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## Aging Workers

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## Section A

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### An Overview of Trends

# How Old Is an “Older Worker”?

- No standard definition
- Some examples
  - ▶ Protection by The Age Discrimination in Employment Act—age 40 and up
  - ▶ Agencies that track the labor market—45 and up
  - ▶ Many retirement accounts can be accessed at age 59 years and 6 months
  - ▶ AARP membership—age 50

# Bill Reiner



# Bill Reiner



Bill Reiner - 70 yr old coal miner  
Eastern PA Anthracite Survey  
Joliett, PA - 03/2008

# Counting Our Aging Workers in the Workforce

- Employer's perspective—age of their own workforce and trends
  - Mean age increasing in older industries
  - Service sector jobs occupied by younger workers
- Population perspective—percent of age group that is working
  - “Labor force participation rate”

# Labor Force Participation in 2007

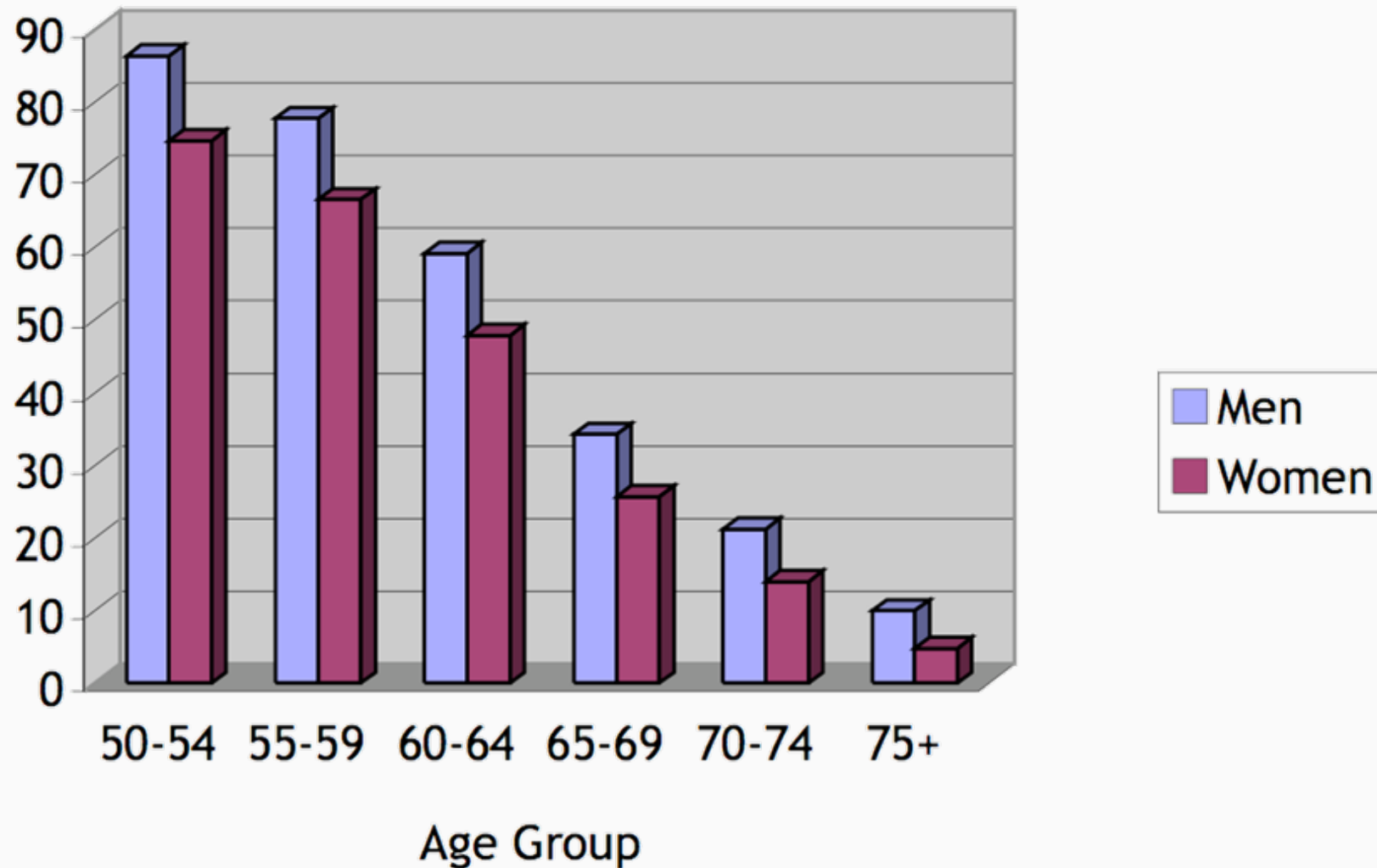
- Labor force participation in 2007 compared to previous years
  - Rate of participation of workers age 50 and above is greatest now and rising
  - Rate of increase for women exceeds that of men
  - Rate of full-time employment has increased

# Labor Force Participation in 2007

- Declines over age groups
- Is greater for men than women
- Remains significant in older years

# Participation Rates by Age Group (2007)

## Labor Force Participation Rates (%) by Age Group, 2007



# Followed by ... Retirement

- Concept did not always exist
  - Early agricultural and industrial economies—worked as long as able
  - Pensions were mutual assistance funds
- The Social Security system was established in the mid 1930s
  - Benefits began at age 65
  - But life expectancy was only about 72 for those who reached age 60
- Average number of years in retirement now
  - Men: 19 years
  - Women: 23 years
- You could spend a third of your adult years in retirement!!

# Anticipated Trends

- By 2012, total workforce is expected to be 162.3 million
- Projected that 19 percent will be 55 and older
- 31 million!

# Reasons for Staying on the Job: The *Need* to Work

- Improved longevity—must plan for long, expensive retirement!
- Eligible Social Security retirement age is increasing
  - Will be 67 years for those born after 1959
- Mandatory retirement has been eliminated for most jobs
- Companies decreasing or eliminating health care benefits for retirees
- Health care costs increasing
- Current economy—retirement funds depleted

# Reasons for Staying on the Job: *Liking* Work

- Job satisfaction
- Sense of purpose, productivity
- Social contact, positive interactions
- Using skills developed over the years

# Caring about Quality



# Bridge Jobs

- After career job ends but before full retirement
- Often part-time
- May be short-term contract jobs
- Job sharing is one approach

