for organizations and should be considered in any long-term plan. David DeLong, author of *Lost Knowledge: Confronting the Threat of an Aging Workforce*, describes three types of knowledge mature workers may possess:

- Human knowledge: specific expertise or skills, such as understanding a critical legacy database.
- Social knowledge: relationships between people, such as the networks cultivated by senior leaders and sales professionals.
- Cultural knowledge: understanding the way things actually get done in an organization, such as how to quickly find the right person to answer an important question.

If this knowledge leaves the organization, it can lead to

Implications of the Aging Workforce for Small- and Medium-Size Organizations

There is virtually no research on implications specific to small and medium organizations. Based on available information, here are some reasonable conjectures:

- Smaller organizations typically have less redundancy of function and knowledge across workers, so departure of even one or two key workers could be catastrophic. Therefore, it is even more critical to conduct age and knowledge/skill audits to identify vulnerabilities.
- Because the loss of just a few key workers could create profound impacts, it is even more important for smaller organizations to implement strategies for transferring critical knowledge before workers depart.
- Cross-training employees can reduce the possibility that only one or two individuals possess critical organizational knowledge.

It may be easier to tailor specific retention packages to the needs of a few key workers, rather than to offer the same options to all employees.

diminished capacity for innovation and growth, reduced efficiency, loss of competitive advantage, and vulnerability to external threats.⁴³

To prepare for departures of mature workers, organizations should conduct workforce assessments to determine where risks are greatest and what type of loss is most likely. The following section provides a step-by-step guide.

ANALYZING THE ORGANIZATION'S NEEDS IN THREE STEPS

What is your organization's age profile? Do you know the estimated time to retirement for workers in mission-critical positions? What will be lost if key workers depart? How soon will your firm's vulnerability to retirements peak? Answering questions like these will help determine organizational priorities, including where and how widely to target best-practice interventions for the near and the long term.

AARP and SHRM offer a free, web-based *Workforce Assessment Tool*

(www.aarpworkforceassessment.org) designed to help human resource professionals assess how worker retirements will affect their organizations. The tool addresses skill shortage challenges due to staff attrition, how to create a work environment that attracts qualified workers of all ages, how to manage a multigenerational workforce, and how to build an employer brand to attract and retain top talent.

Another useful tool is the age structure analysis process offered by the European Network for Workplace Health Promotion (ENWHP).⁴⁴ An in-depth discussion of available tools can be found in *The Aging Workforce: Realities, Myths, and Implications for Organizations* by J. W. Hedge and colleagues.⁴⁵

Three essential steps to assessing workforces are outlined below.

Step 1. Conduct Age and Knowledge/Skill Audits

To conduct an age audit, HR professionals should compile

information about worker ages and estimated time to retirement, breaking out the data according to division, occupation and so on. Some of this information should be available in HR databases or personnel files; other information might be located in compensation and benefits databases. For example, information about employee age might be extracted from an HR database, then compared with the "normal retirement age" defined in the organization's retirement plan, to obtain a rough calculation of how close each employee is to retirement eligibility.

The information could be supplemented by employee survey data asking about estimated time to retirement or level of interest in reducing work hours. Organizations should carefully consider how survey questions are framed and whether responses can be linked back to individuals.

To conduct knowledge and skill audits, HR staff can document essential types of expertise required to carry out the organization's core mission and to successfully market its products and services to existing and new customers.

It may be possible to extract this information, at least to some extent, from learning management systems or personnel records documenting the type of credentials and educational backgrounds of current employees.

These data will probably not be sufficient, so human resources can supplement them by asking managers to indicate which employees possess the most valuable knowledge and skills, particularly highly specialized or unique skill sets. Employee surveys may include questions about knowledge required to perform critical job functions. Information from the workforce age audit can be

combined with the knowledge/skill audit information to identify areas of vulnerability.

To create a turnover risk map, HR professionals should ask leaders at each level of the organization to judge the degree to which each of their subordinates is critical to the organization's mission and the likelihood that each person will leave the organization within the next one, two or five years.

HR staff can then combine all the information and place it in a 3x3 grid, as shown in Figure 3, and then break out results by region, business unit, product line and so on.

Risk map data can help identify priorities for succession planning and building talent pipelines. The data can also be adapted to incorporate judgments about likelihood of retirement, which is a form of turnover. Workers' ages can be overlaid on a risk map as another factor in determining risk of departure due to retirement.

Step 2. Identify Work Requirements: What Does the Organization Need?

HR professionals need to consider the type of work that mature workers

will be expected to perform and to determine how best to leverage the talent pool. This means thinking about the physical, sensory and intellectual requirements for each job and the quality of the work environment (noise and lighting levels, exposure to outdoor weather, hazardous materials and conditions). Human resources must also clarify the technical, cognitive, communication and soft skills required to perform each job effectively. Job analysis and competency modeling methods, as well as ergonomic analysis, may be helpful.

HR staff should take special care in analyzing requirements and working conditions for physically demanding and hazardous jobs. Hiring managers may have strong age norms and biases. If hiring managers base decisions on age, rather than on an actual assessment of a person's ability to perform carefully documented job requirements, the firm risks age discrimination claims. HR professionals must conduct an objective analysis of work requirements, including ergonomic analyses of factors such as amount of weight lifted, body position when lifting and extent of walking or standing.

The information from a work analysis can be used to identify:

- The relative importance of various requirements, which can help ensure that the pre-employment screening process focuses on the most essential qualities.
- Bench strength and skills gaps among current workers.
- Potential ways to redesign work to make it less physically or mentally demanding.
- The feasibility of offering flexible work arrangements.

Interest in Community Service

Among Americans who say they may work in retirement:

- Seventy-eight percent want to help people with low income, older adults or other people in need.
- Fifty-six percent want to help address health issues.
- Fifty-five percent want to teach or support education.
- Forty-five percent want to work with youths.

Source: MetLife Foundation & Civic Ventures. (2005). *New face of work survey*. Retrieved from http://www.civicventures.org/publications/surveys/new_face_of_work/new_face_of_work.pdf

Figure 3: Sample 9-Box Turnover Risk Map

Criticality to Mission	High			High Risk
	Medium			
	Low	Low Risk		
		Low	Medium	High
	Likelihood of Departure			

Step 3. Gather Information from Workers: What Are Their Needs and Wants?

The final step in analyzing a firm's situation is to find out what motivates mature workers to continue working. For current employees, HR can use a structured approach, asking about their plans for retirement and factors that will influence that decision.

Before beginning, HR professionals should plan how they will introduce the topic, which questions to ask and who should ask them. They should be sensitive to the fact that workers may be reluctant to reveal their true intentions if they are worried about who will be able access the information.

Information from current workers can be combined with information from large-scale surveys, research on drivers of engagement and research on factors that influence the decision to retire. The brief summary of current research below should be helpful.

Worker preferences

Some large-scale surveys of worker preferences ask about the ideal post-retirement job or about reasons to continue working instead of retiring. Mature workers tend to cite social and psychological fulfillment

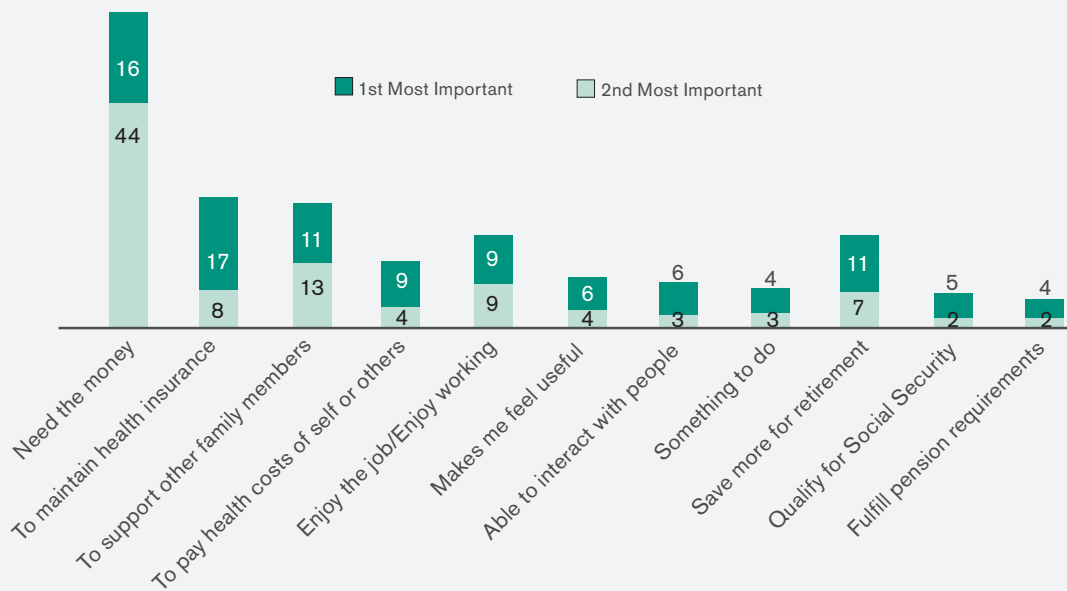
factors, including feeling valued by co-workers and supervisors, a friendly work environment, meaningful work, opportunities to work part time or with a more flexible schedule, and opportunities to learn.

