



CONNECTICUT
COMMISSION ON AGING
ADVOCATING FOR OLDER ADULTS OF
TODAY AND TOMORROW

Redefining Retirement Years: Productive Engagement of the Older Workforce

A qualitative study
of employers and employees
in Connecticut

Conducted by:

The Connecticut Commission on Aging
The State Capitol
Hartford, Connecticut
May 2007

Waldo C. Klein, Ph.D, MSW
Commission Member

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Executive Summary

The nature and meaning of retirement has changed considerably in the past fifty years, but never more so than right now as the post World War II baby boom reaches sixty years and beyond. The Connecticut Commission on Aging conducted the research described in this document in order to develop a clearer understanding of the experiences of employers, older employees as they near the retirement decision, and of current retirees with respect to their motivations, anticipations and experiences with retirement from the workforce. A series of eight focus groups including 48 participants was conducted with public sector employers, private for-profit employers, non-profit employers, public sector retirees and private sector retirees. These focused discussions yielded a rich set of data that allowed deeper understanding of the dynamics that are experienced by the various actors in this important process. These insights are an essential part of developing a strategy to retain the work and worth of older adults as a key part of maintaining a vibrant and competitive workforce in the coming years.

Background of Current Problem

By now it is fairly common knowledge that Connecticut faces a looming workforce crisis, in the form of widespread shortages of workers with the skills needed to keep the state's businesses competitive. Baby Boomers are reaching retirement age and many of them will leave the workforce, but too many of today's young people lack the skills to enable them to continue the work that must be done. The implications of this situation for the state's economic future are dire.

Some facts and figures help to illustrate this situation:

- Connecticut's population is aging faster than that of most other states. The median age in 2003 was 38.5 years, making our state the nation's seventh oldest.
- The state's population is not growing. Between 1990 and 2000, the number of residents aged 25-34 (the prime workforce age cohort) declined by 20 percent – roughly twice the national average.
- The state's labor force declined by 124,000 between 1990 and 1998.
- Connecticut is a net exporter of recent college graduates; between 1995 and 2000, the state lost roughly seven percent of its 25-to-39-year-old college-educated adults.

Many of the state's employers already understand the implications of this situation. However, there are still those who have not yet fully come to grips with the seriousness of the threat to Connecticut's economy. Further, there are many who remain unaware that a critically important segment of the available labor pool must be tapped if the state's economy is to remain healthy. That segment is the significant number of older workers who have valuable knowledge and skills and who want or need to continue working past the current typical retirement age. By 2010, 20 percent of Connecticut's workforce will be over the age of 55; this represents a problem but also a significant opportunity for the business community, because of the collective knowledge and experience offered by older workers. Enabling and encouraging these employees to continue working is not a matter of altruism or do-good social policy – it is a matter of bottom-line financial survival for the many businesses that need the skills these workers can offer.

In addition to private sector employers and the state's economy that their businesses drive, state government is also threatened by the looming workforce crisis. Large numbers of experienced workers are approaching retirement age and preparing to leave state service, taking their valuable knowledge with them and "hollowing out" the state's institutional memory. Not all of them wish to retire, however, and many want or need to continue working if they could, on a more flexible basis.

Need for Action to Access the Skills of Older Workers

If this were the extent of the problem, solutions would be relatively simple. At present, however, a complex combination of federal laws, state statutes and regulations, and union contract requirements creates significant obstacles. These obstacles constrain both private- and public-sector employees who are nearing retirement age but who want or need to continue working in a part-time capacity or in other workplace situations that are more flexible than at present. The obstacles also discourage employers in both the private and public sectors from making the necessary adjustments to enable them to hire such workers. These provisions were put in place at a time when there was an impetus to move people out of the labor force early, to make room for the many Baby Boomers working their way up the career ladder. Now, however, the provisions constitute counter-productive barriers that block workforce access to the skills and knowledge of those same Baby Boomers as they reach retirement age. In view of present demographic realities, these barriers pose a threat to the state's continued workforce competitiveness and to the effective functioning of state government in the future.

In both the private and public sectors, therefore, action is necessary to make it easier for older employees to continue working, even if they need more flexible arrangements in order to do so. Such arrangements may include part-time work, job sharing, flexible scheduling, flexibility in off-site work (telecommuting), alternative pay and benefit structures, and expanded step-down or call-back opportunities.

Focusing on the need to retain older workers and the skills they offer the state's workforce is strongly consistent with the "talent-based pipeline" strategy developed by the state Office for Workforce Competitiveness. That pipeline continuum is based on the need for skilled talent to meet demands for the increased productivity and innovation that are so crucial to the state's continued economic competitiveness. It begins with early childhood education and continues through K-16 education and beyond, to adult education and worker retraining. Along this continuum, the emphasis is on **growing**, **using**, and **enriching** talent. The older worker focus extends the pipeline continuum by adding a fourth area of emphasis: **retaining** talent.

Recommendations

Workplace Flexibility

Baby Boomers and older workers who aspire to keep working/remain active in the workforce identify “flexibility” – in specific terms – in workplace policies and practices as the single most important factor affecting their continuing viability as effective employees.

1. Promote flexibility in workplace employment policies and practices to accommodate the circumstances of Baby Boomers and older workers and increase their job retention prospects. Priority flexibility options identified by Baby Boomers and older workers include:
 - A. Providing increased opportunities for workers to take advantage of part-time work and job-sharing options.
 - B. Implementing use of non-traditional workday employment schedules to accommodate workers.
 - C. Providing increased opportunities to utilize Baby Boomers and older workers in activities ranging from time-limited task-specific employee teams to individual task assignments.
 - D. Providing increased opportunities for off-site work options, such as through telecommuting, etc., to increase options.
 - E. Providing customized alternative remuneration arrangements (e.g., health benefits/no salary; salary/no benefits; stipend “volunteers”) often attractive to Baby Boomers and older workers.
 - F. Expanding step-down/call-back work opportunities.
 - G. In unionized work environments, unions and employers should use the collective bargaining process to modify labor contracts to accommodate these worker-friendly policies and practices.

Employment Policies and Regulations

2. Modify existing state legal/statutory policies and regulations governing employment practices to encourage/accommodate implementation of the proposed worker-friendly workplace flexibility options outlined above.
3. Focus on the major employer role of the State of Connecticut, as an opportunity to test innovative strategies. Pilot implementation of the preceding proposed worker-friendly workplace practices with state employees, through the collective bargaining process (labor-management partnerships).

Marketing and Communications

4. Develop, fund and conduct a sustained marketing/communication campaign to: 1) educate Connecticut employers (private, public, non-profit sectors) and employee unions about the need to hire and retain Baby Boomers and older workers, and 2) build support for/increase implementation of selected baby boomer and older worker retention strategies, policies, regulations, practices (see above).
5. Educate employers about the value of/promote employer implementation of 1) succession planning strategies to anticipate and address the impact of their aging workforce, and, 2) retention-focused mentoring programs that engage Baby Boomers and older-workers.

Older Worker Retention Support Services

6. Develop, fund and implement selected “re-careering” job retention support strategies focusing on Baby Boomers and older-workers – including aptitude/interest assessments, career counseling and re-training opportunities.

Acknowledgments

The Connecticut Commission on Aging acknowledges the participation in this project of our partners from the Connecticut Department of Labor, the Connecticut Employment and Training Commission, and the Office of Workforce Competitiveness. Labor Commissioner Patricia Mayfield was invaluable in her support as both Commissioner and as a member of the Commission on Aging. (Commissioner Mayfield was originally appointed to the CoA as a citizen member prior to her appointment as the Commissioner of Labor. She now continues her work with the CoA in her role as the Commissioner of Labor.) Richard Pearson of the Connecticut Employment and Training Commission and Jon Swift of the Office of Workforce Competitiveness brought their specialized skills to the project where they worked as colleagues in the conceptualization and analysis of the research. Janice Schuyler, Director of Organizational Development and her staff Deana Giordano and Christine Flammia are deeply appreciated for their able service in developing the format of the focus groups and subsequently facilitating each of the groups. Donna Galluzzo, CEO of Homecare Management Strategies, Inc., graciously made her wonderful facilities available in which to conduct the focus groups.

Within the Commission on Aging, special thanks are warranted to the staff as well as Lindsay Quillen and Jennifer Leonard who contributed to the project as graduate interns from the University of Connecticut School of Social Work. Finally, members of the Redefining Retirement Years Committee of the Commission on Aging are to be commended for their commitment to this project and to the continued vitality of Connecticut's workforce through the retention of the incalculable worth of Connecticut's older workers. They include: Waldo C. Klein, Ph.D. (Committee Chairperson), Patricia Mayfield, William Eddy, Jim Pellegrino, Carol Tillman Parrish, Susan Deschamplain, Gerd Weindling, Jon Swift, and Richard Pearson.

Redefining Retirement Years: Productive Engagement of the Older Workforce

Introduction

Retirement is largely an invention of the 20th century. A combination of life expectancy and the lack of available economic support systems as viable alternatives to labor required most people to work as long as they were physically able. In fact, the average age of “retirement” in 1900 was 70 (Institute for Research on Women and Gender, 2002). At the beginning of the 20th century in the United States, only about 3% of the population reached the age of 65 years or older. Although the specific labor roles of these older adults may have changed to reflect their changing abilities, most continued to be productive for as long as they were able.

As society moved through the last century, a number of changing dynamics first created, and then began to alter, retirement as an emergent social institution. First, with the 20th century came significant advances in health and longevity. At the beginning of the century life expectancy at birth was approximately 47 years. By 1935 this statistical average for years lived grew to about 65 years. Simultaneously, the number of Americans who lived beyond 65 grew accordingly. By 1975 older adults represented over 10% of the population and numbered about 22 million people. By the end of the century, life expectancy at birth reached nearly 80 years for women and about 75 years for men. More importantly, life expectancy *at age 65* was nearly 85 years for women and 80 years for men! Today, older adults number over 35 million people and comprise between 12% and 13% of the population. This demographic change reflects an accompanying shift in ideas and practices about “retirement.”

Second, the idea of employment pensions for long-time older workers evolved with 19th century labor organizations. Incremental expansion of pension coverage grew with unionization during the century’s early decades. The need to “remove” older workers from paid employment during the Great Depression of the 1930s, coupled with the growing acceptance of pensions, culminated in passage of the Social Security Act of 1935. With this act, the idea of retirement was institutionalized for most working Americans. Although current tensions exist between the ideas of defined benefit and defined contribution pension programs, the availability of employment pensions has generally increased over the decades.

Third, increases in the economy have generated the capacity to maintain a retired population. Societies, as social structures, evolve over time. Structural emphasis is placed on needs that are viewed as most pressing and such emphasis is made only as the resources to address these priority needs become available. Thus, frontier societies may first organize volunteer fire departments to collectively respond to the threat of fire. Public taxation represents a more sophisticated approach to providing a response to collective need. In this same vein, institutionalized retirement represents the collective response to the needs of older workers who may need to withdraw from the formal labor market for a variety of personal needs or who may actually represent an excess labor capacity. In this latter case, retirement policy serves to make jobs available for younger workers by providing economic support for older workers willing to separate from formal employment.

Finally, by the latter decades of the 20th century, retirement may be viewed as a fully institutionalized life stage for American workers. In short, retirement became an earned benefit in reward for years of service to a particular organization, industry or more generally, to the productive society. Most importantly, in this transition, older workers in the final decades of the 20th century were exposed to *models of retirement* that offered leisure, freedom and flexibility for the “final years” of life.

The Connecticut Commission on Aging recognizes that the next chapter in understanding retirement has yet to be written. In fact, the Commission realizes that our understanding of retirement must be fluid and dynamic. It should reflect the interests of retired individuals, those who plan for their own retirement, the labor market that has used retirement as a moderator of other forces that influence the availability of labor and finally, of the larger society that experiences both costs and benefits of a retired population. To this end, the Commission on Aging launched two initiatives to expand our understanding of retirement. The first, a public educational forum on “civic engagement” by older adults took place in May of 2007. The second initiative is the investigation of the meaning of retirement to employers and retirees represented by this report. We hope that it serves as a guidepost in shaping Connecticut’s future in Redefining Retirement Years.

Background

Descriptions available in the literature of the social changes wrought by the aging of the baby boom range from dire – “wrenching economic and social costs that will accompany this demographic transformation” (Peterson, 1999, 1) – to more moderate but recognizing both the challenges and opportunities (e.g., Dychtwald, 1989), and even to the manageably optimistic (e.g., Quandagno, 1996). The arrival of the Baby Boomers – those born between the years of 1946 and 1964 – heralds many changes. However, reducing the social dynamics that are in play to the narrow dimension of population distribution denies the larger reality. The fact is that retirement patterns – or more accurately, the collective decisions to continue, reduce or cease formal labor market involvement – reflect changes in demographics, as well as personal health, functional ability, flexibility in the structure of labor markets, individual economic need, personal interests and rewards, and myriad other factors. Anticipating these multiple dynamics will contribute to an expanded capacity to respond to the changing social reality.

It must be recognized that retirement is an evolving social institution. This evolution is subtly evident even in the use of the word *retirement*. Not long ago, to retire simply meant to bring a single day’s activity to a close – to retire, to go to bed. From that very beginning, the meaning of retirement has been in flux. Over the course of the first eight decades of the 20th century, the average age of retirement dropped from 70 years to between 62 and 63 years of age. In some labor sectors, the average age dropped even lower. Much of this reduction paralleled increased availability of retirement income including personal savings, employee pensions and most especially, Social Security.

Visions of the Baby Boomers, an 18-year birth cohort numbering approximately 78 million people, retiring en masse at increasingly younger ages have prompted concerns about serious shortages across the labor market. “Today, many analysts conclude that if huge Baby Boomers adopt the Golden Years retirement ethic, we’ll be on the road to social collapse”

(Freedman, 2007). These concerns are additionally fueled by recognition of the “birth dearth” that resulted from the boomers’ collective decision to parent smaller families a number of years later in their lives. Indeed, it has been estimated that there will be a shortfall of 10 million workers in the United States labor market in the next six years as a result of the fewer number of workers available to replace retirees (Dennis, 2006). In some ways more disconcerting than the literally shortage of workers, these pending retirements represent a loss of experiential knowledge that may be even more difficult to replace.