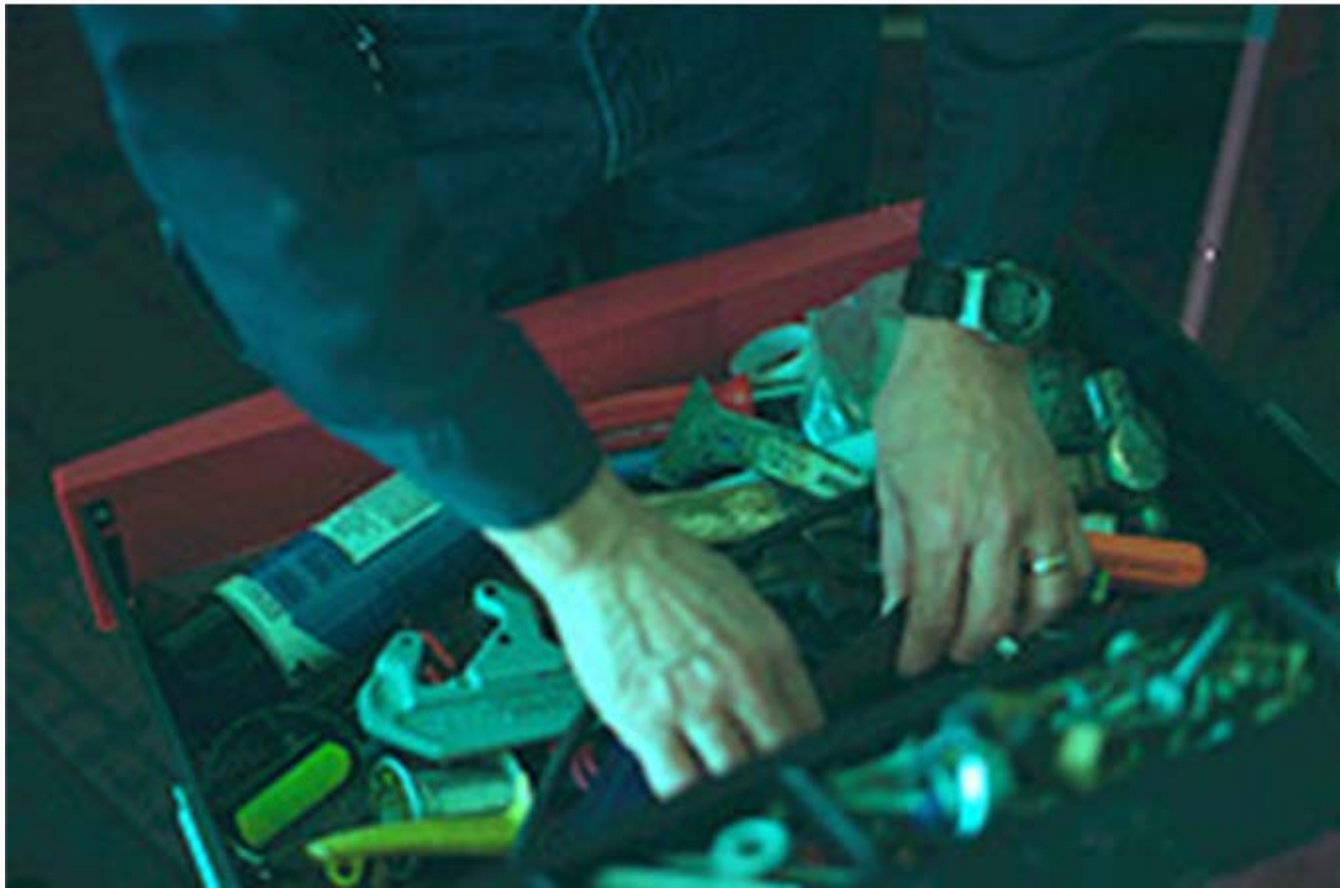
# What Stands in the Way?

- Health factors, disability
- Job conditions, hazards
- Workers in blue collar jobs retire before those in white collar jobs
  - Physical demands and stress are important predictors of early retirement
  - The proportion of those aged 55-60 who hold jobs with low physical demands increased 18 percent between 1992 and 2002

# Physically Demanding Job



# Strong Potential for Injury



# What Stands in the Way?

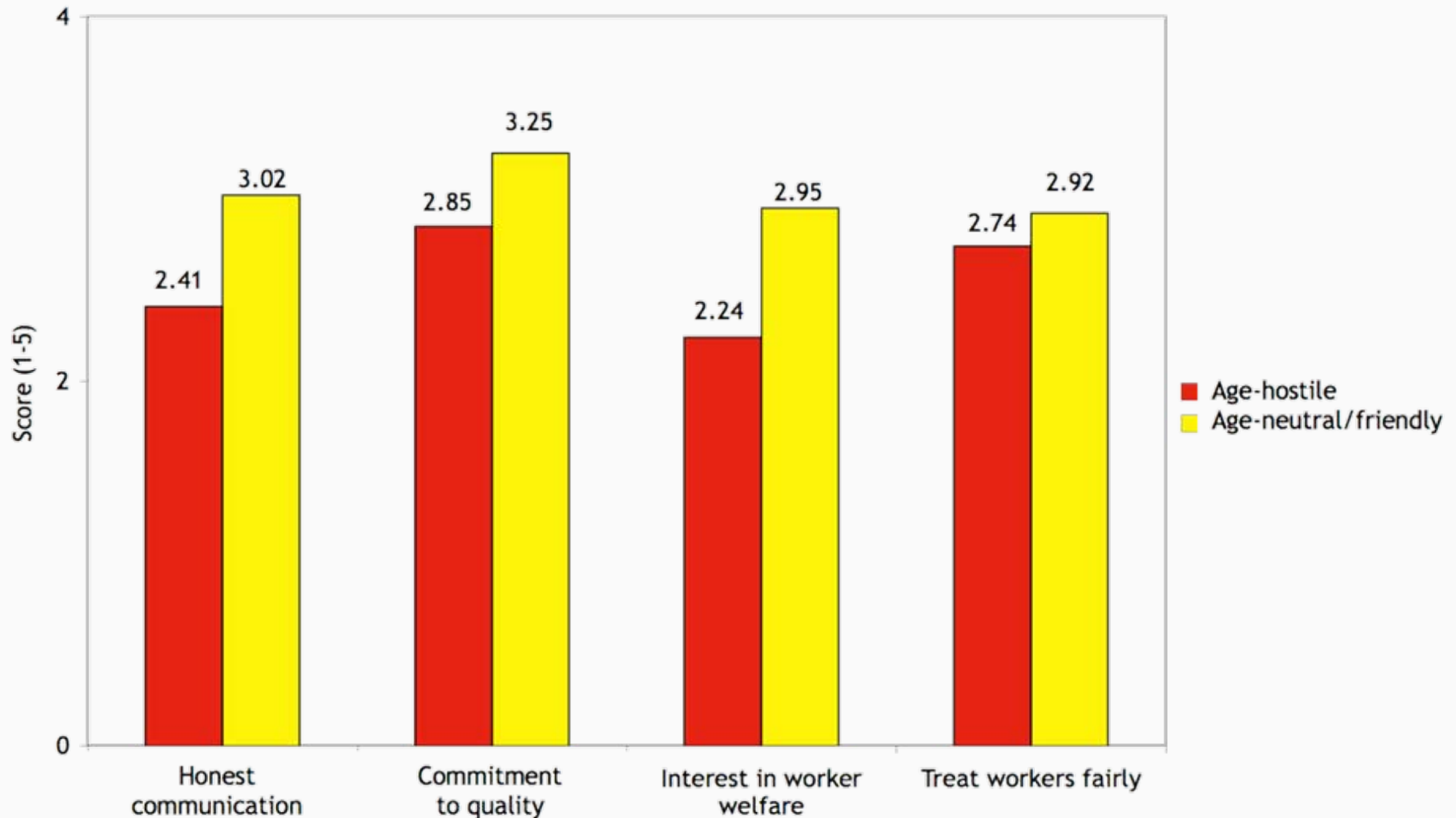
- Those with fewer years of education are more likely to leave the workforce at an earlier age
- Family obligations such as care giving interfere with continued work

# Age Discrimination

- Age discrimination is the most common form of discrimination
- Hiring, training, promotion
- Most age discrimination is indirect
- Policies—may be enforced inequitably
  - Surveyed worker representatives from 260 telecommunications organizations
  - Asked whether age 55+ helps or hurts case if violating policies when monitored electronically
  - Classified as “age-hostile” or “age-friendly/neutral”

# Age-Hostile and Age-Neutral/Friendly Attitudes

- Management characteristics reported for telecommunications organizations classified as age-hostile or age-neutral/friendly, N=260



# Effects of Negative Attitudes Toward Older Workers

- Negative employer attitudes
  - Lead to discrimination in hiring, retaining, training
  - Place finances in peril
  - Erode social support
  
- Some examples of employer attitudes

# Myth or Fact?

- “You can’t teach an old dog new tricks”

## Myth or Fact?

- “You can’t teach an old dog new tricks” **X**

## Myth or Fact?

- “You can’t teach an old dog new tricks” **X**
  - Older workers can learn new tasks
  - Teaching techniques may need to be altered—reality based, self-paced
  - They become just as skilled as younger workers once they’ve “got it”

# Myth or Fact?

- “You shouldn’t bother to teach an old dog new tricks”

## Myth or Fact?

- “You shouldn’t bother to teach an old dog new tricks” **X**

## Myth or Fact?

- “You shouldn’t bother to teach an old dog new tricks” **X**
  - Older workers are more likely to stay in the same job after training
  - Training for younger and older workers is a good investment