When surveys ask about employees' primary reasons for continuing to work, the *primary* reason cited most frequently is related to financial needs. In AARP's *Staying Ahead of the Curve 2013*, 60 percent of respondents cited "need the money" as their most or second most important reason for working, and most of the remainder indicated that factors such as maintaining health insurance coverage, supporting family members and paying for health care costs were among their top reasons for working (see Figure 4). A sizeable minority also mentioned psychological or social fulfillment.⁴⁶

Still other surveys ask about the impact of specific HR practices on willingness to continue working. For example, in a survey of 8,268 workers (of all ages) in the G7 countries (Canada, France, Germany, Italy, Japan, United Kingdom and United States), workers most frequently cited flexible work arrangements, with somewhat lower endorsement of financial incentives, and training and development opportunities⁴⁷ (see Figure 5). These results suggest that workers of all ages want more flexibility in terms of schedules and work location and would also welcome financial incentives to continue working.

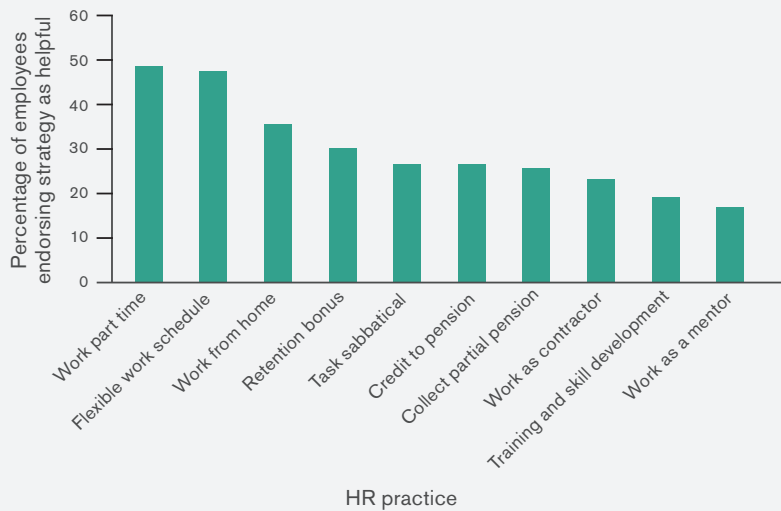
Figure 6 combines information from AARP's *Staying Ahead of the Curve 2013* with information from its *Best Employers for Workers Over 50* award program to create an infographic depicting features mature workers

Figure 4: Percentage of Workers Citing Reason as Primary or Secondary for Continuing to Work or Seeking Work



Source: AARP. (2014). *Staying ahead of the curve 2013: The AARP work and career study*. Retrieved from http://www.aarp.org/content/dam/aarp/research/surveys_statistics/general/2014/Staying-Ahead-of-the-Curve-2013-The-Work-and-Career-Study-AARP-res-gen.pdf

Figure 5: Percentage of Employees Endorsing HR Practices as Helpful for Continuing to Work Past Normal Retirement Age



Source: Adapted from AARP. (2007). *Perspectives of employers, workers, and policymakers in the G7 countries on the new demographic realities*. Retrieved from http://assets.aarp.org/rgcenter/econ/intl_older_worker.pdf

want and whether its award-winning organizations have those features.⁴⁸

How to engage mature workers

Organizations with highly engaged workers outperform those with less engaged workers. Different models of engagement generally identify drivers of engagement in two broad categories:

- Qualities related to the organization, including:
 - Trustworthy, visionary executive leadership.
 - Competent, respectful managers.
 - Fair, equitable and flexible compensation practices.
 - Ethical, admirable overall image and reputation.
- Qualities related to the work itself, including:
 - Job security.
 - Understanding duties and how they relate to the organization's mission.

- Meaningful work.
- Opportunities for career growth and development.
- Reasonable workload.
- Manageable stress levels.⁴⁹

HR professionals and business leaders must strive to understand the unique drivers of engagement operating in their organizations and tailor engagement strategies accordingly.

Age is one of many factors that influence the relative importance of various drivers for individual workers at any given point in time. When researchers examine age-based differences, they find that the same broad drivers of engagement matter to both mature and younger workers and that their relative importance depends on each worker's particular situation.⁵⁰ One driver of engagement that is clearly more relevant for mature workers than for younger workers is age discrimination. One research study found that perceived age

discrimination is related to lower levels of engagement for workers of all ages, but the negative impact is stronger for mature workers.⁵¹

Factors that influence the decision to retire

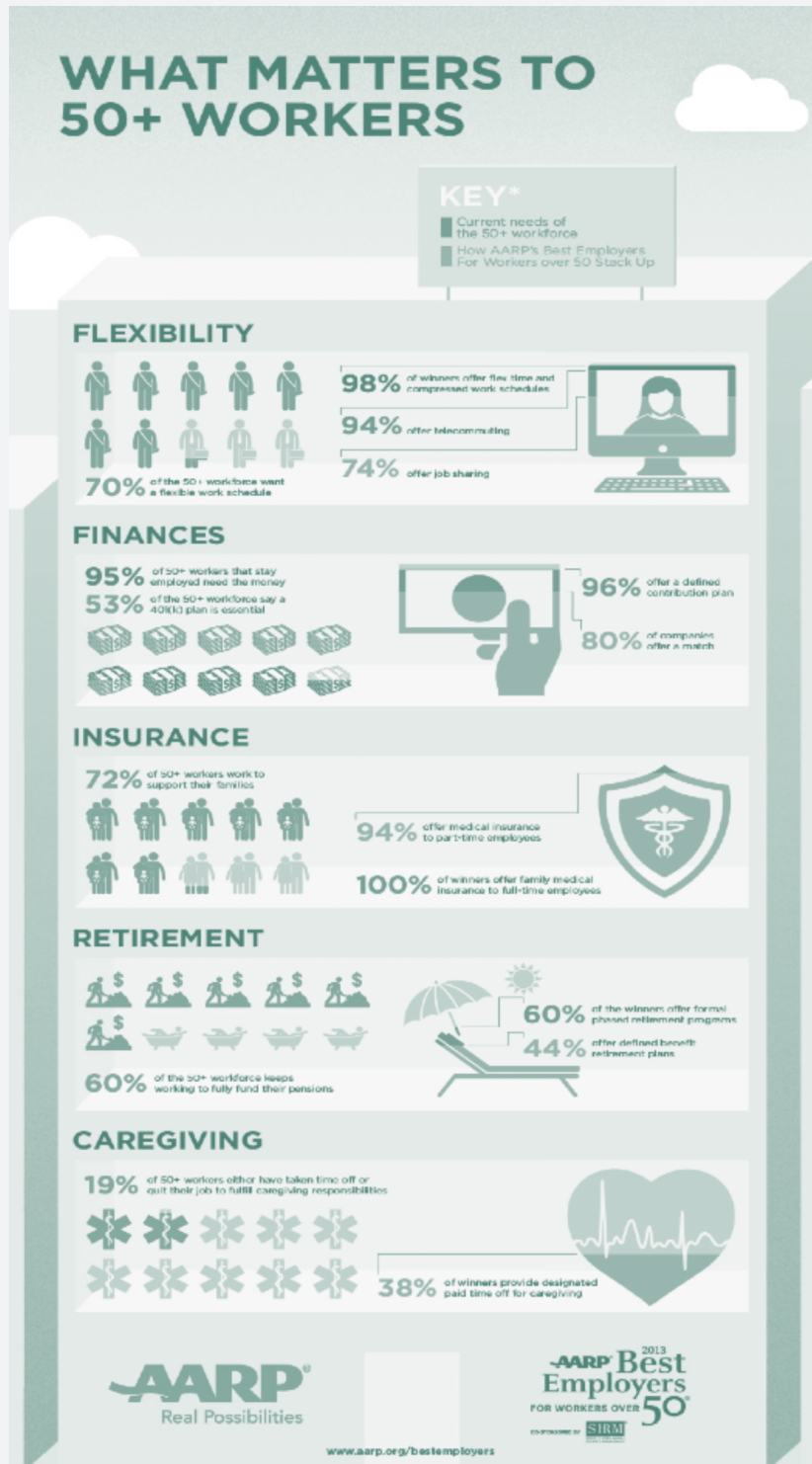
A variety of factors influence any worker's decision to retire. Some of the factors that show up frequently in research studies include:

- Confidence that retirement savings are sufficient for post-retirement needs.
- The health and retirement status of a significant other.
- The presence of dependents and availability of income to support them.
- The degree to which a worker is embedded in the organization or community.
- Life events that trigger reflection on the worker's current satisfaction.
- Social norms dictating the expected time of retirement.
- Self-confidence about the employee's ability to continue working.
- The importance of work to the individual's core identity.
- The extent to which the worker feels bound to contribute to the organization.
- Degree of commitment to the organization's mission.