However, after reaching a low in 1985, the labor force participation of adults age 55 and older increased by 2.2 million people by the end of the century and the number of workers age 65 and older increased by nearly a million (Rix, 1999). Further, in looking to the future, an AARP survey found four of every five boomers indicating that they expected to work in “retirement” (1998). Reasons for this continued participation in the formal labor market certainly vary across individuals. Among them is the need for a continued income, maintaining employer-supported health benefits, opportunities to work in different and perhaps socially rewarding environments or simply because significant personal satisfaction is derived from employment. Beyond reasons for continued employment that are “worker initiated,” others reflect an increasing awareness by employers of the need to create more attractive circumstances to retain older workers. This would include offering additional benefits and perhaps most significantly, an altered work schedule or pace. All of these reasons, however, highlight yet another evolving aspect of “retirement.” It is a “process” rather than an event.

Where retirement was once understood to mean a separation from paid employment at the end of a career, the actual and anticipated involvement of contemporary “retirees” in paid employment roles challenges the very meaning of the concept. It is no longer uncommon for individuals to experience two or even three “retirements.” Contributing to this changing environment is the fact that older adults now cross the traditional retirement age of 65 years with a lengthy period of life yet ahead. *On average* men and women can expect about 15 and 20 years of continued life respectively. For those who are in reasonably good health and who maintain a healthy lifestyle, living well beyond these norms should be the reasonable expectation! When Social Security was passed in 1935, life expectancy at birth was 65 years. In other words, any individual at birth had a 50/50 chance of living to the age of full Social Security benefits – 65 years. Today’s life expectancy at birth is about 78 years. It is certainly true that with the increased health and functional ability that boomers are likely to bring into their older adulthood, they are *capable* of continued labor market participation. Thus, any understanding of retirement as a social phenomenon must reflect the reality that “retirement” has evolved as a lifestyle transition that may unfold over decades in an individual’s life. “It’s not a transitional phase. It’s not a bridge between the end of real work and the beginning of real leisure. It’s not leftover time to be killed. It’s an entire stage of life and work – a destination and a category of work unto itself” (Freedman, 2007).

Further, the fact that “retirees” are continuing active involvement in the formal labor market has potentially huge implications for the concerns about labor shortages resulting from boomers’ retirement. The fact is, the workforce of the United States is growing older. Between 2000 and 2012 participation in the labor force by those age 55 and older will increase from about 13% to 19% (Toossi, 2002). Yet, it must be simultaneously recognized that the labor performed by the older workers may or may not be the “same old job” that was performed earlier. Many

retirees report seeking employment opportunities that offer more flexibility than was common during their “working lives,” more telecommuting (or at least less real commuting!), less stress, and more personal satisfaction. The ultimate engagement of older adults in the formal labor market will almost certainly depend on the willingness of employers to respond to the evolving sense of “retirement” with evolving employment opportunities that respond to some of the expressed interests of older adults including phased retirements, job sharing, job changing, part-time employment and other yet-to-be expressed desires.

Recognizing these multiple dynamics, the Connecticut Commission on Aging “Redefining Retirement Years” committee initiated a qualitative research study to give “voice” to Connecticut retirees and those who have and will continue to employ older adults. After reviewing some of the literature addressing retirement issues, soliciting unstructured input from a small number of retirees, those nearing retirement and employers, the decision was made to conduct a series of focus groups to gain a “local” perspective on the relevant dimensions of retirement from the perspective of both public and private retirees, and employers in the public, private and not-for-profit sectors. This report presents the results of that undertaking. We hope it speaks to the reader in the voices of those who are on the front line of redefining retirement years.

Methodology

This study employed a qualitative design relying on a series of facilitated focus groups for data collection. In order to represent the multiple constituencies of interest, two focus groups were initially planned for each population: Connecticut state (public) employers, private sector employers, not-for-profit sector employers, public sector retirees and private sector (profit and not-for-profit) retirees. Scheduling issues and relatively modest numbers of identified retiree participants resulted in one focus group being held for each of the two retiree constituent groups. In total, 48 persons participated in eight focus groups.

Focus group participants were identified in several ways. Connecticut state public employers were engaged by the Connecticut Commission on Aging in cooperation with department commissioners or other senior management personnel within commissioners’ offices. Fifteen departmental representatives participated in the focus groups. Private employers were recruited by 145 initial letters signed by the Commissioner of the Department of Labor, the Chairperson of the Connecticut Employment and Training Commission and the Executive Director of the Connecticut Commission on Aging to business representatives identified in cooperation with the Connecticut Employment and Training Commission. Each of these letters was followed with a telephone invitation. Ten private employers volunteered to participate in the focus groups. Not-for-profit employers were identified with the support of the Connecticut Human Resource Association and the Connecticut Association of Non-profit Organizations. Seven non-profit organizations participated in the study. Retirees, both from the public and private sector, were identified through personal contacts of Commission on Aging members including ex officio members. Nine private sectors and 7 public sector employees participated in the focus groups.

The eight focus groups convened in the conference room of Homecare Management Strategies, Inc., of Wallingford, Connecticut between September 8 and September 15, 2006. All groups were professionally facilitated by staff from the Department of Labor Organizational

Development Unit. Focus group discussions were organized around sets of questions developed to reflect the unique perspectives of each group as well as the issues identified through a review of the literature and discussion among members of the COA Redefining Retirement Years committee. Retiree focus group questions were pre-tested with a preliminary focus group composed of retired COA members. Appropriate revisions were made based on this initial experience.

All discussions were recorded and subsequently transcribed for analysis. Content analysis was conducted to extract initial themes within each focus group. Themes were then refined and analyzed within each of the focus group types –employer and retiree. From these aggregated themes, the final wave of analysis produced the findings that are reported in this document.

It should be noted here that without exception, focus group participants were highly enthusiastic, engaged and generous with their opinions and insights. In fact, in virtually all cases, lively discussions could clearly have continued well beyond the scheduled ending times were it not for the necessary imposition of time limits. We are grateful for their participation.

Findings

Across the range of focus group participants, a number of issues, concerns, benefits, challenges, in short, themes were identified and discussed. Among these many topics, some – like financial issues or the degree of flexibility in a given employment situation – were relevant to multiple larger themes. The findings presented below provide the major themes identified in this qualitative analysis of the data, along with the sub themes that are relevant to each. In all cases, the identified themes are illustrated with quotes from the focus group participants.

The “Meaning” of Retirement

Retirees from both the state system and the private sector spoke of the meaning of retirement. As an evolving social institution, it is important for policy makers and employers – as well retirees themselves – to understand the changing meaning of retirement. For employment policies to better target, attract and retain the older adult labor force, it is imperative that those policies incorporate the interests of older adults. With respect to the meaning that retirement holds for older adults, insight is provided in these data. Focus group participants spoke about the freedom and flexibility provided by retirement, the opportunity retirement offers to re-invent one’s self and about retirement as a reward for a career of service.

Flexibility/Freedom/Choice

No apparent differences were identified between the degree to which retirees from the private or state systems view the flexibility and freedom of choice offered by retirement. Both groups clearly indicated that this freedom is a central dimension of retirement as a life phase. Respondents quickly responded with single words:

“Choice”

“Freedom”

“Happiness”

“Have fun”

Respondents also shared more insights with their comments. Most importantly, retirement appeared to provide the opportunity for these older adults to make and implement plans without the earlier demands of family responsibilities or an employment schedule. It created the flexibility to pursue other interests including the opportunity to seek other employment – or simply enjoy the spontaneity of leisure. In addition, it seems that for some the flexibility of a secure retirement also created a psychological benefit in terms of considering what post-retirement might look like.

“I said, ‘Why, let me go out and see what it’s like not to have to get up every day and go to work; let me just be a little free soul and travel and try new careers, just live my life.’”

“I think it’s a time where you have more freedom and you can do things you didn’t have a chance to do while you were so busy raising a family. That’s what I enjoy; I enjoy being able to do the things, like I just took up painting . . . and I found my, it’s a passion for me now.”

“It means freedom to me, the freedom of doing what you want to do when you want to do it without interfering with other people. So, to me, it is very important that I have freedom in my life.”

“You can’t be spontaneous if you were working. You know you just can’t be spontaneous. Something comes up and you know, you have to go to your employer. . . . Vacation, you can’t go. And everyone in your age group is retired and they are taking off someplace, and you can’t go. That’s what I’ve found. A lot of my friends were traveling; doing things, and I wasn’t able to because of the vacation schedule.”

“You get a chance to pursue the things that you were anxious about all the last decades of your life when you thought there are certain things I want to do. So, you have the power to do them. And you know, I have been retired for a year and I haven’t done something yet!” [laughter]

But the importance of this freedom and control wasn’t limited to leisure alone. These retirees also felt that their new found freedom had important implications for any job seeking they may do.

“Even the freedom to take a job if they [retirees] want to; I don’t need this job, so if I don’t like it I can leave. If I don’t want to work, I don’t have to work. It’s totally different for people who need that job for a paycheck to pay their mortgage and living expenses.”

“My father used to say, ‘I am not here today and gone tomorrow, I am here today and gone tonight.’ I feel now, I have a very liberated sense. I am going to get my way pretty much because, you know, it’s my way or the high way. I have a lot more ability now to just, to walk away. And what that does for me, it allows me, I just feel like I have more cards in my hand.”

Re-invent Self

The freedom discussed above seemed to create the opportunity for many retirees to experience new activities that may or may not have been anticipated. These activities may have focused on family – especially grandchildren, new leisure interests or even new vocational activity. The important dimension reported by these respondents was the notion of retirement being a time during which people could re-invent themselves in ways that might have been limited during their career years. From these comments, “retirement” should not be seen as a time of retiring. Rather, it is emerging as a dynamic developmental phase of adulthood that is progressive and evolving.

“For me it’s a chance to start over; try new things; have a new career; do something different; a new phase of my work life.”

“I believe people are capable. We don’t need too much guidance if we have freedom, and um, there is a tremendous entrepreneurial spirit among older people. They can start new businesses. They can go places. They can be creative. They can volunteer in the community and I don’t think much direction is needed for older people.”

“I think all of us have something inside, a yearning; something that defines us, things we want to do, that we almost look forward to doing our whole lives; and retirement gives us an opportunity to pursue those opportunities.”

“I think that you can pursue your interests in life, things you hadn’t had time to do before and they are very rewarding in retirement.”

“It gives you the ability to be there when you couldn’t; when all you were doing was working. My grandchildren – I have them – just doing things you enjoy doing; you never had a chance to do before.”

“You get a chance to reinvent yourself, you know. I loved what I did, but I love a lot of other things too and I wanted to try some things. When you have this little nest under you, you have the freedom to try other things. It’s my being 20 again except now you have a lot of education and experience under your belt and so it’s kind of a blessing.”

Reward/Security

Respondents also acknowledged that retirement is a reward or final benefit paid in return for their years of employment. While participants spoke of the security provided by retirement, it is also important to note that these respondents are not a fully representative of all retired older adults. Those who retire without pension benefits common to state employment of many sectors of the private employment market almost certainly experience a different sense of retirement.

“It’s almost like it’s an ‘economic age,’ not a demographic age anymore; that a person can turn the ‘choice button’ on if you have the money.”

For those who were financially able to turn on the “choice button,” retirement was clearly viewed as an earned reward.

“Enjoy the fruits of your labor.”

“Financial position; a sense of security.”

“One of the reasons why retirement is so different now than say it was 30 or 40 years ago is if you retired at 65 you had another 10 years. You didn’t need the resources. But now Baby Boomers are very likely to go into their 80s and 90s. They are going to be retired for a longer time. They need more resources . . . ; they are used to having a lot of toys and they want to keep the toys.”

The relationship of retirement as a reward in interplay with health of self and others was also noted.

“We decided we wanted to retire and enjoy ourselves a little bit before health problems crept in.”

“I lost my husband. I thought, you know what? It’s time to quit, take time, smell the roses. I didn’t look for another job. I am happily retired.”

“My husband lived his whole life wanting to retire, it was his goal in life. He died at 59. He never got to retire and enjoy it, so when I turned 60 and they offered the golden handshake and I was also able to collect social security as a widow, I said, why, let me go out and see what it’s like not to have to get up every day and go to work. . . . My husband died, so I thought you know, I am going to do this for him and I, and I’m just going to go and have a good time.”

“Five years ago, I had an angioplasty and a little bit of surgery, not that major, but it made me realize I always said I don’t want to have no retirement, so I would retire early. There is not a lot of longevity in my family, so I just said, I am not working over 65.”

The reward of a “golden handshake” was also a significant factor noted by some.

“I would have probably still been working had they not offered that [a golden handshake].”

“They offered the golden handshake and I was also able to collect social security as a widow.”

“We were offered a golden handshake. . . . You had to make your decision within three months and you either stay or you left so you had to think, “Well, I have to make three more years to make up the difference.’ It was worth it.”

Anticipations and Activities of Retirees

As they ventured into this new life stage of retirement, focus group participants indicated a wide variety of anticipated activities and issues that were seen to hover on the horizon. It was clear that these respondents had given thoughtful consideration about how they might be using their time in retirement. Many other anticipations were positive and involved such things as their newfound flexibility, opportunities to try new things and a general interest in voluntarism. At the same time, respondents indicated significant attention to the financial aspects of the retirement decision and of living in retirement as well as concerns over health

insurance. With regard to health insurance, differences were seen between retirees from the state system and those retiring from the private sector.

Anticipations around Use of Time

These focus group participants generally appeared to have given considerable attention to how they might occupy the 'unstructured' time of retirement. Some indicated that they had real concerns that they might not be able to remain satisfied. Many indicated that they planned in advance of retirement to secure involvement with either paid employment or with a volunteer role. The idea that people were supposed to remain productive and engaged was common. Even with these commitments to productive engagement, the desire for increased leisure, hobby time and time with grandchildren was also present.

"An issue is how to spend your time. What to do with all that free time."

"What am I going to do with the time? Eight hours a day is being taken up by working; what am I going to do to fill up the time? That was a real consideration, because I just didn't think we were supposed to just lie around."

"I kept thinking . . . Can I just leave, you know, or should I get a part-time job or should I volunteer, you know, all those things are going through my mind as well."

"It is nice for a break for a little while, to tell you the truth. But then, then you kind of feel like you want to do something, which I did."

"I thought, what am I going to do with my life if I don't have something to keep me constantly busy? So I lined up another job before I retired . . . but only part time."

"Before I retired I got involved in a volunteer group teaching computer, because I know I had to be doing something. I wanted to be doing something."

Not all retirees saw themselves defined by their work or volunteer commitments, however. Some reported a more casual approach to retirement involving travel, leisure and a "wait and see" approach to retirement.

"We have traveled a little bit and plan another trip soon, but we're not too worried. I kind of figure it will work out, whatever happens."

Voluntarism

As suggested above, volunteering played a large role in the retirement activities of these respondents. Volunteering provided retirees with opportunities to stay busy and engaged, as well as to pursue their interests. Notably for some, volunteering was not seen as an appropriate vehicle to "give away" skills that were developed over a lifetime of work.