# Myth or Fact?

- “Older workers drive up workers’ compensation costs”

# Myth or Fact?

- “Older workers drive up workers’ compensation costs” **X**

## Myth or Fact?

- “Older workers drive up workers’ compensation costs” **X**
  - When injured, older workers recover more slowly than younger ones
  - *But* younger workers have higher injury rates
  - *So* neither causes higher overall costs

# Myth or Fact?

- “As they age, workers become less productive”

# Myth or Fact?

- “As they age, workers become less productive” **X**

## Myth or Fact?

- “As they age, workers become less productive” **X**
  - Older workers do the job “smarter”
  - Younger workers have higher absentee rates

# Myth or Fact?

- “It’s too late for older workers to adopt healthy lifestyles”

## Myth or Fact?

- “It’s too late for older workers to adopt healthy lifestyles” **X**

# Myth or Fact?

- “It’s too late for older workers to adopt healthy lifestyles”
- All workers benefit from healthy choices
  - ▶ Tobacco cessation
  - ▶ Weight management
  - ▶ Formal wellness program participation
- Injury and illness prevention should be the goal for all



# Is the Demand for Older Workers Changing?

- Will employers believe the productivity of older workers justifies their compensation?
- Do they see them as more valuable because they are increasingly experienced and healthier than in the “old days?”
- Do they anticipate worker shortages in the jobs now occupied by older workers?
- What do current economic times mean for all of the trends we just reviewed?

# Recap of This Session

- Increasing ...
  - The total workers in their upper years
  - Rates of labor force participation by older workers
  - Varied pre-retirement options
  - Jobs that are less physically demanding

# Recap of This Session

- Increasing ...
  - The total workers in their upper years
  - Rates of labor force participation by older workers
  - Varied pre-retirement options
  - Jobs that are less physically demanding
- Hopefully decreasing ...
  - Many misconceptions
  - Age discrimination
  - Barriers retaining, retraining, and recruiting older workers

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## Section B

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### Physical Changes and Workplace Interventions

# Challenges to Older Workers

- Increased prevalence of chronic diseases
- Diseases with long latency periods
- Effects of long-term work and environmental exposures
- General changes that occur with aging

# Musculoskeletal System

- Over one-third of work disabilities in the U.S.
- With age, weight increases, height decreases, flexibility and strength decrease
- Musculoskeletal conditions increase with age, e.g., osteoarthritis
- Bone density decreases

# Ergonomic Interventions

- Design of work and tasks
  - Fit the job to the worker, not the worker to the job!
  - Decrease force, repetition, awkward postures, pressure on body, cold temperatures, vibration
- Improvements benefit all workers!

# Cardiopulmonary System

- Work capacity declines 20 percent between ages 40 and 60
- High prevalence of chronic diseases such as hypertension and atherosclerosis
- Decreased respiratory capacity and efficiency of oxygen utilization

# Benefits of Fitness/Health Promotion Programs

- Physical activity
  - Preserves and builds muscle strength
  - Prevents loss of bone density
  - Aerobic exercise improves cardiopulmonary function

# Benefits of Fitness/Health Promotion Programs

- Nutrition education
  - Helps control weight
  - Reduces risk factors for cardiovascular disease
  - Improves overall well-being

# Renal System

- Function decreases after age 30
- Kidneys have high levels of reserve
- If kidneys are impaired—more susceptible to ...
  - Nephrotoxic chemicals
  - Dehydration

# Psychomotor Functioning

- Average reaction time and motor speed slow slightly with age
- Accuracy not generally affected
- Speed affected in complex jobs with rapid choices, decisions
- Machine-paced and piecework jobs can be problematic
- These jobs are stressful for all!

# Memory and Learning

- No change with normal aging: intellectual ability, vocabulary, long-term memory
- Some changes may occur in short-term memory, learning
- Strategies for education and training can make a difference
  - Clear, interesting presentation
  - Meaningful information, activities
  - Paced by learner

# Diseases That Affect Cognition

- Changes are *not* inevitable with age
- Alzheimer's disease and other pathology may affect work performance
- Often first apparent at work

# Hearing

- Age-related hearing loss—loss at high frequencies (presbycusis)
- Noise-related hearing loss in range of 4000Hz range loss
- Interaction of noise and age?
- Chemicals may cause hearing loss
  - Carbon monoxide
  - Solvents
- Interaction of chemicals and age?

# NIOSH Hearing Loss Simulator

- <http://www.cdc.gov/niosh/mining/topics/hearingloss/hlsoundslike.htm>

# Safety Measures and Hearing Loss

- Workers unable to hear voice and warning signals
  - Difficulty communicating
  - More easily endangered
- Safety signals must be audible
  - Combine with visual signals if possible
- Impairments can be isolating

# Vision

- After age 40, increasingly farsighted
- Higher prevalence of cataracts, glaucoma, macular degeneration, etc.
- Decreased acuity and depth perception, night vision diminishes with age
- Illumination of work areas important
- Detailed work difficult
- Reluctance to seek evaluation, correction

# Vision Activity

- Vision simulator



Scene as a 20-year-old may see it



Same scene as a 70-year-old may see it

# Keeping Workers Healthy—On and Off the Job

- A safer workplace benefits all!
  - Improved job design
  - Health promotion programs
  - Appropriate medical benefits
  - Help with resources
    - ▶ Help workers obtain referrals
    - ▶ Communication and advocacy

# Remember

- There is wide variability in the way we age!
- Changes that help older workers generally help everyone!



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## Section C

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### Aging Workers and Injuries

# Occupational Injury Rates

- All injuries
  - In the U.S., rates lowest for older workers
  - Not necessarily true worldwide
  - For example, Australia
    - ▶ Increased injury rates with age
    - ▶ Increased costs of injuries with age
- Fatality rate
  - Increases with age

# Workers over 55 Years Old

- Total lost work time injuries = 1.2 million in 2007
  - Account for approximately 13 percent of hours worked
  - ... but for only 11 percent of cases requiring time off

# Private Sector Nonfatal Injury and Illness Rate

U.S. private sector nonfatal injury and illness rate per 10,000 full-time workers by age group, 2005 and 2007		
Age	Rate of nonfatal injuries and illnesses	
	2005	2007
16 to 19	144.1	124
20 to 24	144.5	134.4
25 to 34	136.9	118.4
35 to 44	135	123.9
45 to 54	134.7	123
55 to 64	129.4	119.9
65 and older	122.4	96.2
Total	135.7	122.2