RECRUITING AND HIRING MATURE WORKERS

Increasingly, HR professionals and business leaders are recognizing the value of recruiting and hiring mature workers and retirees. These may be people who have never worked for the organization, or they may be "alumni"—the organization's own

Figure 6: What Matters to 50+ Workers



Source: AARP & Society for Human Resource Management. (2013). Best employers for workers over 50. http://www.aarp.org/work/employee-benefits/info-09-2009/about_the_best_employers_program.html

Implications of the Aging Workforce for Managing Leadership Talent

Little research exists on the specific implications for managing leadership talent. Based on available information, the following assumptions may be useful:

- It is more important than ever for organizations to engage in succession planning, given that a large proportion of today's leaders may reach retirement age at about the same time.
- Organizations may need to expand the search for successors because the most obvious candidates (midlevel managers) might also be retirement eligible.
- Organizations should prepare younger managers for the very real possibility that they will have subordinates who are older than they are—perhaps much older.
- Employers will need to develop younger leaders faster than in the past or retain as-needed access to retirees as mentors.
- Organizations might need to expand the definition of “high-potential” to include individuals who are older than the typical high-potential candidate.
- Firms may find it necessary to promote relatively inexperienced older adults into entry-level leadership positions and to make sure they receive the same development support as their younger peers.

retirees—who have had a break and would like to return to work under the right conditions. There is little in-depth research on the most effective tactics for recruiting and hiring mature workers and retirees, but there is some agreement on best practices, which are discussed below.

Recruiting

As part of its Talent is Ageless program, **CVS Caremark** partners with community agencies to recruit, hire and train workers ages 50 to 99. Since the program began in the late 1990s, the percentage of the workforce age 50 and older has grown from 6 percent to 18 percent.

Recruiting mature workers follows the same process as recruiting workers of any age, but older adults may hesitate to search for employment or change jobs because of direct or indirect experience with age discrimination. Mature workers that ought to be considered for an organization fall into two categories:

- Workers currently unemployed and seeking work, including those not yet eligible for any retirement benefits and those already retired but who need or want to “unretire.”⁵²
- Workers who are currently employed and:
 - Already working for the organization in a different job.
 - Working somewhere else but potentially interested in switching to the organization doing the same type of work.
 - Working somewhere else but potentially interested in changing both type of work and organization.

Life Reimagined for Work

A total of 250 organizations have signed a pledge recognizing the value of experienced workers and vowing to consider hiring mature applicants when job openings arise.

Source: Life Reimagined for Work. (2013). Retrieved from <http://workreimagined.aarp.org/>

Suggestions for organizations wanting to recruit mature workers include the following:

- **Plan to recruit mature workers from the start.** Organizations should include recruiting and hiring of mature workers in their diversity and affirmative action recruiting plans.
- **Include mature workers in messaging.** Organizations should explicitly mention in recruiting messages, job postings and application materials that they are seeking workers of all ages. Employers should include images and voices of mature workers and mention qualities typical of mature workers, such as reliability and experience. Messaging should avoid signals that may suggest to older job seekers they are not welcome, such as calls for “fresh and energetic new talent.”
- **Identify sources of talent that will include older adults.** Employers may want to recruit from sources such as community college training programs focusing on older adults. An excellent source is the list of 100 community colleges participating in an initiative called the Plus 50 Encore Completion Program. See <http://plus50.aacc.nche.edu> for more information about this initiative.

Seek partners that will help recruit older candidates. Local government-sponsored workforce development programs may match mature workers with prospective employers.⁵³ Many include support to help ensure a successful match, such as skills training or tax advantages for hiring program participants. In the United States, the Senior Community Service Employment Program is one such program, with a particular focus on placing mature workers in community service agencies. The program provides training for low-income unemployed seniors. Participants work an average of 20 hours per week at a local grantee, and the federal government pays their wages.⁵⁴

Post jobs in locations where mature workers and retirees are likely to look. AARP's Life Reimagined for Work program (<http://lifereimagined.aarp.org>), the American Society for Aging's Career Advantage site (<http://careers.asaging.org>) and SeniorJobBank (www.seniorjobbank.org) are all good choices, as are LinkedIn groups catering to the over-50 crowd. Employers can also use traditional targets, including print newsletters and magazines for older adults.

Go to seminars and career fairs. Companies should offer seminars on topics likely to attract older adults, such as planning for retirement, stress reduction or healthy lifestyles. Information should be included about working for the organization and current job openings. Career fairs that target mature workers and retirees include Helping Experience Work@50+ Career Fairs organized by AARP.

Actively seek publicity. Organizations should seek to be recognized in their communities as employers of choice for mature workers and should prominently

feature this distinction in their recruiting outlets. One of the most well-known outlets is the Best Employers for Workers Over 50 award sponsored by AARP and SHRM (see www.aarp.org/work/employee-benefits/best_employers/).

As a way to attract mature engineers to its Kansas City-based firm, **Burns and McDonnell** offers 100 percent vesting in its employee stock ownership plan when workers reach age 62, regardless of their years of service.

Prepare and incentivize recruiters. Recruiters should be trained to be aware of age-based stereotypes and norms and how their own behaviors could inadvertently signal mature candidates they are not wanted. Employers can provide incentives for bringing mature workers into the talent pipeline and include mature workers among the cadre of recruiters as living, breathing evidence that seasoned employees are valued by the organization.

Potential Recruiting Sources

- Federal One-Stop Career Centers.
- Community colleges in the Plus 50 Encore Completion Program.
- Life Reimagined for Work (AARP) website or LinkedIn group.
- SeniorJobBank.org.
- American Society of Aging Career Advantage program.

Hiring and Rehiring

After successfully recruiting mature candidates and ensuring that they possess the basic qualifications, it is wise to determine whether the

hiring manager is willing to consider a mature candidate for a specific position. After the best candidate has been identified and a job offer accepted, the onboarding process plays a crucial role in helping newly hired mature workers mesh with their supervisor and co-workers.

(Re)hire retirees. An obvious advantage to rehiring an organization's own retirees is that they already have at least some familiarity with the organization's mission, culture and core work. They require less onboarding and socialization. If employees are covered by a defined benefit retirement plan, employers should make certain it has been amended to allow retirees to return to work without financial penalties to the worker or the organization. In the United States, after a "bona fide termination of employment," an organization is allowed to rehire its own retirees while continuing to make pension payments to them. But there is no standard rule on how to define a bona fide termination. Any plan to rehire retirees should be carefully reviewed by experts in this arena.⁵⁵

Atlantic Health System, based in New Jersey, allows retirees in the 1000 Hour Club to return to work either on a part-time or per diem basis three months after retirement. A retiree can work up to 999 hours annually and continue to collect retirement benefits.

Create skill and experience banks. Some organizations have skill and experience banks containing information about retirees interested in temporary assignments. When a new project arises, the organization's project leaders search the database for retirees who fit the job's needs, and then solicit their assistance. This scenario has the potential added benefit of incorporating information

about each retiree's pre-retirement work history and performance levels drawn from performance management records. Some such skill banks are built and maintained by industry groups or labor unions.

Use an organization that specializes in placing retirees.

Some of the services that specialize in placing retirees are free; others are available for a fee. For example, Your Encore (www.yourencore.com) provides access to recently retired experts from food, consumer products and life sciences organizations. SCORE (www.score.org) provides free mentoring for small business owners and people who are thinking of starting their own businesses. And the AARP Experience Corps engages older adult tutors to improve K-3 student literacy in disadvantaged schools (www.aarp.org/experience-corps/).

MEI Technologies Inc. (MEIT), in Houston, hires retired, highly skilled NASA and U.S. Department of Defense contractor personnel, and academics, for its Associates Program. Associates are assigned to project teams that require their skills, as and when needed. Employees hired through the program are typically retired from their previous employers and continue to receive their pensions while working in their career fields for MEIT.

Avoid discrimination in pre-employment screening and selection. Organizations should enact practices that are fair for candidates of all ages. Hiring managers may be tempted to consider candidate age when making hiring decisions, but this is illegal in countries with age discrimination laws, and is not fair or wise even if such legislation does not exist.

HR professionals must ensure that those involved in making hiring

decisions are trained to avoid both obvious and subtle forms of age bias. This includes drawing inferences based on perceived age or allowing age-based stereotypes and norms to influence decisions. One way to minimize the influence of age bias is to remove, disguise or de-emphasize information about the candidate's age during the screening process. This could include removing information about age and date of birth, extracting photos from the resume, and not requiring candidates to provide a chronological and comprehensive listing of every job held in the past. Some organizations conduct "blind" interviews to help disguise the age, race and ethnicity of the candidate. But employers should be careful—overzealous efforts could inadvertently remove information that might be an advantage for mature candidates, such as their lengthy experience in a particular field. Interviewers must be trained to avoid questions about age or age-related characteristics that are not related to the target job.

For any job, but perhaps especially for physically demanding jobs, organizations should strongly consider using skills- or competency-based assessments that simulate actual job performance in the screening and selection processes.

Tailor the onboarding process to meet all workers' needs, including those of mature workers. Organizations should tailor the onboarding process to meet all workers' needs. For example, when describing dependent care benefits, address both child care and elder care. When new employees attend onboarding activities in groups, HR staff should educate everyone about age-based stereotypes and discuss generational differences and similarities, with the goal of

finding common ground rather than emphasizing differences. Organizations can try reverse mentoring, assigning younger workers to act as socialization mentors for newly hired mature workers. To ensure the reverse mentoring process goes smoothly, HR professionals can provide training to younger mentors and ideas for finding common ground.

ENGAGING AND RETAINING MATURE WORKERS: 15 STRATEGIES FOR SUCCESS

Recruiting and hiring mature workers will help organizations fill their need for new talent, but engaging and retaining mature workers is the most immediate way to access their valuable skills and experience. When its current workers stay longer, an organization gains time to prepare for future critical skills gaps, avoiding potentially expensive mistakes.

The best way to engage and retain workers of any age is to provide a strong vision at the executive level, fair compensation and competent, respectful supervisors. The 15 strategies described in this section will help in achieving these objectives. What makes these approaches particularly valuable is that they all appeal to both younger and more mature workers, so implementing any of them can make organizations employers of choice for workers of all ages.