"I would volunteer to do things that they would teach me to do so that I could contribute in the way they need me to contribute. But if someone wants me for the skills I already have and the experience and the education, they have to pay me for that; that I don't give away. But learning new things, where I bring nothing to the table except a willingness to try to learn something new – sure I would volunteer my time."

Volunteering gave people the structure of a regular commitment while still leaving time to pursue personal interests. For some, the volunteer activity was, itself, the primary interest.

“I am looking for volunteer opportunities also looking for the ability to take some fun courses. My background is education, so I signed up for a couple of courses that I never would have the opportunity to do if I were still working.”

“I do volunteer work at the center, and I’m taking an art course and I play tennis once a week, and then (laugh) I have to rest for 2 days.”

“I volunteer about 15 to 20 hours for a church and my wife and I are creating an arts academy and I am also writing a book.”

“Well last year I decided I was going to get a part-time job. I didn’t care how much it paid but I was going to get a little part time job. So I went to Kohl’s and I did all the tests and I did the drug test and they called me up and they said they would love to have me, and I said ‘thank you’ and would you like to start, um, this date (laughter) and I said ‘I can’t I am going to Florida for three weeks.’ (laughter) Um well, could you do, ‘No, I am going to Pennsylvania to see my.’ I didn’t realize, I didn’t have time to work. I really didn’t have time to commit to telling somebody that I would be there and be available 4 days a week. I volunteer 2 hours a week at the Senior Center.”

“I actually found something that was right up my alley. Volunteer with the _____ and I found it with a posting on line. It is exactly what I love to do and it was a good fit.”

Even in volunteering, however, older adults were seen as increasingly being interested in roles that carried some degree of meaning and that provided personal satisfaction.

“There are people 60-65. They are retired. They want to get out of their traditional work environment but they don’t want the old kind of retirement. They want to be involved. But how do you give them that environment without giving them the stigma. Well you know, we’ll have you stuff envelopes and that’s it. You know they don’t want to do that.”

Along with finding meaning in their volunteer roles, these focus group participants spoke of an interest in having a “give-and-take” component in their volunteer relationship. This was manifest even in the description of ‘giving’ volunteer time in a trade-off for receiving new learning.

“I think you need to delve into the kinds of things that you volunteer for that you are going to have reciprocal feedback. You’re giving, but you’re also getting, and for me that’s important in a volunteer situation. “

“I would volunteer to do things that they would teach me to do so that I could contribute in the way they need me to contribute. But learning new things, where I bring nothing to the table except a willingness to try to learn something new – sure I would volunteer my time.”

The availability of “stipended” volunteer positions was also noted as an opportunity to be involved with a meaningful activity as well as to secure a modest income.

“That’s why I went part-time, for two reasons. I wanted to be doing a little bit more and I do love what I’m doing, but also it’s a nice little extra bit of money.”

“You know I see a lot of ads in the paper looking for volunteers They would rather have a volunteer than paid, and if that’s your sort of thing if you want to volunteer 20 hours a week, that’s fine, but you should get paid also, I think.”

A state supervisor identified a similar kind of quasi-paid volunteer role that may expand in the coming years. Connecticut has already initiated development for an Independent Transportation Network (ITN) which operates substantially through the use of volunteer “credits.”

“I think that retirees would also be interested in volunteer opportunities to give back. There are lot of people out there that are going to be very interested in volunteering and maybe working in programs, where by volunteering they don’t get paid, but maybe they get services, some time in the future that maybe there is some transportation model out there where you might provide transportation for somebody but you get so many units of transportation service, so that when you need them, the next person that volunteers will be providing it for you at no cost or very low cost. Those are the kind of things that I think might [attract retired people].”

Financial

Clearly, the need for income was a driving factor for some older adults in deciding whether or not to retire.

“For me it was economics, and I just remember spending hours on the job . . . figuring out your percentages; figuring out percentage of, you know, here’s your pay and 30 years and that’s 60% of that and trying to figure out how much of that would be take home pay. And so, it was a matter of the drop I was going to take in income. Will I be able to afford it was my biggest concern.”

“I think money is the top of the [planning] list.”

“I actually took a week off in order to go through all of the financial issues to make sure before I made a decision.”

“Just that I would have enough [money] to keep my lifestyle up as I was used to living.”

“Money.” [everyone agrees]

Health Insurance

Like income, the availability of health benefits was a very major influence in the decision to retire.

“I retired when they offered the incentive and insurance was going to be changing so that was one of my priorities. I wanted my insurance to remain as is, and also raising grandchildren.”

“Health benefits – I have friends that pay a huge amount of money. That’s going to change the way they live their years, the golden years as they call them.”

“I know I am really worried about medical coverage because to me it is almost as important as income.”

“Some of them [retirees] have to work till they’re 66 in order to keep their medical benefits from work.”

Unanticipated Factors in Retirement

Retirees shared that there were a number of things that they had not considered would be a part of retirement, they now recognized. Unfortunately, for the most part these were negative aspects of retirement.

Cost of Health Insurance

Even as respondents indicated that they had generally considered the costs of health care before they retired, they were aware that for many older adults, the cost of health care was a dominant issue in retirement. Retirees from the state system were well aware that they had a very positive health benefit in retirement.

“A few people that worked for the state have wonderful health benefits, wonderful health benefits, so much that I didn’t think to say that was something I even considered. It’s just, do I have enough money to live the way I want to live. Health benefits – I have friends that pay a huge amount of money. That’s going to change the way they live their years, the golden years as they call them.”

“I know it [the value of good medical coverage in retirement]. I know it so I never say anything because there is a little bit of resentment for state employees in that sense. I’ve gotten that.”

“I am shocked when I hear how much other people, my friends, pay for medical and it makes my hair stand on end because I don’t think I could afford to. I don’t know how they do it.”

“People are forced to work because they can’t afford their medical benefits.”

“It’s a travesty that so many people have to spend so much money for insurance.”

Financial Needs

Beyond health insurance coverage, respondents were also aware of the real financial need that is experienced by some older adults. They were aware that Social Security benefits alone would not provide sufficient replacement income to maintain one’s standard of living – even at a reduced level. They recognized the implications of economic insecurity on nutrition, housing, health care and pharmaceuticals, and on the need to work at whatever job might be available.

“At one the grocery stores in my town, I look at some of the baggers, 85. [Someone else in the focus group says, ‘Don’t you feel bad?'] I really do, because I know that they would be doing that job if they didn’t have to.” [others agreeing]

“You look at someone who’s living on Social Security, and that’s it. If you’re married you get two checks, if you are by yourself you get one check and you can’t live on that.”

“There are so many other people that you have to think about when you think about elderly that are eating dog food, and not buying prescriptions. You have to think about those people. They’re part of the elderly population.”

“We need to be able to stay in our homes too. I think that the saddest thing is to think that you’ve worked so hard to live in your home and then, all of a sudden, you can’t afford to pay your taxes.”

“I realized that after I retired money was going to be a situation, and then having a second job picked up that additional funding I really needed.”

“They [recent retirees] find they can’t afford to stay retired.”

Loneliness/Boredom/Lack of Social Contribution

Along with the unanticipated costs related to health insurance and the more general restrictions in income, other unanticipated negative dimensions of retirement were identified. The comments provided below highlight a connection that was recognized between the engagement that people felt in their employment settings and the kind of loneliness that they saw as stemming from a lack of productive engagement.

“But there are a lot of days . . . not filled with very much in the way of, you know, production. I miss impacting on other peoples’ lives.”

“There is a gentleman, I said to him the other day, ‘You’re here every day,’ and he said ‘I live ____, and it’s a very depressing place and I come here and I smile and I talk and I laugh.’ He stays all day, and to him that’s life. That’s wonderful he has a place to go, but there are a lot of seniors who don’t know they have a place to go, they don’t have any ideas of their resources. I think that things like that need to be addressed, and I think there needs to be a way to draw these people out of their homes into doing something meaningful.”

Older Worker Interests

Employers from the state, private for-profit, and not-for-profit sectors were asked to consider the kinds of interests they felt older workers might have. These interests are especially germane to policy makers and employers if efforts to entice retirees back into the labor market are to be successful. Following on the areas of unanticipated experiences in retirement, respondents were especially clear in indicating the value of health insurance benefits, with decidedly less attention given to direct financial remuneration. Following these very tangible benefits, more intrinsic interests are identified. These include the value of social interaction associated with working, and the importance of work as a means of providing meaning in life with the opportunity to experience new things in retirement (re-inventing self).

Health and Retirement Benefits

Supervisors from the state system recognized that the health benefit package they offer employees is a significant draw for older workers. Health insurance benefits help retain older workers who might otherwise retire and are an incentive to draw retirees back into state service.

“They [some retired workers] don’t have insurance so what they are willing to do is come back on a part-time basis – which works out great for the state.”

“There are people who are looking at retirement because sometimes the incentives to retire are something that you just can’t pass up. And um, you know they fear losing their medical coverage.”

“You are going to get someone [some retired workers] who wants to work 20, 25 hours to get their health insurance benefits.”

“Older workers may come to work at the state after they retire someplace else [to secure state retirement benefits] after 10 years or fifteen years, so that’s an incentive for older workers coming into the state [system].”

For some retirees, payment for effort seemed to be more connected to the delivery of previously acquired skills or talents. Volunteerism connoted a new role that was unconnected to these earlier experiences.

“If someone wants to pay me for the skills I already have and the experience and the education, they have to pay me for that; that I don’t give away.”

“I agree, if you are going to be using skill that you’ve achieved, then that’s more of a paid position not a volunteer position.”

Not-for-profit employers, too, recognized the value of health benefits to their older workers and to retirees. Although the level of benefits varied across organizations, these employers reported that older workers were encouraged to remain in the labor market because of the availability of benefits. At the same time, private not-for-profit employers reported the value of hiring older workers who had retired from some other organization with health benefits as a part of a retirement package. In these cases, the benefit package was an advantage to both the retiree and the new employer.

“Well, the one thing that we are able to offer is that we pay 100% of someone’s health insurance, a single person’s health insurance. And we’ve been told by young people as well as older folks that that is a very valuable benefit to them.”

“Especially in older adults, where they truly are thinking about [retirement benefits]; we have an 8% employer contribution. If you are older, you tend to be making more. . . . They are likely to keep working because they start to count on that. So we have people who actually put five, six more years in because that translates into a more meaningful dollar amount.”

“One of the advantages [to hiring older workers] is that often people have a whole benefit package and health care so . . . it is certainly helpful to us versus someone who is young and has three kids and we pay all of their health insurance. So, there is an advantage but it is certainly something that we can’t factor in.”

“Well it’s [health insurance] a motivator, in terms of you may be able to access somebody that is [retired]. Say they took early retirement at age 62. They are looking at COBRA or some means of carrying their insurance coverage for a while and they need a way to pay for that. You might be able to access somebody that you know has a really good skill set and really terrific experience that is, essentially, working for health insurance.”

Private employers agreed as well, noting that benefits were central to the decision-making process to either stay in an employment situation to retain benefits or to return to work in retirement to regain benefits.

“Benefits may be some of the main reason why they [retirees] come back; more than salary.” [Other participants in background agree.]

“And sometimes that’s the reason [benefits] somebody [stays with a company].”

“Let people fill that gap between the time they retire and the time they qualify for Medicare.”

Many retirees want “health care, a bridge to get to Medicare.”

Although it was more commonly noted that returning workers are more likely to be motivated by benefits or by the intrinsic social values associated with employment, one respondent reported the experience of finding older workers to be seeking market remuneration for their work – and presumably at a senior level.

“An ability to make almost what they made walking out the door.”

Flexibility

All of these employers reported that they felt retirees and older workers were especially interested in flexible employment schedules. They reported their view that when retirees wanted employment, they wanted schedules that accommodated their other interests. Depending on those other interests, older workers may be interested in seasonal full-time work, part-time work, ad hoc work schedules (project-based tasks), telecommuting or other avenues to flexibility. Some of these employers also believed that older workers were interested in flexibility in the actual job activities for which they would be responsible. In this regard, the employers indicated a worker interest in doing things that differed from what they did during their earlier working careers. These ideas are illustrated in the comments of state supervisors.

“They [retirees] don’t want to work full-time, they want to work part-time. They want to learn new things, or they want to do something different than what they did. As I look towards retirement, I don’t want to do the same thing I am doing now. I would like to do something different and use a different part of my brain, maybe. So that’s certainly

something that they're looking to do. And also mix the fun part of retirement with still having some employment, or mix some of the caregiving with employment and having some time to travel. I think that's what people are looking for, not being so nailed down."

"The 'step-down' proposition to keep people. That is a very attractive thing for people having an opportunity to work on a part-time basis or a portion of the year basis."

"More control over when they do, when they are available to work, and to help define tasks. . . . They definitely have a sense of their time being very valuable, uh, flexibility is something . . . they do want to work on the golf handicap."

"I also think that as a potential retiree, there are people who would want to continue on in some kind of part-time capacity."

"We're not going to get other people to work a part-time job. They don't want a part-time job. So you are going to get some retired worker who is very skilled who wants to work 20, 25 hours to get their health insurance benefits. They don't want to supervise; they don't mind having somebody supervise them. That's great."

Private sector employers were of similar mind. The combined themes of flexibility and control of a schedule were clearly recognized.

"They pretty much want to set their own hours. . . . They are willing to work, but they pretty much want to work on their own [schedule]."

"Consider the fact that retirees don't mind getting up at six. They want to get up at six in the morning because that is what they are used to, but they don't want to go to work. They want to do things like watch the Today show or talk to the people down at the coffee shop in the morning and then do a few errands and then maybe go out and pick up a couple of dollars. They are willing to come in at 9:30 or 10:00 when they don't have to fight the rush hour and get out and get home before the rush hour starts again."

"They [older workers] are looking for flexibility. I think they don't want to be held to a regular schedule."

Several group participants acknowledged part-time employment.

"I really feel that we can give more flexible part-time opportunities [to attract older workers]."

"The more opportunities might be for split jobs or part-time. I think that is where you can rely on the older population to fill some of those positions. We had really good luck, and when I say older I mean 55, 50, 55!"

"They don't want a full-time job. They want something that gets them out of the house and puts money in their pocket, but is not a full time job. It may mean less responsibility, maybe less stress in their lives, you know, they may want a less responsible position."

Not-for-profit employers in particular noted an interest in temporary project-based employment and volunteerism.

“I know from some of the work we have done that they [returning retirees] like a one-shot deal.”