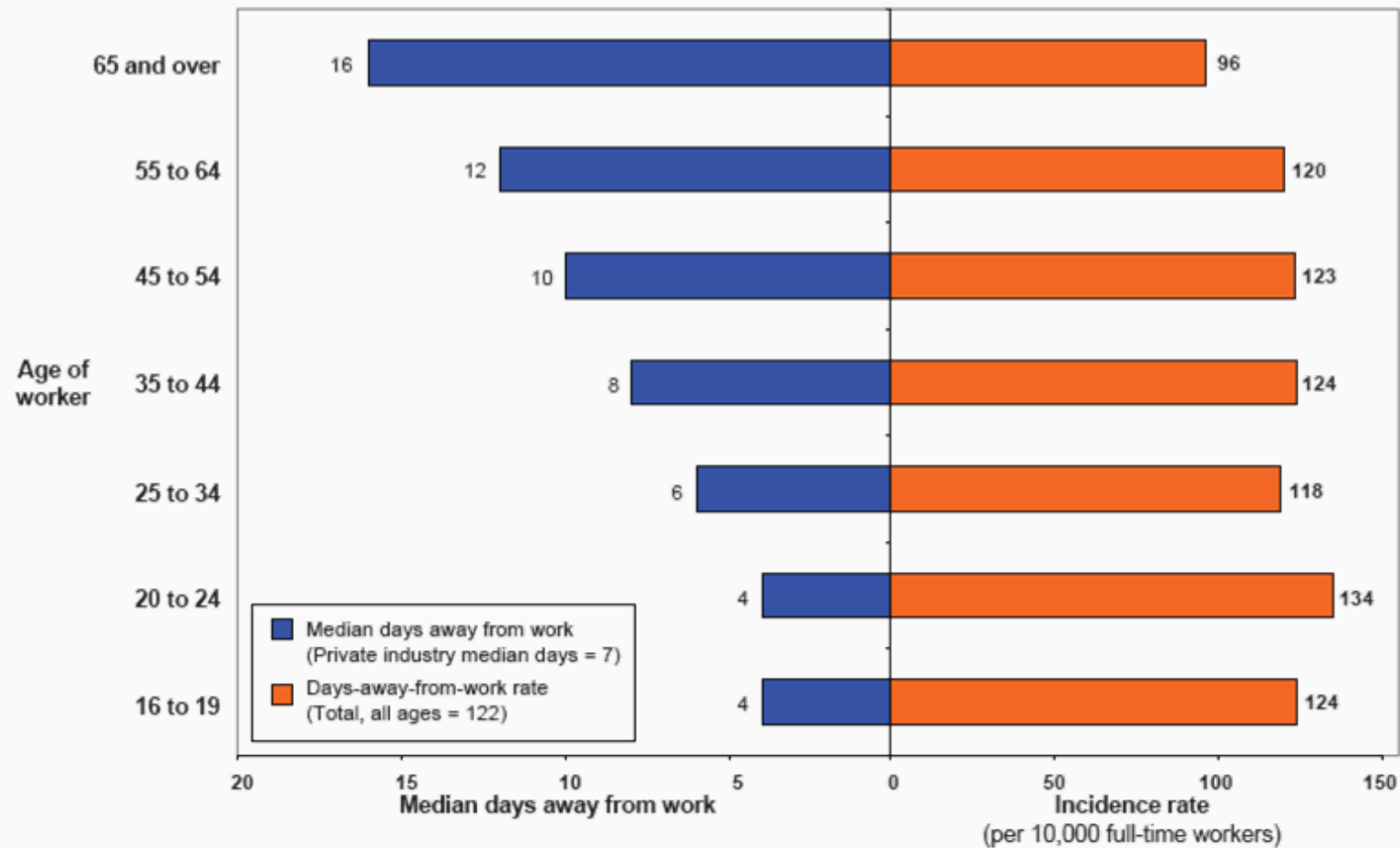
## But ...

- Severity of injuries is worse for older workers
- One measure of severity—days away from work due to injury

# Days Away from Work Due to Injuries and Illnesses



**Median days away from work due to injuries and illnesses and incidence rate by age of worker, 2007**

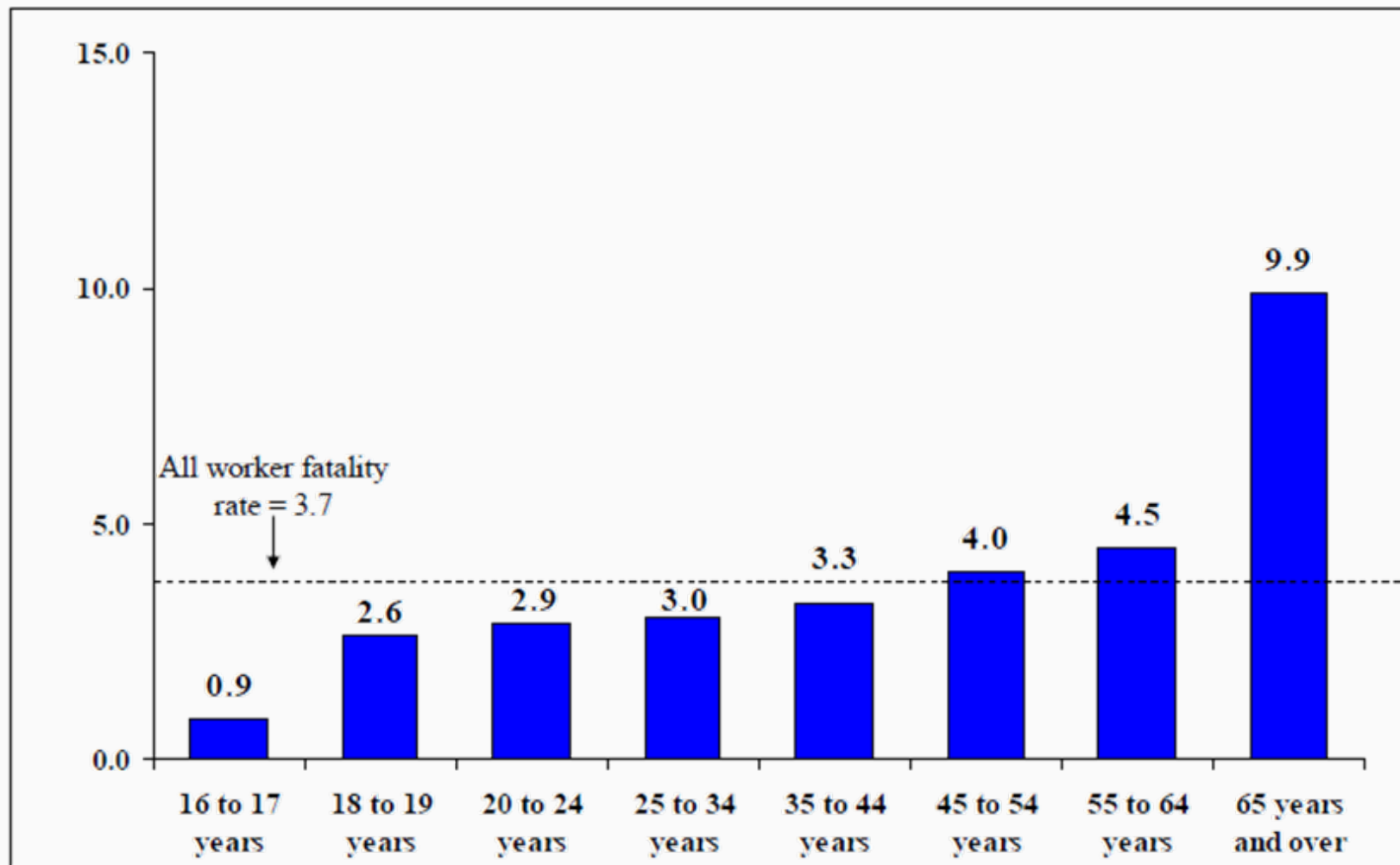


Median days away from work is a key measure of severity of injuries and illnesses. Injuries and illnesses become more severe as age increases, requiring 4 days away from work for workers aged 16 to 24 and 16 days for those workers 65 years old and older.

# Fatality Rates

- Fatality rates are higher with increasing age

# Fatal Work Injury Rates, by Age Group, 2007



Fatal work injury rates for workers 45 years of age and over were higher than the overall U.S. rate, but workers 44 years of age and under had lower rates.