Strategy 1. Acknowledge Worker Contributions

The least costly strategy is also the simplest: Organizations should ask mature employees to continue working and strive to make them feel valued. Mature workers may doubt their own ability to contribute, so reassuring them on this front can go a long way toward keeping them engaged and on the job.

Mature workers should be included in an organization's diversity programs as an identified and valued group. They can lead special projects that take advantage of their experience and expertise. Such projects could include serving on task forces or in temporary assignments involving either full- or part-time work. To succeed as retention strategies, special projects must be viewed as desirable and meaningful, not just as a way to shuffle seasoned employees out of the way to make room for younger workers.

Strategy 2. Offer Flexible Work Arrangements

As noted above, mature workers want and need flexibility. For those already eligible for retirement benefits or with sufficient retirement savings, flexibility may be the deciding factor determining whether they continue working or accept a new job offer.

In SHRM's 2013 *Workplace Forecast* the largest percentage of HR executives (40 percent) cited flexible work arrangements as the most effective strategy for attracting and retaining talented workers of any age in the next 10 years. The second most often cited strategy (at 37 percent) was "maintaining a culture of trust, open communication, and fairness."⁵⁶ Many other surveys and commenters echo this conclusion.⁵⁷ Offering flexible work arrangements has proven benefits for organizations, including linking the workplace to higher satisfaction, engagement and retention of current employees.⁵⁸

Flexible work arrangements can have a downside for workers who want and need to work full time. Some organizations use flexible hours to maintain a contingent workforce that can be expanded or contracted to meet business needs. Under this scenario, workers often cannot count

on a guaranteed number of work hours and reliable income. Involuntary reductions in work hours can lead to underemployment and have prompted criticism from workers' rights organizations. Workers' advocates argue that flexible work hours allow companies to avoid paying for health care benefits by ensuring that workers do not surpass hours-worked eligibility thresholds.

Some Next-Practice Flexible Work Arrangements

- Allow workers to work at different retail or office locations at different times of the year.
- Provide mobile devices (such as tablet computers or smartphones) to enable virtual work.
- Offer shorter shifts.
- Offer a shared leave pool in which workers can donate accrued leave and withdraw from it for qualified activities.
- Offer project-based work opportunities in which participating workers work full time while projects are active and do not work in the time between projects.

There are four types of flexible work arrangements, but many variations within each type: flexibility in *timing, location, workload and continuity*.⁵⁹

Most organizations offer some type of flexible work arrangements to some workers, and these programs are typically ad hoc and not available to all workers. The Families and Work Institute (FWI) *2014 National Study of Employers* found that the most common types of flexibility are:

- Allowing at least some groups of workers to have control over when

they take breaks (offered by 92 percent of organizations).

- Allowing time off during the workday to attend to important family or personal needs without loss of pay (offered by 87 percent).
- Allowing periodic changes to starting and quitting times within some range of hours (offered by 82 percent).

The least common forms of flexibility are:

- Allowing at least some employees to work part-year (offered by 18 percent).
- Allowing special consideration when returning after an extended career break (offered by 20 percent).
- Allowing sabbaticals (offered by 28 percent).
- Allowing job-sharing (offered by 29 percent).

Two-thirds of the organizations in this survey allow workers to occasionally work some of their regular paid hours at home.⁶⁰ SHRM's *2013 Employee Benefits* survey shows a similar pattern in types and prevalence of workplace flexibility programs, although the proportion of organizations indicating they offer some form of flexibility during the workday related to start and stop times is lower.⁶¹

At **Marriott**, offering flexible work arrangements to hourly workers is viewed as critical for organizational success. Besides formally offering a number of flextime options, Marriott works hard to foster a flexibility mindset among its managers and supports them in coming up with their own innovative practices to meet hourly workers' needs for flexibility.

The FWI recommends that organizations foster a *culture of flexibility* in which workers feel supported in requesting flexible work arrangements, and in which supervisors truly understand the benefits of offering such arrangements. The FWI argues that having a strong culture of flexibility is at least as important as having formal policies and programs in place.⁶² The institute offers several examples and best practices for work flexibility on its website: www.familiesandwork.org/workforce-workplace-research.

Few research studies focus specifically on mature workers, but a 2001 report published by the U.S. General Accounting Office concluded that flexible work arrangements for mature workers tend to be tailored to specific individuals who have skills that an organization needs to retain.⁶³ A 2008 report published by the Urban Institute found that 73 percent of U.S.-based employers (based on a nationally representative sample of 950) indicated “something could be worked out” if a full-time white-collar worker age 55 or older asked to switch to part-time work.⁶⁴

Since 2004, **CVS Caremark** has offered the Snowbird Program, which allows workers to transfer to a store in a different location on a seasonal basis. The program is popular with mature workers who migrate from colder locations to warmer ones during the winter months. The program also helps store managers staff up for the influx of snowbird customers during the warm months.

Strategy 3. Offer Bridge Employment

Bridge employment is any job that bridges the gap between a worker's

late career and full retirement. It typically involves reduced work hours, responsibilities or workload. Such an arrangement is appealing to many mature workers if offered as a voluntary option, rather than as an involuntary transition to less than full-time work. Phased retirement, part-time or part-year work, and contract work can all be described as bridge employment.

Mercy Health System in southern Wisconsin offers a Work to Retire program that allows workers age 50 and older with five years of service the opportunity to work reduced, pool or work-at-home schedules. Workers age 55 and older with 15 years of service can work seasonally while maintaining full-year, part-time benefits.

For organizations, the primary benefit of bridge employment is retaining access to a mature worker's labor, knowledge and skills, possibly at a lower cost (if the worker no longer receives full benefits). For mature workers, the primary benefits are continued income and the opportunity to participate in satisfying work with fewer demands and more flexibility. Bridge employment may involve a change in roles, such as asking mature workers to train or mentor others, to lead a task force, or to take on a special project.

Evidence suggests that bridge employment is on the rise.⁶⁵ One study compared mature workers who, at the point of retirement eligibility, chose bridge employment versus full retirement. Mature workers were more likely to choose bridge employment if they were younger, had more years of education, were in better health and were satisfied with their pre-retirement jobs.⁶⁶

Phased retirement is one type of bridge employment that is appealing to both organizations and workers. It involves a gradual change in a person's work arrangement as he or she transitions toward full retirement. A recent study by the FWI found that 54 percent of organizations offer phased retirement to at least some workers, but that only 18 percent offer it to all or most employees.⁶⁷ The report *Phased Retirement and Flexible Retirement Arrangements: Strategies for Retaining Skilled Workers*, published jointly by AARP and SHRM, offers several specific strategies and examples.⁶⁸

The **Aerospace Corporation**, located in El Segundo, California, offers several ways for employees to transition out of their careers. They can move to part-time status or take a leave of absence for up to 90 days to try out retirement without losing their job or employee benefits if they opt to return to full-time work. After retirement, they can work up to 1,000 hours per year and still retain benefits.

In the U.S., organizations that offer defined benefit retirement plans must ensure that their phased retirement plans are set up to allow workers to draw pension benefits while continuing to work past their normal retirement, with or without a specific break in service. Before 2006, organizations were not allowed to pay retirement benefits from a defined benefit plan until a worker had terminated employment or reached the plan's normal retirement age. Slowly, these laws and regulations are being amended to provide for more flexibility, while striving to maintain protections for workers' retirement security.⁶⁹ For example, the Pension Protection Act (PPA) allows organizations to make defined benefit pension payments to eligible workers

who are age 62 or older even if they continue to work. HR professionals and business leaders should consult with experts before establishing a phased retirement program.

In the phased retirement program offered by **Cinergy**, employees approaching retirement age may be selected for participation by their managers. To participate, employees must have stated their intent to retire, be full retirement eligible and be willing to work 20 to 31 hours per week.

Strategy 4. Support Health and Wellness

All organizations have a vested interest in supporting their workers' health and wellness, but this support becomes even more crucial as the workforce ages. With advancing age, health problems increase, and health care costs and disability rates are positively correlated with age.⁷⁰

Unfortunately, the cost of health care benefits is increasing for all workers, and costs are even higher when the workforce includes a larger proportion of mature workers. For example, the *Employer Health Benefits: 2013 Annual Survey* conducted by the Kaiser Family Foundation found that health insurance premiums cost \$641 more per capita for individual coverage and \$1,812 more for family coverage when the workforce includes 35 percent or more workers age 50 and older than when the workforce included less than 35 percent workers age 50 and older (\$6,263 versus \$5,622 for individual coverage; \$17,424 versus \$15,612 for family coverage).⁷¹ Annual aggregate company-paid claims for workers and dependents are higher for mature workers than for younger workers, but costs vary widely and may be tied less to age than to other health risk factors such as obesity, high blood pressure, high cholesterol and alcohol use.⁷²

A cost-benefit analysis may well determine that the advantages of retaining mature workers with valuable skills and experience outweighs the cost of providing them with health care benefits, especially if the analysis includes the cost of finding and training replacement workers.⁷³ HR professionals can take the lead in making sure decision-makers consider all the relevant factors when considering health care benefits.