“They are definitely looking for flexibility, project-based kind of things, where they don’t have to make too big of a commitment. They want to travel. They want to do some of their own things. It’s important finding a way [to meet the older worker’s interest in flexibility].”

“A volunteer is no longer the person that stays there for two years. The people we are looking at now don’t want a long commitment. They want to get in, do something really great, and then get out.”

And the relationship of working a “regular” day and facing the prospect of traffic was noted by both an employer and a retiree.

From the employer: “The whole traffic thing . . . They are looking forward not to have that. They are going to look for the less stressful. I can still work, I just can’t take the full cup anymore.”

And from a private sector retiree: “I do need to retire because my commute has gotten dangerous and I don’t really want to do it the rest of my life.”

Retirees spoke directly to the importance of flexibility as well. The contract between the expectations in prior working careers and their interest in retirement was evident. Flexibility was important.

“I am a casual employee so yesterday they said, ‘Can you come in to work on Friday?’ So I have the opportunity to say, ‘Yes I can,’ and ‘No, I can’t.’ That is something I didn’t have when I was working my full-time job. You felt like you had to go in.”

“My sister was a secretary at a school, and they call her all the time, not all the time, but enough time where she makes extra money if someone’s on vacation. They know she knows the system. She worked in the school for years and it’s nice. She can refuse if she wants. It’s different for myself in my career. I applied for a job. I got the job and I was going to Florida (laughter) and it’s the first time in my entire life that I have been able to do that. I’m like, wait a minute. It’s almost like when I had my children and I was going to go back to work. I couldn’t really. I couldn’t go at Christmas ‘cus I had to do cookies, and I couldn’t go . . . , and you know. Then I had to go; now I have a choice.

“I was kind of looking for flexibility. I think the flexibility to work within a limited schedule is something I would look for and I think it is hard to find.”

Social Interaction and Fun – Without Stress

Employees also recognized the intrinsic social rewards of relationships in the context of their employment. These relationships could be with co-workers, with others who are younger,

or with the public more generally. Retirees who may have made geographic moves to new communities receive an additional benefit through workplace social interaction.

Social Interaction, Fun, and “No Stress”

“Another thing about work is just to continue to be involved in a meaningful way with other people. I mean, relatives die and other friends die. I think people are looking for that social connection, so I think that’s a very important part of what people are looking for.”

“I think they are looking for intergenerational relationships.”

“They are looking for interpersonal relationships with the public. They want to be able to get out there and talk about things they enjoy.”

“If [retirees] are moving into these communities, they want to meet their peers [and employment creates those opportunities.]”

“I would love to work where I’m with people, I absolutely love people, and that’s why I do volunteer work at the center.”

“I’m looking for somewhere where I can still interact with people, have fun, but I want some money too.”

“In a post-retirement job or volunteer role, I’m looking for fun, a place to work but have a little fun, a few laughs.”

“Even if you volunteer or work part-time, you don’t want it to be stressful.” [others agree]

Satisfaction with Role and “Making Meaning”

In addition to the value of enhancing social connectedness through workplace relationships, employers shared their views that older workers and retirees were interested in finding new meaning in their employment. While meaning may be found in a wide range of activities, roles involving mentorship of younger employees was noted by several supervisors.

“People in their 60s feel good about going back into an environment, working as consultants, being seen as a mentor, so to speak. And I think it’s a really positive role model for workers who are young coming in.”

“They are looking for things that are really meaningful. . . . They are interested in giving back. They do have a great commitment to wanting to train the next cohort of workers.”

“At that age you want to do the kind of work you are going to enjoy. Up until that age, you are working first of all, just because you have to. Okay, you reach that certain age there may still be an economic reason to work, but maybe a little more has to do with ‘I think it’s more something I want to do.’”

One state supervisor provided an example of utilizing retired teaching professionals to volunteer (with a modest stipend) to support new teachers seeking state certification.

“One of the things we have done recently is to invite retired teachers, superintendents and principals who have been named stellar teachers, principals and superintendents to come back and coach for alternate route to certification [teaching programs]. We hired these folks to come back in as coaches. They are available to these people [new teachers] in the classroom 24/7 online, by telephone, in visitations, and the teachers love it because they have someone outside of their school system, who’s not judging them or badgering them but just helping them to come in and do this work with them. The coaches love it because somebody is saying that you know how to do it, would you come back and help someone else learn how to do it, you know. I am really ashamed to tell that they do it for very little money, because we have very little money to give them and they come back and say, ‘We love this’ and they do it for 6 months. Then they go away, so it tells me that maybe money isn’t the issue for people when they are in retirement, for some people anyway, but that it’s a job that you can really feel like you’re contributing to something.”

Perhaps the spirit and behavior reflected by these returning retirees was akin to what Erik Erikson termed “generativity.” Generativity refers to the drive to give back to others or the larger social world more generally. This comment by a state retiree highlighted this concept:

“For me it is making a difference in peoples’ lives; not in swinging millions of tax dollars around, but working with individuals. So that’s what I do now. . . . After about 20 years in management I just wanted to give back. You know I couldn’t ask for a demotion at ____, I couldn’t ask to go as an [entry level position]. What I wanted to do was get out and get some more time for myself and I just felt the pension would allow me. I work in a non-profit sector now for about ½ of what I made at the state, so that is basically what I did.”

Disincentives to Retiring

The principle disincentives to retiring identified by participants of the focus groups were financial. Employers in the not-for-profit sector highlighted this in particular. Personal satisfaction with work was the only other reason offered for not retiring.

Financial

“From my perspective in the non-profit world, it’s harder sometimes for people to retire just because they haven’t been able to get the resources to do it. In fact, we’ve had people who have come back just to look to see if there is work they can do. They can be anywhere from 65 to 75 because they just don’t have enough behind them to be able to retire in a way they would like to retire.”

“I think a couple things contribute to staying in the workforce. I think economics as well as the demographics. Maybe people have had children a little later. They are still putting them in college when they are in their 50s and 60s. We know what the bills for college are like. People are needing to work and to keep going so I think it’s definitely a psychological feeling of wanting to stay, contribute and be active, but there is an

economic reality for many people that are still involved in ongoing expenses and are staying in the workforce.”

“Unlike where there is clearly a pension and a retirement package, we are trying to put things together a tax-shelter annuity, contributing as much as we can. But it’s clearly not a solid retirement package. So I think we are going to see people staying longer in the workforce.”

Work Satisfaction

“If you are satisfied with what you are doing you tend to stay on.”

Challenges and Concerns

Employers shared their concern about a number of challenges currently being faced in the labor market. Chief among these was a recognition of the potential for significant labor shortages as a result of macro demographic patterns reflecting the retirement of the post World War II baby boom and the relative unavailability of replacement workers in the younger cohorts.

Anticipated Retirements and Labor Shortages

State supervisors reported already experiencing the major impact of waves of recent retirements and their awareness of the potential for continued widespread retirements in the coming years. Private employers, too, saw the challenge of a changing workforce demographic. State supervisors were dramatically clear in providing “the numbers.”

“Thirty-five percent of my workforce in the next five years most likely will be looking for retirement.”

“In five years 45% of our workforce could retire.”

“Sixty-eight percent of our present employees may be gone or can be gone in 10 years, 68%.”

“If you look at our regional office management structure about 80% of them can go in five years.”

“Many of our upper management is within the next 5 to 10 years will be eligible [to retire].”

“Our top management all left, except one.”

“Within five years we may all be gone and there is no continuity to carry on in the agency.”

“For us the issue of demographics is absolutely center stage.”

Concerns for the changing workforce were equally present among not-for-profit employers. However, their comments reflected a greater concern with their waning competitiveness in the emerging employment market.

“In terms of being able to recruit for the traditional workforce, we just cannot compete. This being one of the most expensive states to live in, what happens to us is we get kids that are one or two years out of college, just right out of college but want to get their foot in the door, and we can’t compete with say the state salaries. We lock them in for two or three years and provide the basic training and they end up moving on. We’re constantly experiencing this revolving door with the younger group that is coming in, and it’s the older staff, the over-50 that’s the management people that are constantly saying, ‘How can I hold onto these people? What can we do to try to increase the salary so we can maintain some kind of stability?’ I just don’t have an answer for that. More fundraising.”

“We have a gap between a lot of the Baby Boomers, a lot of the, frankly, “60s people” who went into [this non-profit agency] as a mission and are aging out now. We also have a number of people who are fairly recent college graduates that we are nurturing to see if we can keep them. But the challenge of providing the pension and benefits and things they just need to support their families and themselves is a real challenge.”

“We were facing true recruitment challenges at the entry level, mid-level management positions because they think the demographics of Connecticut show that the young that go off to college don’t necessarily come back here to work. So you know when you are recruiting you need to be looking at it differently than you were in the past.”

Lack of Succession Planning

These numbers of anticipated retirements offered above offer one stark perspective for the potential future workforce. However, just behind anticipated retirements lies the reality of what human capital is embedded in those older workers. Concerns for filling the gap and succession planning were major themes for both public and private employers. From state supervisors:

“I think one of the biggest impacts is the availability of the workforce, the transfer of knowledge and the ability to have access to the tremendous experience that we are losing as a result of the very high number of people that that may retire within the next five years.”

“The Department of _____ has about 40% of their staff age 50 and above so we’re definitely going to be hit very hard, to replace management supervision, replace the technical knowledge and experience; it’s going to be a real difficult chore for us.”

“One of the biggest impacts is the lack of the transfer of knowledge and the ability to have access to the tremendous experience that we are losing as a result of coming retirements.”

“There is no continuity to carry on in the agency. The historical perspective is extremely important. There needs to be history there and it may not be there in five years.”

“We desperately need a way to download some of this knowledge base that people are going to take out the door.”

“We are going to really get clobbered with those people [management and supervisory staff] going out, without succession planning in place today.”

And, from the private employers:

“We don’t have a strategy for how we’re going to deal with the employee population in the future years. Half of my population can retire in ten years. And I don’t have a strategy for dealing with that and that kind of scares me.”

“I don’t think the population is such that there are enough people that are going to be replacing retiring workers.”

“We are really set up for a real challenge as we go forward in terms of . . . potentially having some issues with not having enough workers.”

“I think one of the major concerns of the employer is how do we replace older workers?”

“We’re not going to be able to replace the knowledge base and the institutional history of those individuals.” [Other participants agree in the background.]

In short, while a literal shortage of employable workers looms as a huge challenge to the Connecticut workforce, the loss of the knowledge, experience and wisdom accumulated in these workers is an equally important asset that is in jeopardy. The idea of succession planning is more than finding appropriately skilled replacement workers; it is about providing continuity for the institutional knowledge and insight that is embedded in long-term employees.

The State as Competitive Employer

Although in other areas state employers did identify advantages – particularly health and retirement benefits – associated with state employment, they did not seem to generally view the state as being competitive with the private sector for attracting workers.

“A lot of things that we offer as a state employer aren’t really things that have a lot of traction with the younger folk. You know the idea of retirement and all the other kinds of things – the stability that’s there. It’s just not the thing that grabs younger workers at all. They are probably going to be far more mobile than we were. It’s like more jobs, they are there to build their resumes and we are not necessarily meeting that need for them, so I think that is one big problem. They are looking around and scanning the horizon for what offers them what they want. I think state government sometimes doesn’t provide those things that they really are looking for.”

“I agree with being pigeon holed. We do have a traditional workforce. If we look at the job descriptions of what the state offers for hiring, it’s very traditional. You know, I need to hire someone to do clerical and also answer the phone. According to the job specs I need to hire two separate individuals.”

“Many of our people leave to go to other agencies and we clearly are not as competitive as the private sector.”

Lack Of Flexibility In State System

The most common difficulty for employers in the state system was reported to be a lack of flexibility in attracting and retaining workers. While some of the inflexibility stemmed from internal (state) regulations and policy, some reflected contract language negotiated under collective bargaining agreements (see “Accommodations: Flexibility: Union Issues” above). In response to an inquiry regarding incentives that might engage potential retirees to stay in the workforce, focus group respondents collectively indicated:

“You can’t.”

“Not a one.”

“They are not able to.”

More specifically, respondents indicated their inability to offer flexibility in defining positions for state employment:

“There are barriers that prevent us from doing that.”

Similarly, these supervisors faced difficulty in exercising flexible arrangements to ensure succession planning in the face of past waves of retirement.

“We brought back some retirees and I had to fight tooth and nail to get permission from OPM. There was no leadership left anymore. I wanted an overlap It’s just very, very difficult.”

“The state system doesn’t allow you to bring on additional staff when you know you are going to be losing people The state system also doesn’t allow you to grab a bunch of people and earmark them to be the next ones in line. . . . The state structure that we have for DAS, really, really fights you. It doesn’t allow you to do what you can do.”

Need for Specific Skill Set or Abilities

Compounding the challenge created by the departure through retirement – real or anticipated – of older workers, employers in both public and private sectors spoke to the parallel challenges of finding appropriately skilled and trained individuals in the younger cohorts of potential employees.

“We need people who are relatively skilled [and] we are having a very difficult time [recruiting].”

“We’re finding it difficult – recruitment.”

“Finding skilled people to replace those retirees [will be the coming impact of the aging workforce].”

“The struggle that we have as a company is finding enough workers that match our appetite for particular kinds of workers.”

“I find the difficulty is that we need more and more technically qualified people for the laboratory and places like that.”

Even when older workers can be attracted or retained, employers raised potential concerns.

“For an older person that doesn’t have the background in the field, my reluctance is spending the time to train and get them prepared to do some of this work and then finding it’s not a good fit [but] this is not unique to older adults.”

“I think we are going to see people staying longer in the workforce but will they be able to continue to work and perform those jobs at the level that we are going to require? Our work is getting very fast-paced. There are a lot of changes going on and will older workers continue to have the skills we are going to need? I think that is going to be a challenge for us.”

Health, Health Care, Pensions and Benefits

Employers felt that they faced risks of incurring various expenses related to the employment of older workers. Chief among these was the cost of health insurance as an employment benefit and worker health more generally. However, employers also noted the cost of pension contributions and the frequent higher salary expectations that many more senior employees had.

“For a small employer, health care is expensive. . . . This older person had insurance through his wife through another company. His wife was losing her job and I looked at insuring him and it was going to be \$16,000 a year. (Another participant says “Yup” in the background) And for a small company, that’s a BIG bite. So that’s a big concern.”

Although older workers statistically have a more steady attendance at work than younger workers, employers continued to express concern about health and health-related absences by older workers.

“With this group [older workers] they are more likely to have issues, probably health [issues] more than anything else.”

“Health of older workers is a concern.”