# Physical Risk Factors for Injury

- Age-related decline in physical capacity
  - Less muscle strength
  - Lower endurance
  - Fatigue more easily
  - Slower reaction time
  
- Medical conditions
  - Vision, hearing deficits
  - Balance, coordination
  - Loss of consciousness
  - Obesity

# Environmental or Incident Risk Factors

- Less energy required for a severe injury
  - Falls from heights have worse outcomes
- More dangerous jobs and industries
  - High risk, low safeguards
- Old industries
  - Old equipment
- Old habits/work methods

# Shaky Ladder



[Photo](#): Corey Pudhorodsky. CC-BY-SA-ND

# Risk Factors for Severity and Poor Outcomes

- Tissue more vulnerable to trauma
- Longer recovery time
- More prone to complications

# Reduction of Fall Risk

- Prevent impaired workers from working at elevations
- Engineering controls—rails, surfaces
- Protective equipment—guards, belts
- Limit work on ladders
  - Substitute platforms, scaffolds
- Emphasize prevention due to greater vulnerability and risk once injured

# Scaffolding



[Photo:](#) Corey Pudhorodsky. CC-BY-SA-ND



[Photo:](#) Steve Rosebush. CC-BY-NC

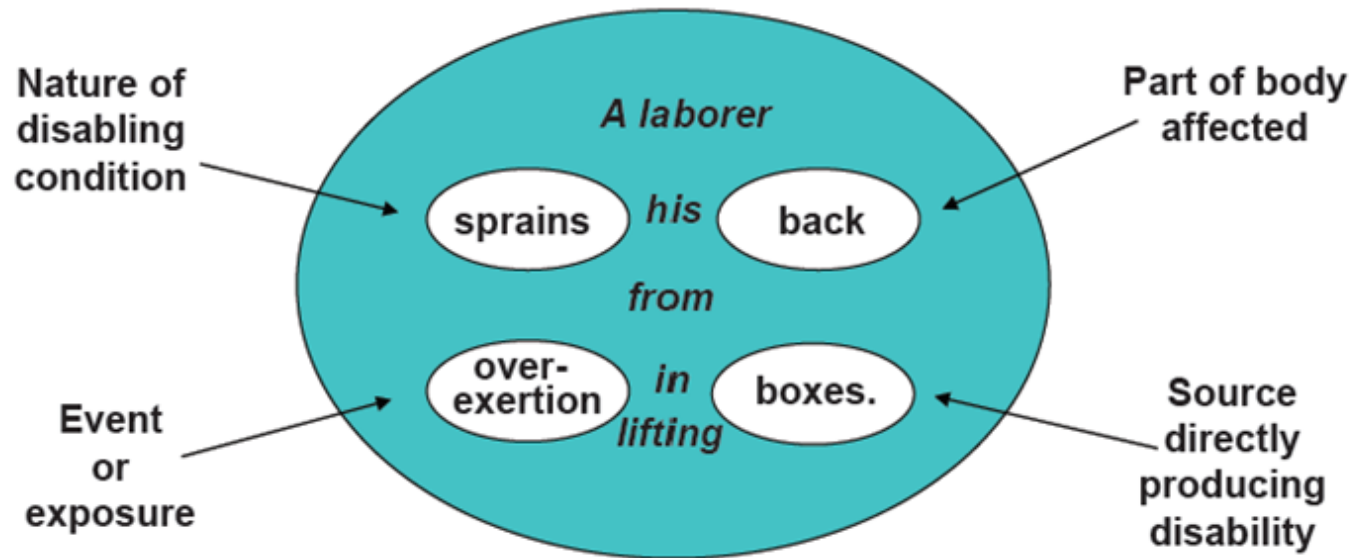
# Characterizing Injuries to Older Workers

- Nature (type)
- Event (exposure)
- Site of body
- Sources

# Injury and Illness Topology

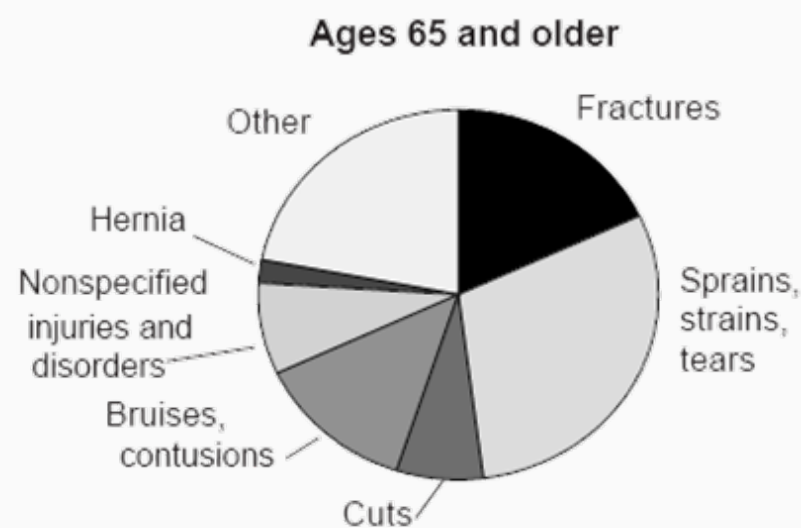
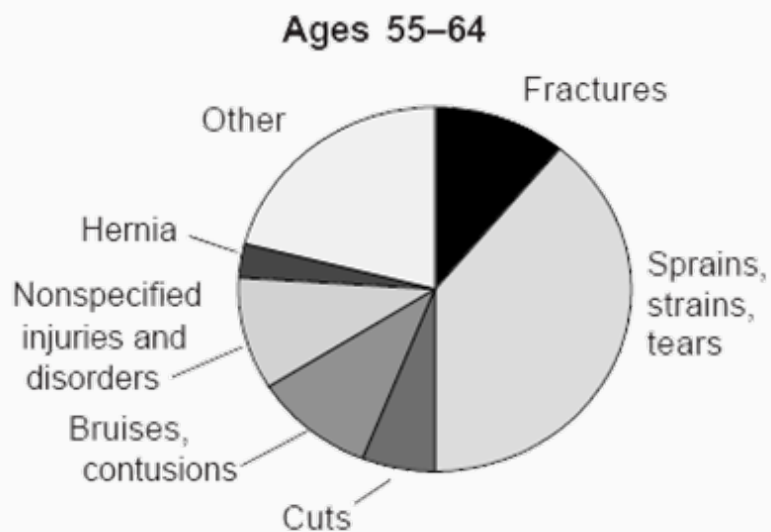
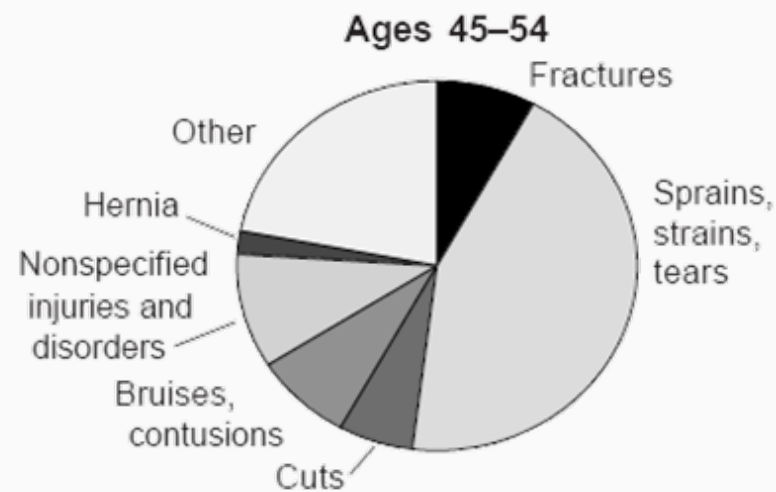
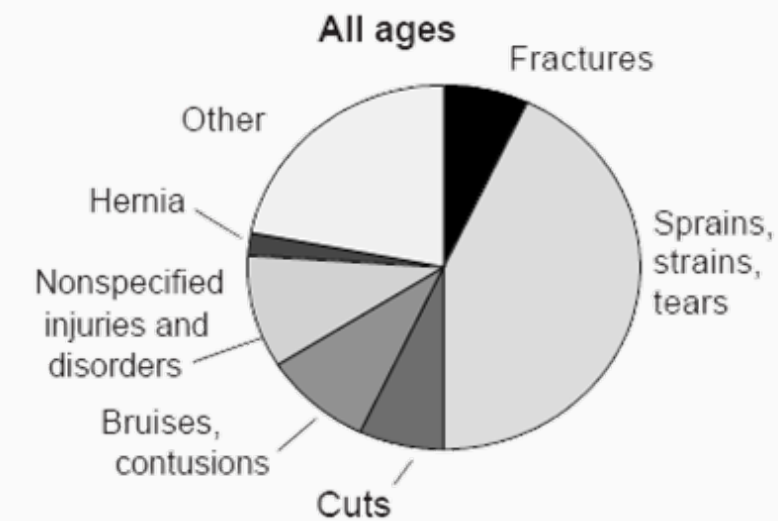