Obtaining and maintaining access to health insurance is a top priority for many mature workers, particularly U.S. citizens who do not yet qualify for government-provided Medicare benefits. AARP's *Staying Ahead of the Curve 2013* found that two-thirds of U.S. workers ages 45 to 64 describe the need to maintain health insurance coverage as a key factor in their decision to continue working or to seek work if they were currently unemployed. In the same survey, even among workers age 65 and older (most of them eligible for Medicare), 37 percent cited maintaining access to health insurance as important to their decision to continue working.⁷⁴

The Michelin Family Health Center, located at **Michelin North America's** headquarters in Greenville, South Carolina, provides convenient and affordable health care to all employees. Retirees, employee spouses and domestic partners, and dependents over age two are covered under the Michelin medical plan and are also eligible for care at the health center.

Flexible health care benefits that go beyond the typical one-size-fits-all benefits package can be a useful lure for mature workers. Every organization, from small to large, should consider offering flexible health care benefits to workers.

Benefits that matter to mature workers include:

- Health care for part-time workers and retirees.
- Plans that offer coverage for second-generation dependents.
- Group-based discounts on commonly prescribed drugs.
- Group-rate long-term care or life insurance in which no one can be denied coverage.
- Supplemental insurance to cover gaps in Medicare coverage.
- Dental and vision insurance.
- Employee assistance programs that include short-term access to medical care, personal counseling, and financial and legal advice, with referrals for longer-term needs.
- Nurse hotlines.
- Disease management programs.
- Flu shots.
- Pet insurance.

The **University of Texas MD Anderson Cancer Center** offers a comprehensive approach to health and wellness benefits. Medical premiums are paid at 100 percent for full-time employees. Flexible spending accounts are offered, and employees are given a \$15/month WorkLife Choice Award for participating. Retirees receive free medical and prescription premiums and are eligible to purchase additional life insurance, dental, vision and long-term care insurance at group rates.

Wellness programs are increasingly critical to retaining mature workers. Recent surveys of U.S. firms find that most provide some type of wellness program for workers of all ages. Most organizations recognized as Best Employers for

Workers Over 50 offer wellness programs.

At **Cianbro Corporation**, an employee-owned construction company based in Maine, employees working 20-plus hours per week are eligible for individual and family medical coverage, individual and family prescription drug coverage, individual and family vision and dental insurance, individual long-term care insurance, and short-term disability. Employees working 35-plus hours per week are also eligible for long-term disability. Flexible spending accounts (FSAs) are available to assist in covering out-of-pocket health care costs. Finally, full- and part-time employees are offered health screenings, health risk appraisals, smoking cessation programs, physical activity and weight loss programs or counseling, a personal health coach, and stress management training.

The Atlanta, Georgia-based, **Southern Company** (an electric utility holding company), offers a comprehensive SouthernLifeStyle wellness benefits program to all employees. Through this program, nurses in onsite health offices administer flu shots and perform free annual lab profiles. Physicians perform complete physicals on specified weekdays at selected locations. Weight loss, smoking cessation and disease management programs are also offered.

Employees receive points for healthy behaviors through the Chips Rewards Program.

At **S&T Bank**, a regional bank headquartered in Pennsylvania, workers participating in the Wellness Rewards Program can earn funds for their health reimbursement arrangements (HRAs) by getting a flu shot or physical exam, having a BMI or biometric screening, attending the organization's health fair, completing a walkathon/race, or obtaining personal nutrition coaching.

ReACT is a coalition of corporations and organizations dedicated to addressing the challenges faced by employee caregivers and to reducing the impact on the organizations that employ them by:

- Developing data and research to improve understanding and quantifying impact.
- Identifying and sharing best practices.
- Showcasing employer successes.

See www.aarp.org/react for more information.

HR professionals play a critical role in making sure incentives linked to wellness program participation comply with relevant laws and regulations. This topic is a focus of intense public scrutiny because it touches on personal privacy issues, use and protection of health care information, who is qualified and authorized to design intervention plans, fairness for individuals with disabilities or chronic conditions, and insurance costs and coverage. SHRM's *Promoting Employee Well-Being: Wellness Strategies to Improve Health, Performance, and the Bottom Line* (2011) provides a detailed guide to tailoring wellness programs to organizations' needs.⁷⁵

Strategy 5. Provide Caregiver Support

Many mature workers are struggling with caregiving responsibilities for younger dependents, older loved ones or both. Caregiving responsibilities are cited as one of the primary reasons why mature workers need work schedule and work location flexibility.

The AARP's most recent *Staying Ahead of the Curve 2013* report found that 58 percent of adults ages 45 to 74 are responsible for some combination of parents, spouses or children. Almost one out of five workers ages 45 to 74 have taken leave from a job to care for an adult family member, and 4 percent quit their jobs in the past five years for this reason.⁷⁶ A Gallup survey found that the majority of caregivers report missing at least one day of work per year due to caregiving duties.⁷⁷ Most surveys find that caregiver responsibilities fall more heavily on women than on men and tend to have a greater impact on women's career trajectories.⁷⁸

Substantial caregiving responsibilities may have a negative effect on the health of caregivers themselves, adding yet another challenge to their ability to work productively.⁷⁹

The **National Institutes of Health** offers employees paid time off that is specifically designated for caregiving. The Voluntary Leave Transfer Program allows participating federal employees to share their accrued annual leave with others.

Organizations may offer a wide variety of support for workers who are caregivers, including:

- Hours-reduction.
- Work flexibility and work adjustment.
- Awareness-raising and skills development among managers and the workforce.
- Occupational health and well-being measures.
- Caregiver-specific assistance through an employee assistance program (EAP).

The Work Ability Model in the EU

The Work Ability model was originally developed in Finland. The model focuses on factors that lead to stress and health-related problems among mature workers, with the goal of tailoring work to fit the capabilities of the worker. It starts with an assessment of worker capabilities and then assumes that the work itself can and should be adjusted to match those capabilities. The matching process is dynamic, assuming that the match between worker capabilities and work requirements should be periodically re-evaluated, and further work adjustments made as needed. A self-assessment tool called the Work Ability Index (WAI) is available (see <http://www.ageingatwork.eu/?i=ageingatwork.en.tools.4>). It can be used by workers to evaluate their own ability to work, perhaps in conjunction with a trusted HR professional or supervisor.

The Work Ability model has been applied in several European Union countries, including a study of the drivers of early exit of nurses from the profession (NEXT study; www.next-study.net), and in at least one study of human services workers conducted in Australia.

Work Design Modifications

- Make the workplace as adjustable as possible to accommodate different body positions during a work shift (sitting and standing) and different levels of mobility or flexibility.
- Be more conservative when estimating the “reach envelope” for mature workers.
- Make sure the appropriate tools are available to minimize temptations to use an inappropriate tool and thus risk injury.
- Strongly encourage workers to avoid prolonged sitting, and design work to allow for standing at least part of the time.
- Provide assistive devices for tasks that involve lifting and carrying.
- Make objects (tools, storage or transport containers) easy to grasp.
- Provide adequate work-rest schedules for physically demanding labor.
- Reduce the amount and frequency of repetitive motion tasks, and where these tasks cannot be eliminated, use ergonomic design principles to structure them.
- Use redundant cues for the controls on equipment (both button size and shape indicate function).
- Reduce glare from direct and indirect light sources at the workstation, and ensure that visual devices such as computer screens offer sufficient contrast and illumination.
- Reduce noise levels in the work environment.
- Provide decision aids to reduce memory load and information-processing requirements.

Source: Adapted from Sharit, J., & Czaja, S. J. (2012). Job design and redesign for older workers. In J. W. Hedge & W. C. Borman (Eds.), *The Oxford handbook of work and aging*. New York, NY: Oxford University Press.

- Flexible spending accounts that can be used to pay for elder care services with pretax income.
- Leave banks that allow participating workers to donate some of their accrued paid leave and, in return, withdraw paid leave from the bank after exhausting their own.⁸⁰

In the United States, the Family and Medical Leave Act (FMLA) requires at least 12 weeks of unpaid, job-guaranteed leave for qualifying conditions. Organizations with fewer than 50 employees within a 75-mile radius of all worksites are exempt from the FMLA, and most organizations exempt from the law offer far less unpaid, job-guaranteed leave for caregiving duties. Providing paid time off for caregiving duties is a benefit offered by about one-third of organizations identified as a best place to work for mature workers.

Strategy 6. Offer Skills Training

Like younger workers, mature workers need to upgrade their skills regularly to keep up with job demands and changing technology. An increasing number of jobs require forms of accreditation that mature workers may not have, necessitating more training for continued employment. Many employers cited as Best Employers for Workers Over 50 offer skills upgrade training, often for all workers, but sometimes targeted specifically for mature workers.

Perkins Coie LLP, an international law firm based in Seattle, offers an e-learning system called MindLeaders that includes a complete suite of self-paced learning programs. The organization also uses outside experts to help employees create personal development plans and mentors to guide in course selection.

The U.S. Fish and Wildlife Service

offers all employees access to the SkillSoft Online Learning Library. It offers a wide variety of self-paced training courses, including courses on information and communication technology applications and devices.

Mature workers sometimes perform more poorly than younger adults on post-training measures of knowledge and take longer to complete training tasks. The differences tend to be larger when the training focuses on technology.⁸¹ Studies have noted that these age-based differences might disappear if differences between the two groups in pre-training levels of knowledge are taken into account or the training program is tailored to the learning styles of mature workers.⁸² It is commonly assumed that mature workers are unable to keep up with the latest technology. AARP's *Staying Ahead of the Curve 2013* survey of workers ages 45 to 74 found that 25 percent of respondents reported difficulties in keeping up with new technology required for their jobs, and 25 percent expressed some resistance to learning new technology skills. However, the majority of respondents (75 percent) did not express such concerns. Lack of confidence may be the biggest hurdle in enhancing or updating technology skills.