“Health care. They are covered under your health insurance now, but if there are going to be some medical issues would there be a lot of time off?”

Among private employers, the press that a larger number of older workers could put on the organization’s pension system was broadly recognized.

“We do have a bubble that [we] are starting to see. They [employees] are over 40 and they are starting to think about retirement so it puts an unusual budgetary constraint on the pension.”

“Effective this year 7/1 we put a freeze on any new hires entering our pension plan.”

“Everyone is starting to contribute heavily to their 401K so it’s changing our decisions on, ok do we match? How much do we match?”

Salary needs or expectations of older workers who had accumulated seniority in previous employment were recognized as being potential stumbling blocks to employing older workers.

“If you have been in the workforce long, they may have a somewhat artificially high salary, so we have a salary issue on the aging side. They may have to take a cut . . . and the whole benefits piece of that; no one is ever going to have benefits like the boomers did.”

In a similar vein, employers from the not-for-profit sector felt challenged to compete with the salary and benefits offered in both the for-profit and public sectors.

“I am now doing as much as I can to make us competitive but there is not way that the non-profit can even compete with the state, let alone the private sector on [salary and benefits].” (others agree)

“Making Meaning”

Like retirees themselves (see “Older Worker Interests/Satisfaction with Role and “Making Meaning” above), employers felt that older workers were looking for more in their employment than earning a living. Employers were clear in seeing the integration of employment into the larger community. The role of ‘civic engagement’ in contributing to both healthy communities and to health individuals was discussed.

“It’s a lot more than what we do on the job; It’s the environment that we create in our communities that makes it attractive to those who are going to live in our communities and be involved and active in the community.”

“Our predicament is how we are going to attract this person [a recent retiree] back into civic engagement, volunteering or some kind of consulting. Those people who remain active, who are connected with other people and are doing something live longer and healthier.”

The ‘Challenge of Change’

Employers recognized the myriad challenges they face. Perhaps these concerns can be best summarized by highlighting the degree to which these focus group members reported their awareness of the challenge that changing with the evolving workforce creates. Beyond any specific action that might be taken in response to the changing workforce environment, the accumulation of environmental changes created a demand for a responsive and flexible workplace. This collective demand seemed represented as the “challenge of change.”

“We are set up for a real challenge as we go forward in terms of keeping people in the workplace, modifying their work so they continue to work longer and potentially having some issues with not having enough workers.”

“The challenge is going to be for companies to devise programs and keep their retirees.”

“Making our work places more friendly to an aging person is going to be very very important to us, and again, that whole culture support for that aging worker.”

In keeping with such a cultural change, employers discussed specifics about how work and the workplace is currently conceptualized – along with the recognition that changes, even potentially difficult or uncomfortable changes, would be required in the future.

“I think the thing that is really important now is finding “pieces” of jobs. We have to think about work differently, you know. Instead of how many full-time people do we need, how many functions do we have?”

“I think people think American industry is measuring outcome, so they want to see them at their desk for eight hours.”

“There is no reason why you can’t change their hours. They still get the same amount of work done. You have to think a little bit different about the way the standards are structured on the job.”

“There are still some uncomfortable feelings around having people work outside of the office.”

Whether it is retaining older workers, re-engaging recent retirees or recruiting younger workers, employers recognized that the workplace of the future must evolve to respond to the changing circumstances of the changing workforce.

“We were facing true recruitment challenges at the entry level and mid-level management positions because they think the demographics of Connecticut show that the young that go off to college don’t necessarily come back here to work. So you know when you are recruiting you need to be looking at it differently than you were in the past.”

Positive Aspects of Hiring Older Workers

Many positive traits and characteristics of older workers were identified. Some of these seem to be a natural outgrowth of the greater tenure that older employees will have. Quite simply, those who have been employed for more years will, virtually by definition, have more experience. Others, however, may reflect a changing commitment to work and employment. The idea of older workers having a stronger “work ethic” was seen as a major benefit of employing older workers. A close second benefit recognized the experience that older workers had amassed and the relationship of such experience to good judgment or even *wisdom*. Recognizing the value of these traits, the capacity of older workers to mentor younger workers was noted, along with greater stability and focus and potentially lower cost for employing some older workers.

Work Ethic

“Work ethic” was often the first thing that focus group participants offered when the question about the benefits of employing older workers was raised. There was a shared sense across all groups that older workers brought a very strong work ethic to the workplace. Many answered quite simply:

“Their work ethic.”

“They are very dedicated.”

“They show up at work.”

“Baby Boomers . . . have the work ethic.”

Others elaborated:

“I think that one thing is work ethic, and I don’t mean again that people don’t have a work ethic, but you do see the difference in the work ethic of people that aren’t mature adults. Let’s put it that way.”

“I do see a huge willingness in older workers to do a good job. There’s a huge investment coming from themselves, to really be part of the team, to be seen as having worth. I think those things you don’t always see in younger people who just assume that, ‘I belong.’”

“Responsible, on time, trustworthy and you can give them a project and say X, Y, and Z and they’ll get X, Y and Z done and they won’t come back to you fifteen times and say I really don’t understand X or you know, they just get it.”

Judgment/Wisdom/Experience/Reliability

Very much parallel to the sense that older workers had a well developed work ethic, focus group respondents from all sectors felt that older workers had also accumulated experience through the years that resulted in institutional knowledge, a sense of good judgment and wisdom. Respondents were quick to share single or few-word summary comments:

“Accumulated wisdom”

“Dependable”

“Experience”

“Problem-solving”

“Experience, stability”

“Experience, and I found the key word that we kept coming back to was judgment.”

“Institutional knowledge; that’s a plus so you don’t have to teach them anything.”

“When they said they want to go back to work, they want to go back to work.”

“I think the other thing people bring to the table is maturity, good judgment.”

“The knowledge that they have. They are a great knowledge source.”

“There’s so much to be gained by hiring a mature worker – the experience, the knowledge, the work ethic.”

The value of older workers' experience was seen as offering more breadth and depth to employing organizations' output or product.

"It's very difficult for any of us in the non-profit sector to provide quality services if you don't have that whole breadth of experience. So, it's a real challenge for us, and tapping into some of those older workers is good."

"Our workers that are 50+ . . . add a depth to the work because of the life experience they have."

"That judgment and how to problem-solve and how to negotiate and how to find the right person and the right approach to solve the problem in an efficient and clear way; who to go to and how to maneuver."

"The older workers are the ones that turn out to be the most productive, most reliable."

"That customer service piece that they can bring to the job, just even packing my groceries, but I am sure it goes across the line. Customer service on the telephone. They can be a big help for companies, being gentle, caring and considerate."

"Older workers have a network system already set up in the private sector that works to our advantage."

One retiree summarized the value of experience quite nicely in this straightforward comment:

"I think my experiences are worth more than my salary to my current employer; my contacts."

Mentorship

A very specific value of older workers was their capacity, gained through their years of experience and accumulated wisdom, to mentor younger workers.

"Older adults could be mentors for newer employees."

"I think having older workers is a really positive role model for workers who are young and coming in."

"Older workers supplement our workforce and bring with them good work habits, where the younger people do not have them. It's kind of like having an older dog and bringing in a puppy. You know, the puppy learns from the older dog what's good and what's not and I'm seeing that in my workforce. The older people that I'm recruiting and bringing in to the plant floor are really kind of showing the way, as far as work ethic."

Stability and Focus

Employers from both the public and private sector reported their experience of stability in employing older workers. Parallel to employment stability, employers reported that older workers had a greater focus on their work tasks.

"The stability is there. Older workers take their responsibility a lot more seriously."

“Older folks tend to stay with something and you can depend on [them].”

“They have a lot more consistency. You don’t have to get one person and then the next day there is somebody else, more consistency.”

“You’re probably more likely to get a more mature worker to stay longer [Participants agree with “Uh hu” in the background.] than you are a younger worker because younger workers are thinking ‘Oh every couple years, every 18 months I need to change jobs.’”

Two retirees concurred with respect to older worker stability and summarized by saying:

“We’re going to do our job, rather than looking for something else.”

“We’re not going to look for a different job. We’re afraid. Stability is one of the benefits of hiring an older worker.”

Some employers saw older workers as being more focused in their work, perhaps because of a lack of other distracting personal demands.

“Older workers are typically more engaged with what they are doing and more engaged with the organization.”

“Older workers don’t have home responsibilities other than a spouse. Just his wife and his job for now. This is where the stability comes in.”

“Older workers don’t have young children so there aren’t issues with that in terms of the responsibilities that they have.”

Lower Cost (no benefits)

In some cases, retired respondents felt that employing older workers could be beneficial through savings on benefit payments.

“I think older workers can cost the employer less because they have their benefits already. Retired state employees have very good health coverage. If you are just working part-time then vacation is not an issue. We [retirees] don’t need some of the benefits that a younger worker with a family would need.”

“The employer benefits from older workers because he doesn’t have to pay benefits.”

Comparisons – Younger to Older Workers

Perhaps inevitably, the discussion of the positive aspects of older workers leads to some comparison to younger workers. Comparisons included work ethics, attire, training needs, responsibility and longevity.

“Younger new hires need a lot more training. They need training in ethics, work ethics, different areas than we’ve had in the past.”

“I really think we need to focus more on kids so that they will develop into better adults, to take over for the Baby Boomers that have the work ethics and would never be late for

work or dress inappropriately, and do the job. I see both ends, I have older people that work for us and I have many, many younger people and I think there is a big difference.”

“There are some skills with the younger workers that should be, and could be transferred to the more mature worker, and you know . . . How do we do that? That’s important.”

“Responsible, on time, trustworthy and you can give them a project and say X, Y, and Z and they’ll get X, Y and Z done and they won’t come back to you fifteen times and say I really don’t understand X or you know, they just get it.”

“The work ethics that our agency has been built around are contrary to what the expectations are of the young people that we are now having to retail the jobs to. So these are the kinds of things that we can expect of a more senior staff; not the kind of things that the younger worker are willing to accommodate as a part of what they do.”

“Do the comparison of the younger workers and the older workers staying. The younger workers come in and stay 18 months. The older workers come in and they can stay a little bit longer.”

Comparisons of the benefits or detriments of one class or another of employees aside, one participant highlighted the importance of balance.

“It’s always about getting a balance. And I think in the workforce too, you want to have some older workers with experience and help mentor your younger workers. But again, you want younger workers who have more enthusiasm, more ‘want to learn,’ and don’t say we do it this way because that’s the way we used to do it.”

Barriers to Senior Employment

Along with these many positive aspects to hiring older workers, focus group participants also identified a range of barriers that both employers and older workers faced. Perhaps the most frequently identified barrier to hiring older workers was health related. Employers identified the costs of health care benefits – identified earlier as a major concern by employers – as a barrier to hiring older adults. Almost as commonly identified as a barrier was meeting the previous salary levels of some older workers. Ironically, the accumulated experience that resulted in positive attributes of institutional knowledge and wisdom had a flip side; that those years of seniority carried with them a salary reflective of the workers’ human capital investment. A number of other issues were identified as well, including longevity concerns, the technological skills of older workers, physical limitations, ageism and finally, the expectations and interest of seniors themselves.

Health and Health Care Costs

The concerns about health care costs that had been expressed by employers manifested themselves as the second major barrier to the employment of older workers. Private and not-for-profit employers as well as retirees from the private sector all identified health care costs quickly in the discussion:

“Health care costs.”

“Health care coverage.”

“Health issues.” and “The health insurance is the biggest.”

“They [employers] don’t want the problems; some think about [the impact older workers will have on] their health care plan.”

One participant also indicated explicitly that the cost of health care was age-based:

“I hate to admit it, but when you look at the cost of health care, a lot of it is age-based.”

Even as the cost of health insurance was a widely acknowledged barrier, the availability of health benefits was simultaneously noted as a motivator for older workers.

“I think health insurance – it’s both ways. It’s a barrier to hiring older workers and it’s a motivator to older adults to remain connected to employment with benefits.”

In addition to the cost of health insurance, respondents saw the health of older workers as creating potential difficulties with liability issues and absenteeism more generally.

“Liability if they fall.”

“If there are going to be some medical issues would there be a lot of time off?”

Financial

After a long working career with progressive responsibilities, many older workers are earning at or near peak levels of remuneration in their various employment sectors. When they are changing jobs, especially when those changes involve changed job roles, employment sectors, or markedly different schedules, employers may not be willing or able to continue the salary levels that were experienced earlier.

“[A barrier] at least at the management level position for the _____ department, if you’re going to pull from the management sector of the [private sector], it is overall compensation. It’s the pure dollar. Many of those people earn pretty good compensation over the years, through normal compensation, stock options and bonuses. We can’t provide any of that to them other than a structured salary; your structured hours that you work and the carrot is the health insurance, for the ten years. But it’s very difficult to get someone who was earning \$150,000 to \$200,000 in the private sector to come and take a position for \$60,000 or \$70,000. It’s very, very difficult.”

“I will tell you an issue that sometimes is brought to me by a search committee, and I think it is probably real out there – that someone is over qualified.”

“Another issue [is] the older employee saying, ‘I will never make the money I did at the last job.’”

“Actually, one of the challenges that I have [in hiring mature workers from the private sector] is salary equity and figuring out a way, because we have a basic salary scale based on experience. I should be paying this person at a level that is for us, high, but not

for them. Yet, it becomes very difficult for me to be able to afford that. Even though the potential employee is willing to work for the lower scale.”

“If you have been in the workforce long, they may have a somewhat artificially high salary, so we have a salary issue on the aging side. They may have to take a cut . . . and the whole benefits piece of that; no one is ever going to have benefits like the boomers did.”

Longevity Issues

It was earlier reported that older adults were viewed by a number of employers as having great stability and longevity. (See “Positive Aspects of Hiring Older Workers/Stability and Focus.”) Notably, while one state supervisor raised a concern about some older workers seeking employment during a transition from an earlier career to retirement, it was retirees – from both the public and private sectors – who more commonly expressed concern that a perceived lack of longevity among older workers may represent a barrier to new employment positions.

“I’m going back to a recently hired older person. He is looking at this particular job as a great bridge between his old job and his retirement. So I don’t expect him to be there past maybe 5 or 6 years. That’s an issue with us.”

And retirees concurred:

“Many employers are hesitant to hire somebody and spend a year training that person, when they are not sure how long they are going to stay with them.”

“I think a lot of employers think I don’t want to invest a lot of time into this person if he’s on his downward slope, health wise. Why would I want to invest a lot time and energy into training him?”

“How long will older workers stay on the job?”

Lacking Technological Skill/Specific Qualification

It was the retirees themselves who spoke most clearly about the possibility that they lacked training and expertise in various areas.