## Injury and illness topology



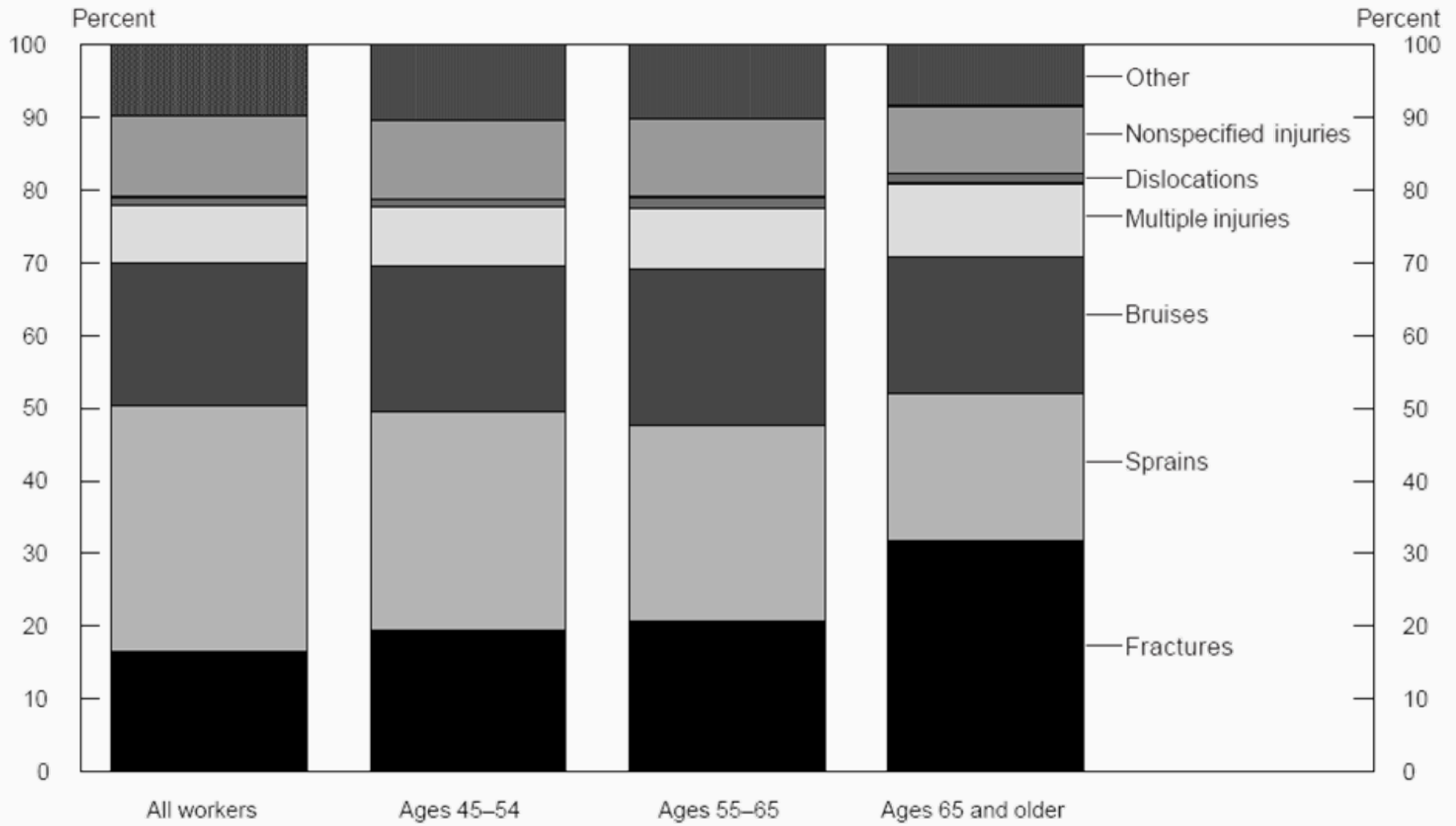
Each injury or illness is described from four viewpoints.

# Nature of Injury by Age, 2003



# Distribution of Days Away from Work

Percent distribution of days away from work, cases involving falls on the same level



# Fatal Events: Workers 65 and Older, 2003



# Important Sources of Injury

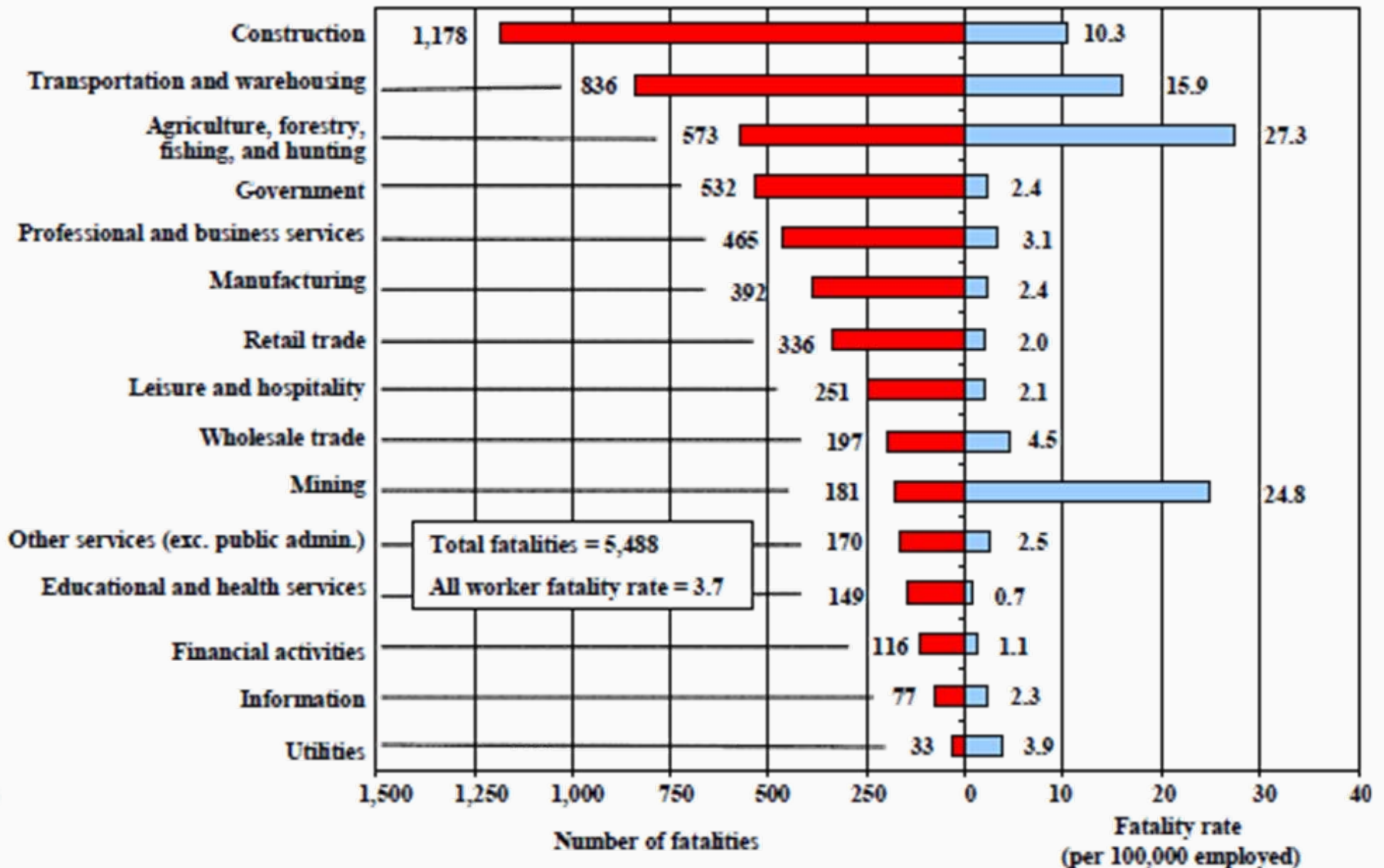
- Motor vehicles
  - Truck, auto, forklift
- Containers
  - Boxes, totes
- Machinery
  - Material handling
  - Construction (backhoes, pavers)
- Chemicals
  - Acids, cleaning products

# Agriculture: One Dangerous Sector

- Fishing
- Farming
- Forestry

# Number and Rate of Fatal Occupational Injuries

Number and rate of fatal occupational injuries, by industry sector, 2007



# A Proponent for Increased Safety

- Mr. Murphy was injured by such a winch—becoming entangled as he was retrieving a line. He is a strong proponent for increased safety and appears in the NIOSH-produced safety video “The Most Powerful Thing,” which details the hazards of capstan winches.