Historically, mature workers have often been excluded from skills updating and cross-training due to assumptions that they are incapable of learning new things or will soon leave the workforce. Too often, mature workers themselves share these assumptions and opt out of training even when it is available. Today, there is ample evidence to counter these stereotypical beliefs:⁸³

- Age-related changes affect only *some* aspects of functioning, specifically visual and auditory

acuity and speed of mental processing. Changes vary tremendously among individuals and do not have a significant impact on the ability to learn for mature workers who are in reasonably good health.

- Most mature workers are highly receptive to skills training opportunities, especially for skills that are directly job-related.
- Many mature workers are already strong performers and use their existing skills and experience to expedite the learning process.
- Younger workers are more likely than mature workers to leave an organization, taking their new skills with them. *Therefore, the return on investment for skills training may actually be higher for mature workers than for younger ones.*

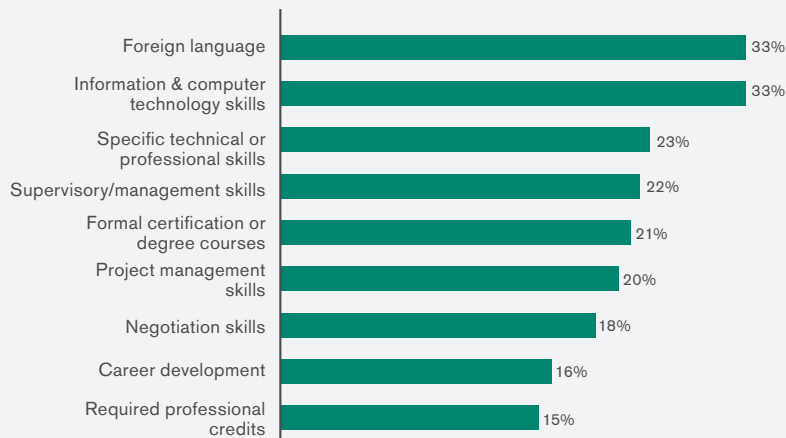
A few specific strategies for addressing mature workers' need for training have proven to be successful.

Good instructional design takes into account the motivations, capacities and learning needs of the people who will be trained.

For example:

- Mature workers may not learn as well under fast-paced conditions or when confronted with small print in the training materials.
- Mature workers may be less interested in training for the sake of enhancing their resume and more interested in learning to enhance specific job skills. Making clear how the training is relevant to the current job will help.

Figure 7: Workers 50 and Older Say They Lack Adequate Training in These Areas



Source: Adapted from AARP. (2008). *Investing in training 50+ workers: A talent management strategy*. Retrieved from http://assets.aarp.org/rgcenter/econ/invest_training.pdf

The Hartford created a reverse mentoring program to help senior leaders learn about social media from younger workers. The program was a business imperative, not just a means to encourage interaction between older and younger employees. Junior mentors were required to apply for the program and were screened on qualities required for effective mentoring. Senior leaders committed to structured sessions with their mentors. The Hartford considers the program a success, and it has spawned ideas for reverse mentoring on other topics, such as sustainability and green corporate practices.

Reverse mentoring. Technology skills updating is a topic ripe for the use of reverse mentoring. In reverse mentoring, younger workers help mature workers learn about new technology. Reverse mentoring, of course, need not be limited to technology training. Just as with any mentoring program, the goal is for both parties to learn from the exchange.⁸⁴

Partnering with community and vocational-technical colleges. Many organizations, particularly those with skilled and semiskilled

jobs, are partnering with community and vocational-technical colleges to develop and provide training, sometimes with a special effort to target mature workers. For example, the Center for Energy Workforce Development (www.cewd.org) is teaming with secondary and post-secondary educational institutions to prepare workers of all ages and skills for jobs in the utility industry.

Central Baptist Hospital in Lexington, Kentucky, hired a retired nurse with 40 years of nursing and education experience as a coach. This experienced coach meets with nurses at times convenient for them and helps them create development and career goals. The program is offered to all nurses, with a special effort to encourage participation by mid- and late-career nurses.

Offering apprenticeships. An apprenticeship is a job in which an individual is paid to learn a set of skills through a combination of classroom and on-the-job training. The costs are borne by the sponsoring organization, which may be an employer, an

employer association or a labor-management organization. The apprenticeship-training model is primarily used in the skilled trades but could be applied more broadly. It is used fairly extensively in Europe and Canada, but less in the United States.⁸⁵ Historically, apprenticeship programs were viewed as primarily (or exclusively) for younger workers, but given the expected shortage of workers in the skilled trades, organizations may find it worthwhile to offer apprenticeship programs to mature workers too.

Providing Lifelong Learning Accounts (LiLAs).

LiLAs are employer-matched, portable accounts that workers use to finance their education and training. They are similar to 401(k) retirement plans or health savings accounts. LiLAs allow for co-investment in worker education and training by the workers themselves, their employers and even third parties. Currently, LiLAs are available in eight states and, independently, at three large employers. (See www.lifelonglearningaccounts.org for more information.)

Strategy 7. Provide Career and Personal Growth Opportunities

Mature workers want meaningful career and professional growth, keeping in mind that upward movement in a single job series is not the only path.⁸⁶ Many organizations invest considerable resources in identifying career paths for upwardly mobile young workers, but few create comprehensive models that help workers at mid- or late-career stages determine where and how their skills could be applied in new roles.

Mid- and late-career workers may be particularly interested in lateral moves that allow them to apply their existing skills in new ways—for example, in a different line of business. Providing new opportunities can help

organizations keep valued employees, as research shows that career plateaus and low career satisfaction lead to weaker intentions to remain among mature workers.⁸⁷

Deloitte, a global professional services firm, offers its professional employees a lattice model for career growth. Career trajectories can vary in pace, workload, location, schedule and role depending on the employee's current life situation.

Developmental assignments.

Mature workers with lengthy tenure at an organization may be able to master developmental assignments more quickly than younger workers because they already possess a great deal of institutional knowledge.

Teaching roles. One relatively common career path for mature workers is moving into a teaching role, such as serving as a trainer, coach or mentor. From the organization's perspective, this strategy maintains access to mature workers' knowledge and experience. From the workers' perspective, it addresses the need to feel valued, recognizes the importance of their contributions, and may allow for greater work schedule flexibility or reduced stress and responsibilities. Employees who have already made the transition to retirement, and thus do not feel threatened by the persons they are training or mentoring, could view this kind of activity as a reward. But the role of teacher can also lead to resentment or be viewed by mature workers as a burden if they feel the organization only cares about keeping them around long enough to train their replacements.

Hiring and Retaining Mature Workers

Benefits for employers:

- Fewer unfilled positions.
- Continued access to key institutional knowledge.
- Workers who are motivated and engaged.
- Workers who are productive and reliable.
- Workers who can apply life and job experiences.
- No need to hire and train.

Benefits for mature workers:

- Opportunity to continue doing meaningful work.
- Greater lifetime income accrual.
- Possible higher retirement benefits upon retirement.
- Access to employer-provided health care benefits (in some cases).
- Enhanced physical and emotional well-being.

Benefits for society:

- Labor shortages addressed.
- More goods and services being produced.
- More taxable income available to support government-provided programs.
- Larger pool of workers contributing to government-provided retirement programs; smaller pool drawing benefits.

Strategy 8. Use Mixed-Age Workgroups

Some research has shown positive benefits related to the use of mixed-age workgroups. All of this research is based on analyses of the linked employee-employer longitudinal database managed by the Institute for Employment Research in Germany. One study found that workforce *exit rates* were lower for workers ages 45 to 64 in firms that used mixed-age workgroups than in firms that did not.⁸⁸ Another study found that worker *productivity*, at the organizational level, was higher in firms that used mixed-age workgroups, for both mature and younger workers.⁸⁹ A third study also

found higher worker productivity in firms that use mixed-age workgroups, but only for nonroutine occupations.⁹⁰ The researchers speculated that benefits of mixed-age groups accrue from transfer of knowledge and sharing of tasks according to group members' relative strengths and weaknesses.

Mixed-Age Teams

German firms using mixed-age workgroups had lower workforce exit rates for mature workers (ages 45 to 64) than firms that did not use this practice. The impact on exit rates for other age-specific practices, such as reductions in work requirements, part-time work, age-specific training, or equipment and workspace adjustments, were small or inconsistent.

Source: Boockman, B., Fries, J., & Göbel, C. (2012). *Specific measures for older employees and late career employment* (Discussion Paper No. 12-059). Retrieved from Centre for European Economic Research website: <http://ftp.zew.de/pub/zew-docs/dp/dp12059.pdf>

Baptist Health South Florida bought beds that fold into a sitting position, so patients can get out of bed more easily themselves, thus helping hospital staff avoid muscular and skeletal problems related to lifting patients.

Navistar turned its chassis manufacturing process in one of its plants upside down, so workers no longer had to work from below holding up heavy hand-held tools, but could work from above using tools suspended above the manufacturing line.