“If I wanted to get a job in sales, they want someone who went to college for four years.”

“Many older adults lack computer skills.”

“There’s education and training too. I couldn’t work in one of those Verizon stands. I wouldn’t know enough about cell phones.”

Physical Limitations of Older Workers

Similarly, retirees spoke most openly about the possible physical limitations that older adults might experience in returning to the workforce.

“Maybe they [older workers] wouldn’t be physically capable of doing certain things.”

“They [older workers] could be kind of a little forgetful. That was always my worry towards the end of my career.”

One retiree wondered whether employers would be willing to accommodate the physical needs that some older workers might have.

“I suppose I am not so sure that employers are apt to accommodate us.”

Only one employer suggested that some of the jobs for which workers were being sought did, in fact, require a level of physical effort that might be difficult for many older workers.

“[Health issues] might actually be one of the barriers on the para-professional side. Things like home health aides and the physical demands of the job – lifting and turning patients and those kind of things.”

Ageism

Ageism is often defined as the process of making evaluative judgments based on chronological age. Unfortunately, virtually all of the participants noted the presence of ageism in some way or another. Much of the ageism seemed to reflect stereotypes of aging in the same manner that stereotypes operate to sustain other –isms in our society. And as with other forms of discrimination, older adults themselves were seen to exhibit some of the characteristics of ageism.

“Sometimes employers are not that receptive to . . . older workers because they are afraid someone is going to have health problems, they are going to need to care for their grandkids. I think it’s kind of hard to talk about that but I think that stuff is out there. I think that discrimination is out there in the market place, and no one, of course, wants to admit it, but I think it’s out there.”

“They’re tired. They just don’t have the energy.”

“Unfortunately, I think a lot of employers are still, unfortunately, discriminating against the older worker.”

“Problems associated with age discrimination. . . . From a perception point of view, that is one of the major issues that older workers have.”

“The age barrier, the attitude of the present employment world. I still think there are a lot of situations where people are encouraged to retire because of their age, or they don’t hire them. They assume because we are older that we can’t keep up, or we can’t do the job.”

“I think there still is maybe a stigma about age.”

“Another thing might be attractiveness. Someone like me with my wrinkles and so on, you know. There are a number of jobs where folks like somebody who is young and appealing, especially sales-type positions and public relations and things like that. So it is a disadvantage that we older folks have.”

“There’s still resistance to hiring an older worker. There are a lot of stereotypes around an older worker.”

Older adults sometimes were seen as manifesting ageist attitudes themselves.

“I think older workers themselves believe their age is a deterrent.”

“There is something to be said for older adults’ perception of the work environment too. Many people decide doors will be closed to them; that they look old when they look in the mirror. You know it’s the younger generation that everyone wants to hire and there is still that sort of notion out there.” P3 in am on p 29

“I would agree that most of the challenge would be in the employee’s perception that they think it’s [being hired as an older worker] difficult.”

Senior Interest/Willingness

Of course, the interest and willingness of older adults to continue in or re-enter the workforce can also represent a barrier to senior employment – albeit one felt more acutely by employers. Retirees in this sample indicated that expectations for work-related travel or their own inflexibility around work schedule expectations could keep them from seeking or taking employment. Finally, the requirement for providing long-term care and support for aging parents is faced by many retirement-age people. These caregiving responsibilities represent a major barrier to employment – and many leisure-related activities as well.

“And there’s travel too. You don’t want to travel for work a whole lot anymore.”

“Lack of flexible hours is a barrier to my working.”

“Sometimes some older people are not willing to be flexible.”

“They may feel that they have served their time and that they are a little bit special and deserve some special considerations. I think that is probably true, even though I hate to admit it because I am part of it, but I think there is some truth to that.”

“Older workers may have parents so they may have those responsibilities that kind of put them in the middle themselves.”

Accommodations

Coupled with the things that were perceived as being of interest to older workers and that may motivate them to either remain in or return to the labor market after retiring, both retirees and employers/supervisors were asked about accommodations that had been made or should be considered to attract older workers.

Employer Expectations for Physical Workplace Accommodations

Employers seemed to find the idea of making accommodations for members of the workforce a “given” in the current workplace. While the expense of making accommodations was noted, one employer acknowledged that making accommodations contributed to creating a productive workplace.

“They [accommodations] are expensive but they are doable.”

“If you want to be a good employer, you want to create a good workforce. The things you do benefit everybody and at the end of the day the older worker, for lack of a better word, benefits from that because you are not only accommodating their needs, you are taking a perception that accommodates anybody that comes to work. I think that is what we are trying to accomplish.”

Indeed, employers acknowledged that making accommodations of various sorts was already quite common.

“We have done a lot. We have listening devices; we have done a lot of different things to accommodate the workforce.”

“How do you manage employee’s ‘special needs’? You deal with it. That’s it. You deal with it. And I think the mindset of a lot of employers has changed over the last 5 or 6 years. You got an older worker you deal with it, and I think that is what’s happening.”

“I think making workplace accommodation is more the norm in the way people handle their lives.”

“So many companies have to have handicap access that it’s [the provision of accommodations] already in place.”

“We are so used to accommodations for persons with disabilities so it’s really not an issue.”

And in the non-profit sector:

“Human service employers do anything to keep older workers.”

Older Workers Expectations for Physical Workplace Accommodations

Retirees themselves didn’t seem to expect a significant level of accommodation made to their physical workspace. Beyond that, their responses reflected a significant level of concern that high demands for accommodations for older workers would perhaps be rejected by employers or resented by younger workers.

“I wouldn’t need incentives or accommodations; I would probably be grateful for the job, period.”

“I don’t feel like I need accommodations but I know that won’t be the case forever.”

“I wouldn’t expect preferred parking just because I am older. Disabled people need it for parking. I don’t know, it’s not an accommodation I would think of.”

“I suppose I am not so sure that employers are apt to accommodate us.”

“Wouldn’t too many accommodations mean resentment on the part of the employer, and they wouldn’t want to hire [older adults]?”

“I don’t think we should make accommodations that put you in a special category and I think other workers would resent that.”

Physical Workplace Accommodations

Yet, there were desired physical accommodations that would have been received positively among these retirees during their former employment.

“Preferred parking, phones that the volume goes up very high would have been good accommodations.”

“Parking so far from where you worked was a disincentive that could have been accommodated.”

An employer, too, noted that some accommodations were undertaken to provide relief and physical comfort for older workers.

“We just replaced like 20 computer screens with flat screens so they [older workers] could increase the font and size of the icons so they could see it. You can tell their eyes are hurting.”

Flexibility

Accommodations of a non-physical sort appeared to be far more important and noteworthy for both employers and retirees. Among the various forms that non-physical accommodations in the workforce might take, *flexibility* and issues related to *health benefits* were among those accommodations most frequently cited. To a far lesser degree, respondents indicated that accommodations around travel requirements, some modest physical accommodations and placement assistance would be attractive to older workers.

The need for flexibility in work schedule arrangements was by far the foremost accommodation identified by all focus group participants – retirees and employers from all sectors. This is somewhat curious, because as workplace accommodations go, schedule accommodations are among the least costly. In that regard, accommodations around employment schedules would appear to be largely a function of organizational willingness to respond to changing worker interests. The initial comment by a not-for-profit employer frames the issue that is acknowledged by the comments of a state supervisor and a for-profit employer in turn.

“Until we, at the table, acknowledge that you have an older person that says, ‘I can work 10 months of the year on certain projects but two months I want to go to the warm climate.’ Do you try to figure it out?”

“We’ve already begun becoming more flexible, allowing the people that want to retire to back off, fade away.”

“Well, the work schedules [represent a common accommodation].”

Some of the traditional objections to alternative work arrangements were addressed head-on. Two for-profit employers offered:

“You work from home. I mean that gives a lot of flexibility; it supports not commuting; it supports disabilities as you age. There are all kinds of ways to do that so I think that we will continue to do that. I know that a lot of companies are looking more at how they facilitate those who work at home with tech options as well.”

“This one is accommodation – flextime -- If they [employees] are independent and they are bright enough and they have some confidence in them, there is no reason why you can’t change their hours. They still get the same amount of work done. You have to think a little bit different about the way the standards are structured on the job.”

In pursuit of flexibility, many for-profit employers offered their views on past practices and philosophies:

“We had a program in the past called ‘part times’ – people who have been with the company and have for the most part retired and then decided they want to continue to consult.”

“We have had people who have decided to retire; they have gone. . . . Then we put them on a per diem basis and we just ask that they come in and work as much as they want. You pick the schedule but we want you to keep that commitment. You have to keep the commitment to come in when you said you were going to come in, so we schedule other workers around you.”

“I have one older gentleman who is on the verge of retiring but I want to make it comfortable for him to stay so I am flexible with his work week.”

“The organization has to develop the flexibility to give these individuals what they need. An organization can’t look at the traditional 9-5 or 8-5 or 7:30-4. It’s not gonna work for the retirees, they don’t want that.”

“If we have a retiree who starts to want to fade away, we allow that person, depending on the position they are in, to start going down four days a week, and then three days a week.”

“It [flexibility] is the key. It’s the key. I respect his [an older worker] knowledge and I want to keep him.”

Comments from not-for-profit employers did not reflect the same level of success in creating new structures for flexibility; however, they did acknowledge the need for doing so and their efforts in accommodating older workers.

“We are a flexible workforce, so the more we can be flexible, the more we can look at part-time opportunities – all things can be helpful.”

“The key word I was going to use was flexibility in trying to adjust what they do, respond as much as possible. One thing that we use is working at home to some extent Try to limit the amount of driving that she [an older employee] has to do by allowing staff to work at home, to have flexible hours. . . . Particularly for the driving, which just gets to be a bigger issue as we are a little older.”

In contrast, state system supervisors indicated that the structures within which they work are largely governed by union contract language and regulation promulgated by the Department of Administrative Services. These will be addressed in the following section. In contrast, retirees from the state system offered these thoughts.

“I had had management up to here. I was so ready to take on less responsibility, and if, instead they had offered me part-time, closer to the [home] area, I might have stayed on.”

“Part-time would have kept me there too. But I think I worked in a situation where management was afraid to [let me work part-time]. They would be afraid to offer people part-time there because then it looks like the budget, it’s not needed. I would have stayed if they would let me work two or three days a week.”

“[Changing job responsibilities] might have been a good idea – a different job assignment – because our job was very stressful.”

“Well, I would have stayed on full-time if I could have had a different job assignment.”

When part-time or flexible arrangements were available, they were reported as being productive.

“It [part-time work] did work out well . . . the part-time work was really good.”

“We were fortunate to work two or three days a week with the _____ Department. It worked out really well. It helped us to ease into retirement because we were still doing what we enjoyed doing, and we were part of the workforce still and yet it was only two or three days a week. Whatever we chose, we could work through the year and it was wonderful.”

Union Issues

From the comments offered by state system supervisors, it would appear that union contracts may benefit the multitude at the expense of those seeking flexibility. To the degree that older adults and returning retirees might be more desirous of flexible arrangements and that supervisors would like to accommodate these worker interests, union contract language may constrain the development of workable arrangements.

“I hate to say it but the union environment is a problem. I do have some people in my area who would like to ramp down. I would like to keep them even 30% of the time, or I would like to arrange a flexible work schedule so that they could work from home instead of commuting from _____. I can’t do that very early because the minute I do that for

a 58-year-old woman [in poor health] who wants to continue, then I've got a 30-year-old bargaining employee."

"How do we proactively partner with our unions and really try to find flexibility within that because there are a lot of things they can't do because it's in the contract language. How do we really be proactive?"

"Everything we do is structured around bargaining units. So, it's very limited what incentives we could offer anyone."

"Part of the problem is, at least for us, most of these people in this age bracket [i.e., older workers/returning retirees] that come to the _____ department have never been in a union before. They had some flexibility in the private sector. They come to the department and they're in the union. That's the way it is. You have to get used to it. They ask a lot of questions and we say sorry we just can't have it."

Health Benefits

As indicated above, health benefits are a significant concern for older workers and retirees. One non-profit employer identified these benefits as a two-edged sword:

"I think health insurance – it's both ways. It's a barrier [to hiring older workers] and it's a motivator [to older adults to remain connected to employment with benefits]."

In this same benefit and cost frame, these not-for-profit employers also reported the impact that older workers' health needs potentially had on agency budgets, even as the need for health coverage among older workers created an organizational opportunity.

"Certainly in terms of health benefits, that costs the agency more. But I think that is something that is well worth the investment."

"Well, the need for health care insurance is a motivator, in terms of you may be able to access somebody that is [retired]. Say they took early retirement at age 62. They are looking at COBRA or some means of carrying their insurance coverage for a while and they need a way to pay for that. You might be able to access somebody that you know has a really good skill set and really terrific experience that is, essentially, working for health insurance."

Private employers were also aware of the role of health benefits with respect to their power in keeping older workers, as well as the practicality of offering such benefits.

"To bring mature workers into the workplace and keep them, you need to offer them benefits." [Other participants in background agree.]

"We also offered an incentive. If they worked until they were 65 we'll pick up two years of full health insurance for them and their spouse."

"We actually did a prorated [health care benefit package] based on the hours or what you were paid. It [health care] is still cheaper than on the open market."

Travel-Related Accommodations

Retirees from both the public and private sector indicated that with age, work-related travel became more challenging. To that end, when queried about accommodations that might have been made to keep them in the workforce, they shared that reduced travel expectations would have been a meaningful accommodation. In response to the specific question concerning accommodations, one simply said:

“Not to travel.”

Another explained:

“We traveled for work. We were on the road a lot, so the traveling became a little difficult as we got older.”

Age Differences in Need for Accommodations

In closing this section on accommodations in the workplace, it is worth noting that employers recognized that the interest in accommodations for personal needs was present among both older and younger employees. With respect to providing accommodations one supervisor allowed that:

“I think it is actually worse when they are younger.”

While another did not see an age-based distinction:

“I think you make accommodations for anyone in your workforce and it doesn’t matter their age. I haven’t noticed that there are any more problems per se with elder people as there are with younger people.”

More generally, these employers recognized the value that accommodating individual needs had for workers of all ages.

“Flexibility. To the extent that you can offer that flexibility for that single mom or if you can offer that flexibility to a 63-year-old, it has the same effect.”