Sonner Murphy stands next to his capstan deck winch

# Fatalities in Farming

- Median age of fatal injuries
  - All industry = 42 years
  - Farming occupations = 55 years
  - Farming occupations, non-highway transportation events = 60 years
- Older workers are increasing proportion of farm operators
- Approximately 30 percent of workers in farm occupations are 55+
- More than half of farm fatalities are among those 55+

# Fatalities in Farming

- In the period 1995–2002, farmworker deaths averaged 550 per year
- Approximately 280 per year were aged 55+
- Fatality rate for ages 55+
  - 47.5 per 100,000 workers
- Most deaths on farms with 10 or fewer employees

# Typical Events and Sources

## ■ Events

- Transportation
- Assaults, including animals
- Falls

## ■ Sources

- Equipment
- Tools and machinery—often repairing or dealing with malfunction
- Livestock
- Bins and silos
- Weather
- Chemicals
- Manure pits and wells

# And Tractors!



[Photo](#): Caffeinatrix Au Lait. CC-BY-NC-ND

# Tractor Facts

- From 2002 to 2005, transportation accounted for over half of all farm occupation fatalities (54 percent)
- Half of those (24 percent) were overturns
- Two-thirds of tractors are not equipped to protect the driver
- Rollover protective structures (ROPS) may reduce fatalities up to 99 percent of the time
- Barriers to use
  - No structure engineered to fit some older models
  - Costly in terms of money and time
  - Annoyance factor—costs time and money to purchase and use

# Summary

- It is possible to reduce rates of morbidity and mortality in this vulnerable group
  - In general
  - In example of farming
- Environmental and engineering controls
- Address physical challenges, e.g., fitness
- Appreciate reduced recovery rates
  - Encourage return to work
- Next session—some examples of workplace programs that do just that



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## Section D

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### Policies and Programs

# Age Discrimination in Employment Act (ADEA)

- Enacted in 1967—protected workers from discrimination up to age 65
- Amended in 1978 to age 70
- Amended in 1986 to any age over 40
- Prevents discrimination in hiring, promotion, wages/benefits, firing
- Eliminates mandatory retirement in most cases
- Enforced by the Equal Employment Opportunity Commission (EEOC)

# Coverage Excluded for ...

- Employers of less than 20 employees
- Industries not engaged in interstate commerce
- Jobs in which age is a “bona fide occupational qualification” (BFOQ) such as ...
  - Child actors
  - Public safety jobs—pilots >60 years, bus drivers, police, firefighters
- Employers can take actions based on “good cause,” “factors other than age,” etc.

# Claims—Mixed Results

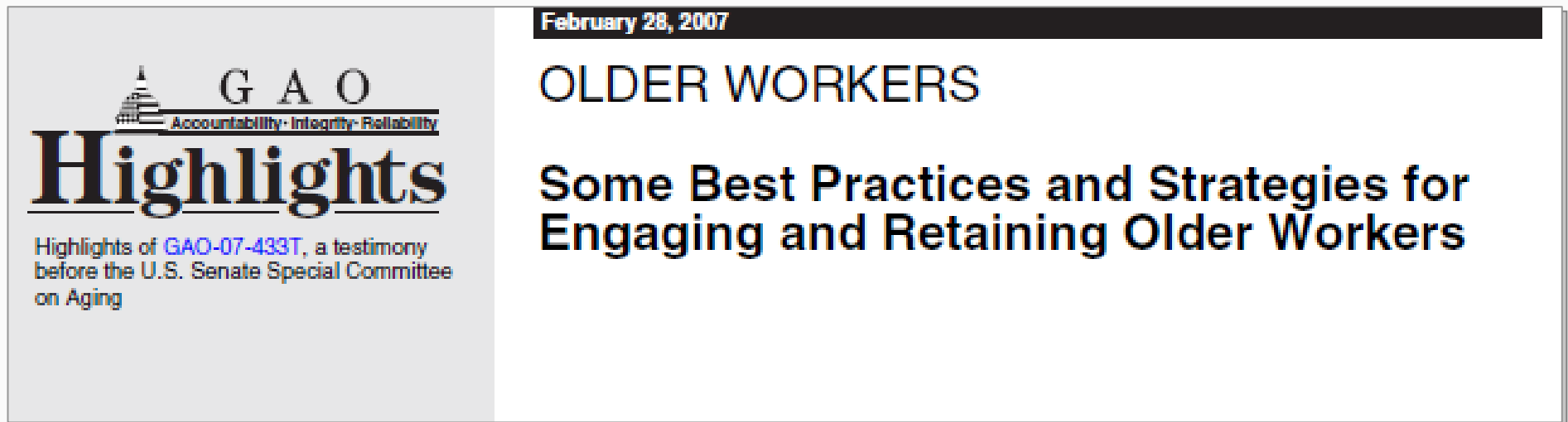
- Cases have reached the Supreme Court
- Often white collar jobs
- Often not upheld
  - Major reductions in force
  - Consistent poor performance
  - Treatment not unlike that of others of similar age
  - Timing of claim—must be within 180 days

“... television industry defendants systematically ‘gray listed’ the writers, freezing them out of employment opportunities ... ‘pattern or practice’ of hiring young writers almost exclusively ... convinced that only younger writers are capable of producing scripts that appeal to the ‘twenty something’ audiences the producers target based on the belief that the younger viewers are more receptive than older viewers”

“... older writers, as a class, have been robbed of their right to participate in their chosen profession, have suffered severe emotional distress and loss of self-worth, and have seen their incomes dramatically reduced to the point where many have been required to sell their homes, deplete their retirement savings, and file for bankruptcy.”

- Defendants agreed to ...
  - Provide age discrimination training to their employees
  - Participate in an independent task force designed to foster equal opportunity for all writers regardless of age
  - Pay the affected writers from a \$4.5 million compensation fund

- U.S. Senate Special Committee on Aging
  - Acknowledged obstacles for older workers who want to keep working and for employers who want to attract and retain them



The graphic is a rectangular box with a light gray background. On the left side, there is a logo for GAO (Government Accountability Office) featuring a stylized dome and the text "GAO Accountability Integrity Reliability". Below the logo, the word "Highlights" is written in a large, bold, serif font. Underneath "Highlights", there is a smaller line of text: "Highlights of [GAO-07-433T](#), a testimony before the U.S. Senate Special Committee on Aging". On the right side of the box, there is a black horizontal bar at the top with the date "February 28, 2007" in white text. Below the bar, the words "OLDER WORKERS" are written in a large, bold, sans-serif font. Underneath that, the title "Some Best Practices and Strategies for Engaging and Retaining Older Workers" is written in a bold, sans-serif font.