A framework showing the relationship between work requirements and worker capabilities is shown in Table 4.⁹⁴

Some research shows that when a supervisor believes that a worker's limitations are due to "natural aging," accommodation is less likely. Also, employees may be less likely to request accommodations for conditions they believe are due to natural aging, with the possible consequence that they become unable to do their jobs or experience a work-related injury.⁹⁵

When **AltaMed Health Services Corporation**, located in Southern California, faced problems recruiting registered nurses, it concentrated the most highly skilled portion of the work into fewer critical jobs. Instead of having registered nurses interact directly with patients, for example, the organization placed them in leadership and teaching roles to oversee licensed vocational nurses and certified nursing assistants. Those positions require significantly less training and skill levels, and there is a greater supply of talent for them. Through this job redesign strategy, the organization addressed an important workforce issue without compromising the quality of patient care.

Strategy 9. (Re)Design Work to Match Worker Capabilities

Although the number of physically demanding jobs is decreasing in the world's industrialized countries, many still exist. And more and more jobs are mentally taxing and stressful, including jobs that were historically viewed as unskilled or semiskilled.⁹¹ The most common job alterations for mature workers involve adjustments to lighting, sound and the amount of lifting or standing required. Applications of these types of adjustments have been linked to higher levels of productivity.⁹²

Categories of job redesign include:

- Physical redesign, to compensate for declining strength, flexibility and range of motion.
- Sensory redesign, to compensate for weakening vision and hearing.
- Information-processing redesign, to compensate for slower mental processing speed and less agility.
- Workflow and pace redesign, to compensate for slower processing or movement.
- Stress control, to compensate for lower tolerance for stressors such as information overload, noise, poor lighting and poor air quality.⁹³

HR professionals and business leaders should consider work design adjustments for workers of all ages and

Table 4: Framework for the Relationship Between Worker Capabilities and Job Requirements

Scenario	Job-Related Capacities Decline with Age	Job Experience Aids Performance	Relationship Between Performance and Age	Illustrative Job Content
1	No	Yes	Positive	Knowledge-based judgments with no time pressure
2	Yes	Yes	No relationship	Skilled manual work
3	Yes	No	Negative	Continuous, paced data processing
4	No	No	No relationship	Relatively undemanding activities

Source: Adapted from Warr, P. (1994). Age and employment. In H. C. Triandis, M. D. Dunnette, & L. M. Hough (Eds.), *Handbook of industrial and organizational psychology* (2nd ed., Vol. 4). Palo Alto, CA. Consulting Psychologists Press.

capabilities. Such adjustments are as important for workers with disabilities as for mature workers. *Any adjustment that reduces risk of injury or excess stress levels will be beneficial to workers of all ages, and can also help reduce the number of disability claims.*

Strategy 10. Train Managers and Supervisors

Managers and supervisors play a critical role in engaging and retaining mature workers. Their actions and words are the primary cues that workers use to decide if the organization values and respects them, two qualities shown to significantly affect engagement. If managers and supervisors demonstrate age-related stereotypes, then mature workers may be given fewer opportunities to improve their work-related skills, which will negatively affect their ability to perform effectively. Managers and supervisors may also display lower expectations for mature workers or be unreceptive to requests for needed flexibility, leading to perceptions on the part of all workers that mature workers are a burden or add little value. Taken together, these cues and messages, whether intentional or not, can undermine mature workers' self-confidence and cause them to devalue their own contributions.

Securian Financial Group, based in St. Paul, Minnesota, offers many different preretirement seminars to employees and their spouses. The seminars focus on health and wellness in retirement and how to stay mentally active and involved with the community during retirement.

To build and foster managers' and supervisors' beliefs that mature workers are a valuable resource, training should include instruction on:

- How to conduct respectful, nonthreatening discussions with

mature workers to learn more about their needs, challenges and future plans.

- Age-based stereotypes and age norms and how the manager's or supervisor's own behaviors may reflect and reinforce them.
- The fact that age-related declines, although inevitable, do not affect the ability to be productive for most mature workers.
- Ways that mature workers' motives and needs are the same as or different from those of younger workers.
- The options available for addressing requests for flexible work arrangements (or where to go for information on this topic).
- Their level of empowerment to negotiate flexible work arrangements tailored to the needs of a particular worker.
- How to demonstrate that they value the contributions made by mature workers.

Strategy 11. Provide Support for Retirement Planning

Many mature workers do not fully understand the financial implications of continuing employment versus retirement, and many do not realize that their retirement income will be insufficient to support their lifestyles after retirement.⁹⁶ Providing retirement planning services may help employees realize that continued employment is a necessary choice.

Retirement planning assistance can be implemented at little cost to an organization, and many programs cover more than financial planning. Additional topics might include ways self-concept can be affected when a career ends, planning ways to remain active and engaged in the community,

maintaining a healthy lifestyle, and preparing for changes in health.

Strategy 12. Address Age Discrimination (Real and Perceived)

Large-scale surveys conducted in the U.S. and in the G7 countries found that approximately two-thirds of mature workers are concerned that age discrimination will affect them, and a sizeable percentage of them reported personally experiencing age discrimination.⁹⁷

In the United States, age discrimination laws have been in place for more than 45 years. Legislation in the G7 countries and in the EU prohibit age-based discrimination, but some countries are much farther ahead of others in enforcing such laws.

The University of Pittsburgh's

professional development workshop, *Please Respect My Generation*, presents methods for bridging the gap between generations and shows participants how to avoid conflict and increase productivity in their generationally diverse workplaces.

In fiscal year 2013, the U.S. Equal Employment Opportunity Commission (EEOC) reported 21,396 age-related charges. Approximately 75 percent of these charges were deemed to be without reasonable cause or were closed for administrative reasons, but each one still required the charged organization to expend time, money and effort in responding. Approximately 25 percent of the charges resulted in a financial settlement paid to the charging parties.

Most age-based cases focus on termination of mature workers. In the future, there may be a growing number

of age discrimination claims related to other employment practices, including hiring, promotion and compensation.

Strategy 13. Foster an Age-Positive Organizational Culture

One way to counter real or perceived age discrimination is to foster an age-positive organizational culture, one that values contributions by workers of all ages. Activities that foster an age-positive culture include:

- Incorporating images and voices of mature workers in organizational communications (internal and external) and branding.
- Educating employees about age-related stereotypes and age norms, and how their own behaviors can reinforce such stereotypes, even unintentionally.
- Facilitating multigenerational discussions among workers, with a focus on finding common ground rather than on emphasizing differences.
- Applying for awards or certification as a best employer for mature workers and prominently publicizing such awards.
- Creating an interest group for mature workers, similar to those for gender, race, culture or sexual orientation-focused groups.

Strategy 14. Foster Job and Career Embeddedness

Research has shown that workers who are more embedded in their jobs or careers are less likely to voluntarily leave their organizations.⁹⁸ Strategies that may enhance job or career embeddedness include:

- Using work structures, like small work teams, that foster loyalty to the team as well as to the larger organization.

- Encouraging and supporting activities that create social community in the workplace, such as company-sponsored recreational activities.
- Encouraging and supporting activities that enhance workers' links to the broader community, such as participating in the chamber of commerce or other business networking groups.
- Creating an infrastructure to support an alumni community.
- Supporting workers in personally meaningful activities that are not directly job-related, such as providing time off or monetary support for charitable causes that mature workers care about.

Strategy 15. Facilitate Critical Knowledge Transfer

Inevitably, workers will retire. Organizations that have conducted age and knowledge/skills audits should be able to facilitate transfer of knowledge to others and into knowledge management systems before employees depart. HR professionals play a critical role in determining the best ways to motivate individual workers to share their expertise with others.

The **MITRE Corporation** is a not-for-profit research and development firm. Its part-time on-call (PTOC) option is offered to retirees and current employees with specialized expertise and experience who prefer working part time. Managers use a searchable database to identify PTOC participants with skills and experience relevant for providing support on a short-term project engagement. PTOC participants, many of them mature workers, actively work on the project while they are needed. They also mentor project team members and share their institutional knowledge.

Several approaches can be used to facilitate critical knowledge transfer:

- Offering encouragement or incentives for mentoring other employees.
- Training managers to solicit experience-based lessons from mature workers in a respectful manner.
- Creating mixed-age workgroups and project teams so that sharing can occur naturally.
- Giving mature workers opportunities to join task forces, another venue in which to share their wisdom.
- Transitioning mature workers into formal trainer or instructor roles.
- Creating a searchable expert locator system that includes contact information for individuals (current employees, retirees or both) with particular expertise or skills.
- Creating a retiree alumni association to supply consultants when needed.
- Bringing retirees back for developmental sessions with current employees; involving them in the onboarding process for new hires or when training workers on specialized equipment.
- Scheduling and coordinating “storytelling” sessions in which mature workers share information about lessons learned from past mistakes and how they dealt with challenges. These sessions should be carefully structured to clearly link them to the organization’s current mission and goals, and they should be engaging for all participants.
- Implementing systems to capture institutional knowledge. For example, a structured and searchable database that contains

information about customers, specific projects or contracts, commonly used documents or tools, and organizational talent.

- Creating an internal wiki system where workers can share their knowledge.

The **Tennessee Valley Authority** offers several tips and tools for knowledge retention strategies (see www.tva.gov/knowledgeretention).