Potential Solutions to Attracting and Retraining Older Workers

The potential solutions identified by employers and retirees in this series of focus groups include three broad categories of action. First, participants spoke of creating new structures or innovations in current practice. These included innovations in recruitment, retraining older workers for new roles, and creating new structures and benefits for older workers and retirees. Second, respondents suggested expanding existing programs or efforts to create a more attractive workplace for older workers. Ideas in this second category included increasing flexibility and expanding existing programs that are intended to meet this goal. Finally, participants discussed the need to educate employers about the benefits of an older workforce and of assisting all parties in identifying opportunities for finding and marketing the meaning found in productive engagement – either employment or volunteerism.

New Structures or Innovations in Current Practice

Innovations in Recruitment

In responding to the demographic challenge presented by anticipated retirements and a relatively smaller labor replacement cohort, employers from the private sector spoke clearly about innovations in recruitment that they had either tried or were thinking of implementing. One private employer shared an experience of working through a senior center for the first time to recruit new employees:

“We were having difficulty getting those people [willing to do phone calling] in. I picked up the phone and I called the West Hartford Senior Center and told them I had these needs. They didn’t ask me how much it was or what it was, what were the hours. I will set hours, I told them. I work a 24/7 deal. I need callers mostly at peak times, like you know the people on the West Coast between 10 a.m. and 2 p.m. is when the big push comes. I made one phone call and I had fifteen people call me back and start asking about the position. [The speaker described his/her thought that retirees were only interested in part-time mid-day employment opportunities.] I ended up . . . hiring a former postal worker and he went and told his fellow retirees and I got a whole bunch of other people to come in. They are great on the phone, they do exactly what you want.”

Another non-traditional approach to finding potential employees was offered by a private employer.

“There are a number of different vehicles to find new employees that are non-cost; for example, a number of the big church groups, like the [names church] network group does; another big group in Fairfield. We have eight of them in [names town]. Usually within each city there are network associations. Many times these are people who are presently unemployed, might be in engineering or scientific disciplines and so forth.”

Although it does not directly serve the interest of engaging older workers, several employers shared their interest, based on experience or anticipation, of working more closely with high schools and vocational/technical schools – even to offer scholarship or other financial support to potential employees. To be sure, a vibrant workforce will benefit all members of society without regard to age.

“Many of these kids will not go to college; . . . they don’t see it as an immediate option. [But if you can] actually recruit or spot people in high school, four and five years in advance, . . . if you have them started on a path so when they come out of college they are likely to stay in Connecticut . . . it will help us as employers. I see that it may be a possible role for the state.”

“I have become more involved in that [working with high school students] because I think we have to try to reach them, so that we are preparing that younger work force to be better prepared to come in to help us, because it scares us, we’re losing people and there is nobody there coming into their spots.”

“Some towns have shadow programs with the Chamber of Commerce working with the high school. That’s another way of getting those young people interested in some of the markets that are available to them within their home town.”

“We’re looking into other avenues to develop employees like local schools and internship programs.”

“In construction we have tried to come up with every conceivable method of recruiting people and it is very difficult for a small employer – including offering full scholarships to a high school graduate who we will take on in a trade, we will pay in the form of co-sponsoring a loan for their education provided they come to work for us for three years after they finish their trade schooling.”

“Young people are our future. I really think we need to focus more on kids so that they will develop into better adults, to take over for the Baby Boomers that have the work ethic.”

However, along with recognition of the need to draw increasing numbers of younger people into the workforce, these employers were simultaneously desirous of engaging older employees.

“In recent years I’ve hired many older individuals into entry level jobs for a variety of reasons.” (private employers) “I’ve seen the same change [hiring older workers into entry level positions] in my demographic.”

“We do like to keep retirees.”

“We hire anybody that is qualified. We don’t care; I hired somebody that is seventy. I don’t care – if they want to keep on working.”

To increase the potential for outreach, an opportunity for involvement by the state was identified.

“If there is someway the state could pull together opportunities that might exist . . . for the older population and maybe retirees even a year from retiring. There have to be other ways to think about the transition.”

“Maybe there are more people out there who would be willing to come forward if they knew that the employers wanted them to come forward.”

Retraining and “Re-careering” Older Workers

Along with recruiting older workers, retraining of the existing older workforce was valued by many of these employers. Where innovations in recruitment were more widely discussed among private sector employers, those from the public and not-for-profit sectors focused more on the need for retraining of existing older staff as a resource. Ideas about training opportunities could be divided into two fundamentally different approaches. The first, which has been termed retraining in this report suggests activities that are designed to assist older workers in adapting to a changing workplace and remaining competitive in the workforce. The second set of approaches to providing workplace development for older adults really tended to

focus more fully on assisting the older adult to identify new opportunities and skills that would position them to experience new or different kinds of workforce involvements. These latter approaches are termed re-careering. They reflect the ideas of re-inventing one's self and 'making meaning' that were identified by retirees elsewhere in this report.

Re-training

"We also have to look at the re-training of the aging population. I think that on the whole businesses, the State of Connecticut, have to be more creative, because if we're not going to have new employees coming up and you have some people that may retire younger but want to come back to work – we have to provide an incentive to do that and retrain people."

"The state or someone could really help the retirees who are looking for ways to stay engaged and involved and match them up with employers and perhaps help sponsor – I don't know if it's training or an opportunity to learn more about some kind of a thing – obviously you start with a fair or something. I mean really getting a sense of what's there and what kind of skills are needed and what are the options and helping employers think through . . . these pieces of how do you fit that niche."

"I have been a real big advocate of employer-sponsored training to keep their people abreast of what happens in the workforce so older workers learn how to do other things. It's not a like a four-year degree that I have to get; it's a 2- or 3-month course for the most part, and they [companies] don't make that investment. I think they are going to be forced to start making some investments and it's not like a couple months down the road – it's like today."

Re-careering

While some older adults may be interested in re-training in related areas to their past work, others are interested in re-orienting themselves completely. Some have referred to this process as re-inventing one's self and Civic Ventures has coined the term "encore career" to reflect the phenomenon.

"We are actually working towards attracting the older adult. You know the statistics. Information and research indicate that the older adult who is retiring is looking at re-careering or possibly if they are economically sufficient then they would consider volunteering or considering some kind of civic engagement – something that they can get involved in and it is definitely changed."

"We are also looking at re-careering because a number of people who leave – especially businesses – and retire early really want to look at something totally different and possibly in the non-profit world."

"I was thinking more about the number of people who have come in [and] either changed their careers or had another career in the private sector and have come into the non-profit world when they were older. I think we are going to see more of that (jobs) being filled by people who, maybe they haven't reached 60, but want to change their career; maybe want to work closer to home."

“Boomers may want to retire from their present job, but they may want to come back and do something different on a part-time basis. . . . We have to look at alternatives.”

“A lot of the colleges are setting up adult learning, where [older adults] go and it’s really exciting. [The programs help] people who are going into retirement think about what it is that you want to do, what matters to you. Those kinds of questions. I think the state could do more in terms of helping future retirees think through those issues.”

“The library is running a 50+ transition career center.”

Create New Structures and Benefits for Retirees

In some cases, focus group participants felt that a part of the solution to expanding the engagement of older adults in the workforce required new initiatives – or at least expansion into a formalized program of some currently used mechanisms. Although the employers participating in the focus groups offered each of these suggestions, the suggestions clearly reflect the interest of older adults in flexibility (temporary involvement or part-time work) and the importance of finding meaning in work. Additionally, the potential for “volunteers” who may be rewarded through the provision of benefits was offered.

“In one other state they [retirees] perform on sort of an available SWAT team for agencies to use retired people who come in and take over a project for you. They have expertise groups of retirees that an agency could sort of bid for and bring in on a temporary basis.”

“There should be an agency that accommodates older workers; a place where you can go and say, ‘I’m 64 and I would like to work part-time, these are my credentials. Is there anything in the area for employment?’ and there should be a bank of people for that area.”

“Older adults could be mentors for newer employees.”

“We are trying to address the issue of volunteering and getting, perhaps for 20 hours per week, medical benefits; that kind of thing, so that people have that medical coverage.”

Expanding Existing Programs

To some degree, many of the things that participants suggested as ways to engage older workers in continued workforce participation already exist – at least on a limited basis. In these cases, employers seemed to be suggesting that the past practices have served as pilot programs and expansion is the next logical step. The foremost suggestion from all participants was to increase the flexibility around the structure of work that might be made available to older workers.

The State “120-Day Call-back” Program

“Some of them [retirees] are eagerly looking for the 120-day thing within the state.”

“120-day retiring staff back in the door make a fair amount of money.”

The State “Step-Down” Program

“The ‘step-down’ proposition to keep people . . . is a very attractive thing – having an opportunity to work on a part-time basis or a portion of the year basis.”

Formalized Succession Planning

“We have a lot of succession planning, a lot of looking at career pathways, because we know that’s the way we’re going to be able to retain the people.”

“We have done some accession planning.”

“[Names department] has an upper mobility program which anyone can be a part of. This is an internal program. If an employee is interested in this program, they sign a contract that is coordinated through our affirmative action office and it is coordinated with the employee and supervisor or manager to develop a training program to give that employee the skill sets needed to get to the higher levels. It will go all the way up to a supervisory level. If a supervisory position is available that employee hopefully will have been trained and have the skill sets to supervise. So, there is no guarantee to it, but basically what we’re trying to do is to prepare the employee to get to the higher level so that at a minimum they will get more advanced level work and potentially [move] to the supervisory level with the skill sets needed to do the job.”

“What provisions do we make internally to provide career tracks for folks, to provide coaching and mentoring . . . so that they have a career as opposed to just really coming in for a job and then leaving?”

Other General Initiatives

“We’ll take a nurse aide and we try to encourage them to go back to school and become a LPN or staff nurse, because we have a hard time finding staff nurses.”

“We put on approximately 700 seasonal employees this year that either work in the parks or educational facilities and we’re finding we’re getting far more retirees that want to do that.”

“We’ve had a pretty good success rate of getting quality people between ages of 50 and 55 to work their last 10 or 15 years at the _____ Department.”

Increase Flexibility

The most common suggestion of employers from all three sectors was to expand the flexibility around work. These suggestions closely parallel the comments of retirees themselves in describing the characteristics of workforce roles that might be of interest in retirement – or in postponing retirement to remain in the workforce. The suggestions for increased flexibility related to scheduling and increased opportunities for telecommuting. Based on comments from both employers and retirees, it appears that re-thinking the structure of work to allow dramatically increased flexibility offers tremendous productive possibility.

Job Sharing and Part-time Employment

“I think we have to look at the flexibility, the job-sharing. Not, you know, ‘It’s been done,’ but it takes a fight and it shouldn’t take a fight. It should be, we have two people who want to job share. The administration is okay with it. We think it is okay. It should be offered as opposed to we have to go through all this justification.”

“I also think that as a potential retiree, there are people who would want to continue on in some kind of part-time capacity.”

“If we want the older people, some of them aren’t just sitting around filling in as subs. A lot of them are caregivers and that is very important to them to be able to work at their own pace and have their own schedule.”

“More opportunities might be for split jobs or part-time. That is where you can rely on the older population to fill some of those positions. We had really good luck.”

Non-traditional and Flexible Scheduling

“We are going to have to find flexible models for people. . . I did visit one small manufacturing company last week and found that they had changed their work schedule because they need women who can do small detailed work in precision manufacturing . . . and now their work hours are 6 a.m. to 2:30 p.m. So now Dad can put the kids on the school bus and Mom is home to meet the kids in the afternoon, so they completely switched their work hours in order to find a workforce.”

“When you are looking at an aging population workforce, employees may be attached to a partner who is not as well as they are, and because of that they may need flex time. They may need time-sharing. They may need to work at home, and if you want to get them, that’s the way you’re going to have to get them.”

“If employees are independent and they are bright enough and you have some confidence in them, there is no reason why you can’t change their hours. They still get the same amount of work done. You have to think a little bit different about the way the standards are structured on the job.”

“Are there older people who have retired who are collecting a pension but want 6 hours a day 4 days a week to do something? We are not going to be looking to salary a 40-hour position. We are looking at the total number of hours we need to fill using moms who just want to work just when their kids are in school and possibly retirees. Most of us who are in the social service not-for-profit sector need to be creative.”

“We have to become – the state in general, DAS – more flexible in their approach to the types of people that they are willing to employ. For instance, there’s an extremely difficult time employing full-time nurses and yet other private agencies are doing all kinds of things for nurses – employing them part-time working during afternoon hours because they have children, or accommodating educational need.”

“The organization has to develop the flexibility to give these individuals what they need. An organization can’t look at the traditional 9-5 or 8-5 or 7:30-4. It’s not gonna work for the retirees, they don’t want that”

Telecommuting

“You work from home. I mean that gives a lot of flexibility; it supports not commuting; it supports disabilities as you age. There are all kinds of ways to do that so I think we will continue to do that. I know that a lot of companies are looking more at how they facilitate those who work at home with tech options as well.”

“Allow them [older workers and retirees] to do some telecommuting.”

In summary,

“You know, flexibility may happen. We actually plan it. It may be one of the things we have to do in order to stay afloat.”

“I know in [my service sector] and I am sure this would carry over, you have people [older workers] that have a breadth of knowledge or experience and if we can have them even to work on a particular issue or help them through mentoring, developing skills, I think there is a way to do that [to retain retired and returning workers].”

“I think a lot of this [utilizing the workforce of the future] is going to look at ‘How do we do work?’ ‘When do we do work?’ ‘Does it have to happen in an eight hour day?’”

Education of Employers and ‘Meaning’ in Productive Engagement

In addition to having a huge stake in successfully developing the workforce of the future, employers have a responsibility to become better educated with respect to the advantages of older employees. The nature of “aging” has changed dramatically in the recent decades. Popular notions and images of “older adults” may no longer fit the reality. Where 65 once served as the arbitrary beginning of “old age,” most of the “young elderly” in the decade between 65 and 75 years of age remain vital and fully engaged in their communities.

In looking to attract older workers, another issue is for employers to identify the sources for potential ‘meaning’ in their labor needs and to market these opportunities to older adults. This reflects the interest expressed by retirees in doing things that provided intrinsic value to them.

Education of employers

Employers from the private sector offered the following suggestions:

“One of the solutions could be to better educate employers. Educate them using whatever statistics you can develop to show them that it’s not the big liability.” [Another participant agrees, “Right.”]

“Having little seminars where you bring people like us [employers who have successfully engaged older workers] out and say, ‘Hey, we have that extreme [of having a mature workforce] and here’s what we’ve experienced. Go ahead and do it!’”

Creating/Finding Meaning in Current Environment

“It is really taking a look at ourselves [as employers] and finding out what might be meaningful to someone and pushing it.”

“Get people, as they near retirement, to ask themselves “What is your passion? How do you take those passions and sort of build something for yourself?” I think getting people to think about that very early and integrating even part-time employment or employment in another field into retirement planning provides the meaning that will retain older workers.”

“If you are satisfied with what you are doing you tend to stay on.”

“We can help cultivate some of these older people who are retirees who are looking to, or are interested in getting involved in something they find satisfying.”

“What we’ve been able to do is kind of pull together as a bit of branding or sales job with folks, that we can actually use when they’re interviewing and we’re talking to them about many of the things that are there that people actually like. That they get the resources they need and we are flexible in terms of people being able to balance work and family.”

Visions of the future

It is always a bit risky to prognosticate the particulars about the coming age. However, some things do seem to be emerging quite clearly. The “new elderly,” those in the “third age,” are definitely a different population than those older adults who represented aging when the Older Americans Act was passed in 1965. Older adulthood has been and continues to be an evolving stage of human development. Perhaps because of the sheer size of the baby boom cohort, we have become particularly sensitized to these past changes; in any case, as we move into the future those changes will continue to evolve. In that regard, it is fair to identify the coming years as a new era in understanding what it means to be aging, to be retired, to be working, even to be volunteering. All of these dimensions were clear themes in this focus group project.

A “New Era”

By the nature of any point in time suggesting a “new era,” it is fair to say that people participating in the change are “making it up as they go.” There is no playbook for aging, retirement, and continuing productive engagement on the massive scale that we are likely to see in the coming decades.

“And so older workers and retirees are really setting the stage and trying to figure it out themselves, because I don’t think anyone really has an answer as to what is really going to happen because we are all trying.”

The Need for New Language

In moving into this new era, we are finding that the old language just doesn’t seem to capture and reflect the new reality. The old words just don’t seem to say what is meant. As the notion of retirement as a departure from lifelong employment emerged in the first half of the 20th

century, new language will need to be created to reflect the reality that is emerging in the beginning of the 21st century.

“I think we need to redefine what the older adult is.”

“The older adult is much more active and healthy and they are looking to make some sort of impact. They are looking at what they can accomplish so we have to re-address, and here, even the language that I use has changed – you know it’s not the word ‘senior.’ It’s older adults, mature adults, that kind of thing. So it’s not only retirement that has a lot of changes.”

“I think the language [regarding aging and retirement] has to change. . . . ‘Senior Center’ is really a bad word for someone who is healthy and active.”

Changing Roles

Like language, roles are changing as well. In many cases, it may be the roles that are actually changing first, giving rise to the need for reflective language.

“There are people 60-65. They are retired. They want to get out of their traditional work environment but they don’t want the old kind of retirement. They want to be involved. But how do you give them that environment without giving them the stigma. Well you know, we’ll have you stuff envelopes and that’s it. You know they don’t want to do that, so part of it is marketing.

“This is the third age. It’s a new beginning. It’s not the end. We thought that when we think of ‘senior citizen’ you think it’s the end. And senior centers are struggling with trying to attract the younger older adult and it could be a new beginning because you could make it 25 years to live. So what are you going to do?”

“The whole concept of retirement is going to be redefining the institution. In the past retirement was based on working longevities in one or two positions. I think in the future it is going to be more in relationship with the individual decision about when I am I going to work less and play more, because their positions are going to be multiple positions by the time they get to what might still be defined by the government as retirement. It’s going to be very different than what it is now.”

Productive Engagement – Working and Volunteering

Today’s retirees and those of the future are likely to remain productively engaged for many years. As was indicated in the opening pages of this report, life expectancy at age 65 has increased to about 80 years of age for men in the U.S. and about 84 years for women. Today’s older adults are taking more health and physical capacity into those added years than has ever been the case. The steady decline in the average age of retirement appears to have been reversed, and in any case, we are witness to increasing levels of civic engagement in many forms.

Working Longer – Same Jobs

“I think for us we see that the older adult staying in the workforce and retiring at the traditional age of 65, that’s just not happening. Many people are staying in the workforce.”

Working Longer – New Careers

“They want to learn new things, or they want to do something different than what they were doing. I don’t want to do the same thing I am doing now. I would like to do something different and use a different part of my brain. So that’s certainly something that they’re looking to do.”

“We are finding attorneys who are fed up with the billable hours scene and are coming to legal services to work either on a voluntary basis or part-time.”

“For me it is making a difference in peoples’ lives; not in swinging millions of tax dollars around, but working with individuals – so that’s what I do now.”

“I work in a non-profit sector now for about half of what I made at the state, so that is basically what I did.”

“I was thinking more about the number of people who have come in and either changed their careers or had another career in the private sector and have come into the non-profit world when they were older. And I think we are going to see more of that. Maybe they haven’t reached 60, but they want to change their career.”

Working longer -- Volunteering

“A group of retired agency administrators were talking about doing volunteer work with various social service agencies – some directly related to what they used to do, and others more broadly. So, I saw some hope on the volunteer front for the people who I think are retiring early.”

“There are people 60-65. They are retired. They want to get out of their traditional work environment but they don’t want the old kind of retirement. They want to be involved.”

“I worked beyond the normal 65; I’m 75 and I just retired, so I am not anxious to get involved big time. But I do feel that I can do some good in volunteering.”

“I volunteer about 15 to 20 hours for a church and my wife and I are creating an arts academy.”

Conclusion

Based on this study, it appears clear that employers are well aware of the impact of pending retirements and of the changing demographic of Connecticut more generally. Employers express concern about meeting their needs for labor in the coming years. At the same time, retirees seem to be equally clear in expressing their interest to remain productively engaged in their communities. This engagement may take the form of employment or voluntary

commitments. However, in virtually all cases, it involved a change from the activity that represented career employment; changes in the kind of productive activity, changes in the responsibility involved in the productive activity, or changes in the scheduling of the productive activity. In short, older adults were saying they want to find meaning in their work and volunteer activities, and they want to exercise control over the scheduling of their commitments.

Both employers and retirees identified significant benefits to hiring older workers. Chief among these was a strong work ethic. It is difficult to tell if the perceived work ethic identified among these focus group participants was unique to this particular cohort of older adults, or if it may, in fact, develop over several decades of employment. In any case, it was widely acknowledged to be present. Beyond the possibility of developing a work ethic over the years, employers and retirees were quick to identify the tremendous value of older workers' experience, resulting in institutional knowledge, judgment and wisdom. These qualities were gained only through 'payment in sweat' – younger workers without the requisite years of experience simply could not replace the value of these qualities. Consistent with these characteristics, older workers were valued for their capacity to provide mentorship to younger workers. Such activity was seen as central to succession planning in organizations. Older workers were generally seen as more stable as well.

Obstacles or barriers to the employment of older adults and retirees were also identified. Health care costs were perhaps most commonly identified. Paradoxically, it was also noted that hiring older workers *who had health care benefits from previous employment* could also represent a cost savings. An additional barrier to hiring older adults was the degree to which some potential employees sought a salary level that reflected their earlier career-peak earnings. When re-employment was viewed by the older worker as a bridge between a career position and age 65 when Medicare benefits would be available, longevity of employment was seen as a problem by some employers. Finally, ageism was not only acknowledged, but seen as fairly widespread, both among potential employers and among older adults themselves.

Given the broad recognition of both the challenges and the resources involved in an aging workforce by these focus group participants, it is not surprising that they optimistically identified potential solutions. A close reading of their suggestions should make clear that the challenges faced in the coming years are not likely to be resolved with any kind of massive overarching change or intervention. Rather, a more realistic pattern of success is likely to derive from the accumulation of success in a number of different areas. These include innovations in recruitment efforts for young and older workers, efforts to re-train and *re-career* older workers, new structures and benefits to engage older workers and expansion of a number of existing programs that were seen as beneficial in retaining older workers. Most significantly, a key to continuing and extending the workforce involvement of older workers was to enhance the flexibility that could be offered. All study participants recognized that the desire for flexibility and control of time were motivating forces in initially seeking retirement and could be equally motivating forces to either hold older workers or to re-engage recent retirees.

As these changes make themselves increasingly felt in the U.S. workforce, this study helps to "hear the voices" suggesting a new vision for the future. That vision includes acknowledging the changing roles that are emerging in work and in retirement. The reality of these changes simultaneously demands that an expanded language be developed to reflect

experiences that are increasingly common. While the challenges loom large, the promise of productive engagement in the workforce and the larger society by older adults of the baby boom offers hope for the future. If the “voices” in this qualitative study in any way represent of the future of Connecticut, there are many opportunities for adjustment and modification – indeed, solutions – that might be brought into play. As aging, work and retirement have been in constant evolution for the past hundred years, they are likely to continue evolving into the future. A dynamic and creative economy and society will seek opportunities to shape that evolution in order to shape the Connecticut of the future.

Guiding Principles

Based on the analysis of the data from this set of focus groups, a clear set of guiding principles emerged that can contribute to retaining Connecticut’s baby boomer & older worker talent and contribute to the vitality of the future workforce. Four areas of focus are identified. These areas include: workplace flexibility, employment policies and recommendations, marketing and communications, and older worker retention support services.

Workplace Flexibility

Baby Boomers and older workers who aspire to keep working/remain active in the workforce identify “flexibility” – in specific terms – in workplace policies and practices as the single most important factor affecting their continuing viability as effective employees.

1. Promote flexibility in workplace employment policies and practices to accommodate the circumstances of Baby Boomers and older workers and increase their job retention prospects. Priority flexibility options identified by Baby Boomers and older workers include:
 - A. Providing increased opportunities for workers to take advantage of part-time work and job-sharing options.
 - B. Implementing use of non-traditional workday employment schedules to accommodate workers.
 - C. Providing increased opportunities to utilize Baby Boomers and older workers as ad hoc time-limited task-specific employee teams.
 - D. Providing increased opportunities for off-site work options, such as through telecommuting, etc., to increase options.
 - E. Providing customized alternative remuneration arrangements (e.g., health benefits/no salary; salary/no benefits; stipend “volunteers”) often attractive to Baby Boomers and older workers.
 - F. Expanding step-down/call-back work opportunities.

- G. In unionized work environments, unions and employers should use the collective bargaining process to modify labor contracts to accommodate these worker-friendly policies and practices.

Employment Policies and Regulations

2. Modify existing state legal/statutory policies and regulations governing employment practices to encourage/accommodate implementation of the proposed worker-friendly workplace flexibility options outlined above.
3. Focus on the major employer role of the State of Connecticut, as an opportunity to test innovative strategies. Pilot implementation of the preceding proposed worker-friendly workplace practices with state employees, through the collective bargaining process (labor-management partnerships).

Marketing and Communications

4. Develop, fund and conduct a sustained marketing/communication campaign to: 1) educate Connecticut employers (private, public, non-profit sectors) and employee unions about the need to hire and retain Baby Boomers and older workers, and 2) build support for/increase implementation of selected baby boomer and older worker retention strategies, policies, regulations, practices (see above).
5. Educate employers about the value of/promote employer implementation of 1) succession planning strategies to anticipate and address the impact of their aging workforce, and, 2) retention-focused mentoring programs that engage Baby Boomers and older-workers.

Older Worker Retention Support Services

6. Develop, fund and implement selected “re-careering” job retention support strategies focusing on Baby Boomers and older-workers – including aptitude/interest assessments, career counseling and re-training opportunities.

In order to implement a number of these guiding principles, there is a need for in-depth research to produce detailed information that can inform the development of specific steps for action. This future research should identify specific public and private policies and practices that constrain or discourage continued workforce participation by older workers. At the same time, research should identify both public and private employers that demonstrate “best practices” with regard to retaining older workers. Further, unions and other labor organizations should be engaged to determine ways in which these organizations could fully engage as partners in relevant workforce development activities. The following points represent a prospective scope of work for the research that needs to be conducted as soon as possible, to prepare the state of Connecticut for the labor market needs identified in this report.

1. Identify and analyze federal statutes/regulations that restrict workplace flexibility for older workers (ERISA, Internal Revenue Code, Age Discrimination in Employment Act).
3. Identify and analyze applicable state statutes/regulations and union contracts regarding potential constraints/limitations on worker flexibility in both the public- and private-sector workplace (scheduling, part-time work, pay, telecommuting, etc.). Identify and analyze state statutes/regulations that limit worker flexibility independent of union contracts. Include regulations that may restrict employees returning to work after retirement. Identify provisions of negotiated union contracts that may also function to constrain worker flexibility.
4. Identify and analyze the regulations and initiatives of other states with a strongly organized labor environment in terms of best practices around providing more workplace flexibility for older workers in both the public and private sectors.
5. Identify and analyze “best practice” policies of private-sector employers with respect to encouraging continued workplace involvement by older workers. Consideration should be given to the practices of Monsanto, Pitney Bowes, Borders, Mitre, Home Depot, Northeast Utilities, UTC, Boehringer Ingelheim, and others.
6. Identify and analyze successful “succession planning” models that seek to avoid “lost knowledge” as the baby boom retires in both the public and private sectors.

Appendix I - Focus Group Questions

RETIREES

1. What things did you take into consideration as you thought about retiring?
(Rewording one of the trial questions in this way would reveal the honest thoughts of the participants “using their own words”, without initially being lead to think specifically of longevity, disability, or finances)
Probe/Follow up: Did you take into consideration how long you would be “retired” or what could happen in that length of time?
2. Is there something your employer could have done or offered you at the time of your retirement that could have engaged you to remain in the workforce? If so, what?
3. What are you looking for in terms of employment/volunteer opportunities during your retirement years?
Probe/Follow up: What benefits are/were critical for you in choosing a post-retirement job?
4. What advantages do you see to hiring older adults?
5. What are the greatest barriers to older adults who are looking for employment?
6. What do you feel are issues employers are most concerned about in terms of hiring older adults?
7. What types of accommodations, if any, have/would you request as an older employee?
Probe/Follow up: What kinds of problems have you experienced in discussing, negotiating, or receiving these accommodations?
8. What does retirement mean to you?
9. Do you have any thing else you would like to add?

EMPLOYERS

1. The demographics of Connecticut's population and workforce are drastically changing, what impact do you see that having on your business?
2. To what degree do you anticipate your future labor needs can be filled in the traditional labor market?
3. What is your business doing to prepare/adjust for these changes?
4. *What do you think retirees are looking for in terms of employment opportunities?*
5. *What do you see as advantages to hiring older adults?*
6. *What are the greatest barriers to older adults who are looking for employment?*
7. *What issues are you most concerned about in hiring older adults?*
8. *What kinds of problems have you experienced in discussing, negotiating, or providing accommodations for older adult employees?*
9. *To what extent are you able to offer incentives that might engage potential retirees to stay in the workforce?*
10. Do you have any ideas for solutions around this issue?

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