Even if many of the preceding practices are put in place, there will be instances in which an unplanned departure leads to loss of valuable knowledge or skills. Organizations may then want to pursue *knowledge recovery strategies*, such as:

- Rehiring retirees as consultants.
- Attempting to regenerate the lost knowledge from existing systems or other employees.
- Outsourcing the lost capabilities.⁹⁹

CONCLUSION

Attracting, engaging and retaining mature workers makes good business sense. For the next 15 to 25 years, at least, the demand for talent will outpace the supply of younger people who have the necessary education and skills. Developing countries may contribute younger workers, but it will take time and resources to access these talent pools. In the meantime, older adults need and want to continue working, and they possess many valuable qualities. Organizations that effectively use this talent pool will gain a competitive advantage.

Some costs will increase as the workforce ages, particularly costs for health care benefits and disability claims. However, a cost-benefit analysis, especially one incorporating hard-to-price factors such as the value of critical experience or of mentoring successors, may reveal

that the benefits of hiring or retaining mature workers outweigh the costs. And costs can be reduced if health and wellness programs succeed in reducing lifestyle risk factors, including obesity, poor nutrition, poor physical fitness and smoking. Finally, overall costs may not be higher than the other options available for meeting talent needs, such as finding ways to access and train younger workers from developing countries.

To effectively use the talent pool of older adults, HR professionals and business leaders must devise flexible strategies that address the specific needs, preferences and motivators of this population. Surveys suggest that mature workers want and need flexible work arrangements and health care benefits. They also want to feel valued and respected, and they want opportunities to continue learning and growing. Many need the income or the

health care benefits associated with continued employment.

To choose the best HR strategies for mature workers, HR professionals should first analyze their organizations' particular situation to determine areas of greatest risk and what type of critical knowledge could be lost if key workers departed. Then that information can be used to determine the time frame and priorities for implementing the HR strategy. As plans are developed, HR managers should take the time to learn and understand what motivates older adults to continue working and to be engaged at *their* organizations. By focusing on the needs of mature workers, employers can successfully leverage this critical talent pool to benefit both their employees and their organizations.

"As younger workers become scarcer, many employers will need older workers. But older workers are expensive and tend to want unique schedules, and many employers have organizational structures that make it difficult to support older workers. Both sides will need to be flexible. Workers will need to be more accommodating in terms of job requirements, and employers will have to make their environment more hospitable to older workers."

—Alicia H. Munnell, Director of the Center for Retirement Research at Boston College



Younger workers are more likely than mature workers to leave an organization, taking their new skills with them. Therefore, the return on investment for skills training may actually be higher for mature workers than for younger ones.



SUGGESTED READING

Publications

AARP. (2005). *The business case for workers 50+*. Retrieved from http://assets.aarp.org/rgcenter/econ/workers_fifty_plus.pdf. Written by Towers Perrin on behalf of AARP, this is a detailed cost-benefit analysis that includes information about changing labor force demographics, multiple examples of the costs associated with employing mature workers, and the value they bring to an organization. The report concludes with a discussion of talent management strategies for the 50-plus workforce. The final chapter includes a number of case studies.

AARP. (2008). *Investing in training 50+ workers: A talent management strategy*. Retrieved from http://assets.aarp.org/rgcenter/econ/invest_training.pdf.

Based on research by Knowledge Networks and Towers Perrin, this report describes findings from a representative sample of 1,048 U.S. workers age 50 and older regarding perceptions of training practices at their workplaces. It summarizes interviews with HR and training executives at 20 companies with strong programs for mature workers.

AARP. (2007). *Perspectives of employers, workers, and policymakers in the G7 countries on the new demographic realities*. Retrieved from http://assets.aarp.org/rgcenter/econ/intl_mature_worker.pdf.

Carried out by Towers Perrin on behalf of AARP, this study begins with a snapshot of labor demographics in 2007 in seven different countries (Canada, France, Germany, Italy, Japan, United Kingdom and United States). It includes chapters devoted to the public policy response, the supply of mature workers ready and willing to work, and employers' thoughts on best practices for managing an aging workforce.

AARP. (2014). *Staying ahead of the curve 2013: The AARP work and career study*. Retrieved from http://www.aarp.org/content/dam/aarp/research/surveys_statistics/general/2014/Staying-Ahead-of-the-Curve-2013-The-Work-and-Career-Study-AARP-res-gen.pdf.

The third *Staying Ahead of the Curve* report was sponsored by AARP and carried out by GfK Roper. The findings are based on a sample of 1,502 U.S. adults ages 45 to 74 who were currently employed or seeking employment at the time of the survey. Topics include reasons for working or seeking work, perceptions of treatment at work, and confidence in ability to find work or continue working. The results are compared with those from 2002 and 2007.

Byham, W. C. (2007). *70: The new 50*. Pittsburgh, PA: DDI Press.

Starting with the notion that mature workers are able and willing to continue working well into their 70s, the author suggests investing in ways to make it easier for experienced employees to continue working. The book includes practical tips and examples of how to enact a comprehensive retirement management strategy.

Cappelli, P., & Novelli, B. (2010). *Managing the mature worker: How to prepare for the new organizational order*. Boston, MA: Harvard Business Press. A straightforward presentation of tips and examples of management practices designed for mature workers.

DeLong, D. W. (2004). *Lost knowledge: Confronting the threat of an aging workforce*. Oxford, England: Oxford University Press.

Vivid examples illustrate the consequences of losing critical

knowledge with the departure of mature workers. The author provides a framework to help organizations transfer critical knowledge before key workers depart.

Hedge, J. W., & Borman, W. C. (Eds.) (2012). *The Oxford handbook of work and aging*. New York, NY: Oxford University Press.

Perhaps the most comprehensive source of information available on the aging workforce, this handbook reviews available research relevant to 36 topics. Sections include global demographics; the aging process; strategies for attracting, engaging and retaining older workers; and social perspectives.

Pitt-Catsouphes, M., Sweet, S., Lynch, K., & Whalley, E. (2009). *The talent management study: The pressures of talent management* (Issue Brief No. 23). Retrieved from Sloan Center on Aging & Work at Boston College website: http://www.bc.edu/content/dam/files/research_sites/agingandwork/pdf/publications/IB23_TalentMangmntStudy.pdf.

Published by the Sloan Center on Aging & Work at Boston College, this is a succinct overview of the demand for critical talent and how the supply of mature workers can help meet this need.

Rothwell, W. J., Sterns, H. L., Spokus, D., & Reaser, J. M. (2008). *Working longer: New strategies for managing, training, and retaining mature workers*. New York, NY: American Management Association.

Focused on applying knowledge about adult learning to the design of training and career growth opportunities for mature workers, this book includes a chapter on adapting work and the workplace to the changing physical status of mature workers.

Schultz, K. S., & Adams, G. A. (Eds.). (2007). *Aging and work in the 21st century*. Mahwah, NJ: Lawrence Erlbaum & Associates.

Research addresses a variety of topics, including low-income mature workers, age bias, the relationship between age and job performance, training and development, career mobility and stability, occupational health, and work/family balance.

Society for Human Resource Management & Families and Work Institute. (2014). *2014 guide to bold new ideas for making work work*. Alexandria, VA: SHRM Foundation. This practitioner-oriented guide highlights best practices of the winners of the Alfred P. Sloan Award for Excellence in Workplace Effectiveness and Flexibility. It includes descriptions of flexible work practices from various industries and regions.

Online Resources

AARP & Society for Human Resource Management. (2013). Best employers for workers over 50. Retrieved from www.aarp.org/work/employee-benefits/best_employers/

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Research shows that age is essentially unrelated to core task performance and that mature workers outperform younger workers in many areas. Seasoned employees understand the organization's clients, internal workflows and processes, and lessons from past successes and failures.



ENDNOTES

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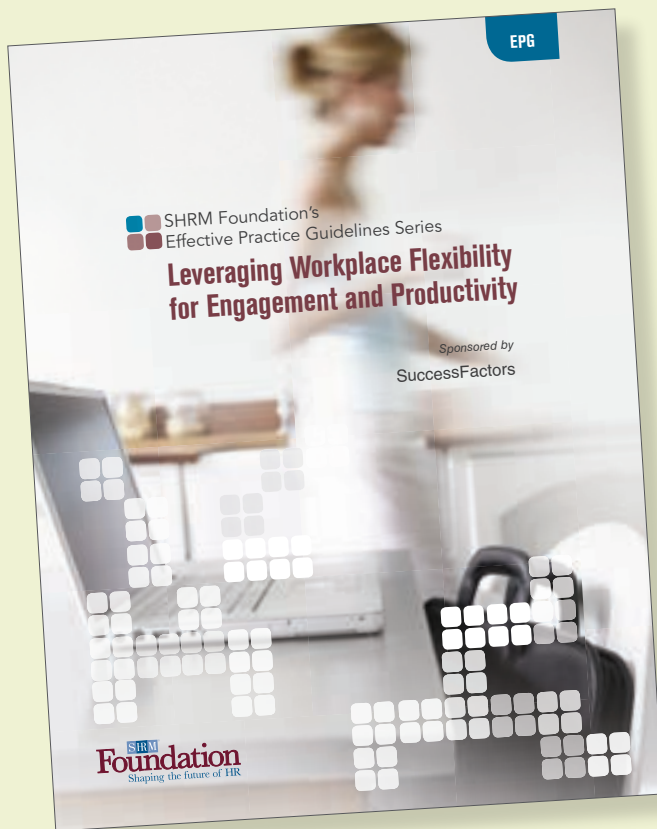
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