February 28, 2007

**OLDER WORKERS**

**Some Best Practices and Strategies for Engaging and Retaining Older Workers**

GAO  
Accountability Integrity Reliability

**Highlights**

Highlights of [GAO-07-433T](#), a testimony before the U.S. Senate Special Committee on Aging

# Government Task Force

- Formed in 2006
- Departments of Labor, Commerce, and Education as well as the Social Security Administration
- Other stakeholders—employers, unions, other workers

# Need to Better Engage Older Workers

- Work with national organizations such as AARP
- Advertise as employers of older workers
- Rehire for specific needs
- Retrain for new positions

# Create More Flexible Options

- Flexible work locations—away from the office
  - “Snow bird” program
- One employer—10 days off for eldercare and flexibility of work days
- Redesign jobs with physical changes in mind
  - Rotating autos on assembly line so not necessary to lie on floor to work

# Phased Retirement

- Rehire as consultants, part time, seasonal, or temporary
- Gradually reduce work hours
- Allow a leave of absence to “try out” retirement
- Devise job-sharing arrangements
- Move to different jobs—different hours, demands
- But tax laws prohibit “in service” distribution of benefits

# Benefit Packages

- One employer—medical and tuition benefits for those working only 15 hours
- Employee discounts
- Another employer—greater matching of retirement contributions for older workers

# Need to Boost Financial Literacy

- Response to decreased retirement income, greater costs of living, living longer
- Sustainability of Social Security, Medicare, Medicaid in jeopardy

# Improving Financial Literacy

- Improving financial literacy and helping to prepare for retirement
  - Retirement planning programs with individual financial counseling
  - Start retirement education early in careers
  - Provide education in venues such as faith-based organizations
  - Help learn about benefits of continuing work
  - Performance management systems to guard against age discrimination and continue to demonstrate to older workers that they are valued

# Federal Government—“Lead by Example”

- Be a role model for engaging and retaining older workers
- Foster public/private partnerships
- Work to help displaced workers retrain
- Legislation that makes it possible to work after retirement and still receive pensions

# Changing Mind-set about Work at Older Ages

- National campaign to change mind-set about work at older ages
  - Highlight types of work held by older workers
  - Positive attributes and attitudes of older workers
  - Benefits of engaging and retaining older workers
  - Encourage rethinking definition of “old” and whether there should be a retirement age
  - Create a national clearinghouse of best practices

- National Program for Aging Workers, 1998-2002
- Promote employment of those over age 45
  - Promote practical education
  - Develop links between health, education, and working life
- Interagency—Ministry of Social Affairs and Health, Ministry of Labor, Ministry of Education

# Features of the Finnish Program

- Economic policies
  - Lowered the level of unemployment pensions by a maximum of 4%
  - Increased cost liability of employers for pensions
- Retirement eligibility
  - Age limit for individual early retirement was raised from 58 years to 60 years
  - Lowered age limit for part-time pension from 58 years to 56 years until 2002
  - By law, 55-year-olds taking temporary, low-paying jobs will not see their pensions reduced

# Features of Finnish Program (continued)

- Health and training
  - Promote the employment of aging employees in the labor market by means of training and rehabilitation
  - Launched program to promote well-being at work—physical and psychological well-being, health, the organization of work, and maintenance of professional skills—“work ability”
  - Labor market organizations and employment pension institutions agreed to develop the right of employed persons to participate in an early rehabilitation assessment

- One result of Finnish program: maintenance of work ability
  - Work ability covers not only health, lifestyle, occupational safety but also the development of professional skills, management and the working environment
  - “Work Ability Barometer”—national survey of employees, managers, occupational health services
  - Between 1997 and 1999, activities enhancing ...
    - ▶ Qualifications in workplaces rose from 60% to 73%
    - ▶ Occupational safety increased from 50% to 69%
    - ▶ Fitness and well-being and health rose from 51% to 60%

# Winning Strategies

- AARP names best employers for workers over 50

# Recruiting

- Ensuring that recruiting materials are designed to reflect broad diversity, including mature workers
- Developing specific alumni programs designed to attract mature and retired workers to mentor and train younger employees
- Highlighting phrases, such as “retirees welcome,” in recruiting efforts
- Partnering with efforts like those of RetirementJobs.com and Operation A.B.L.E. (Ability Based on Long Experience) to recruit mature workers
- Tapping into community resources, such as senior groups, to recruit for part-time or temporary employment opportunities
- Maintaining a database of retirees who are interested in returning to work on a part-time basis

“The Jennings Center for Older Adults in Garfield Heights, Ohio, makes its interest in mature workers clear by proudly including the message, ‘Retirees Welcome,’ in many of its recruiting ads. Today, numerous Web sites and online resources make it easier to target mature workers in recruiting efforts. Specific recruiting Web sites and resources used by the 2008 Best Employers include the following: Diversity Inc., RetirementJobs.com, community senior-services organizations, Operation A.B.L.E., and AARP.”

# Training

- Financial planning and investment education programs to help workers build retirement income
- Computer skills programs, including programs targeted specifically for workers age 50+
- Retirement planning and education workshops to prepare workers for their eventual retirement
- Refresher courses for mature workers who are re-entering the workforce after being away for a number of years
- Assigning mature workers to train others by using them as “expert” teachers and mentors
- Tuition reimbursement programs, including reimbursement for pre-retirement training programs

“The health care industry, faced with a shortage of nurses, has implemented training programs designed to recruit mature workers. Both **Lee Memorial Hospital** in Ft. Myers, Fla., and **TriHealth Inc.** in Cincinnati, Ohio, have training programs for mature and/or retired nurses who have been out of the workforce for a number of years. The idea is to enable the nurses to refresh their skills and knowledge so they can return to nursing on a full- or part-time basis. Lee Memorial has found that the nurse-refresher program is particularly attractive to workers age 50+. To accommodate the needs of nurses who choose to take refresher courses at accredited academic institutions, Lee Memorial Hospital provides reimbursement of up to \$1,000 for tuition and books.”

# Phased Retirement

- Allowing employees to move from full-time to part-time employment as a bridge to retirement
- Implementing flexible work schedules and job-sharing programs as ways to ease pre-retirees into retirement
- Developing “work-to-retire” programs, which move employees toward retirement over a phased-in period that can take up to three years
- Allowing employees to retire and return to work for special assignments or projects
- Allowing retirees who return to work to collect their pensions
- Letting employees test the retirement waters by allowing them to try it and to return to full-time employment if they determine their retirement decisions were premature

**“Mercy Health System—**Mercy Health System, located in Janesville, Wis., has implemented a “Work to Retire” program that offers several phased-retirement options. Employees age 50+ can choose to work reduced hours, to share their jobs, or, in certain cases, to work at home and continue to be eligible for medical and other benefits—as long as minimum hourly requirements are met. Once employees reach age 55, they are eligible to receive benefits for the entire year, as long as they work at least 1,000 hours during the year. So an employee could work for six months of the year, take six months off, and still be eligible for benefits.”

# Retiree Relations

- Active promotion of volunteer opportunities to retirees
- Rosters of retirees who can be contacted for special work assignments
- Invitations to ongoing employer activities, such as benefit fairs, flu-shot clinics, and awards luncheons
- Continued access to company stores and fitness centers
- Keeping retirees up to date on business issues through continued access to the company Web site
- Formal retiree-relations programs to stay connected, thereby enabling companies to benefit from the intellectual capital that resides within their retiree populations

**“National Institutes of Health—**Retirees of the National Institutes of Health in Bethesda, Md., may elect to be contacted following their retirement so they are informed of initiatives and activities taking place at NIH. By staying connected, some retirees return to train their replacements or to offer unique skills and knowledge otherwise unavailable.”

# Caregiving Programs

- Paid and unpaid time off to care for family members
- Education on eldercare issues, such as workshops and seminars
- Caregiver support programs to secure daycare for aging parents or other family members
- Subsidized backup child and eldercare programs for times when ongoing arrangements fall through

**“L.L.Bean**—The retailer in Freeport, Maine, provides employees access to referrals for meeting elder-care needs. Additionally, L.L.Bean’s employee assistance program offers educational information, including an on-site, multi-session program called ‘Taking Care of Mom, Dad, and Me.’ This program helps employees navigate the array of Medicare, legal, and community-resource information associated with elder care.”

“Retirement and financial planning are offered by most of the Best Employers, with some taking this a step further by providing individual counseling. For example, employees at **Atlantic Health** in Morristown, N.J., can participate in on-site, one-on-one meetings with certified financial counselors. In addition, Atlantic Health offers financial planning workshops that are held in the evenings so that spouses can attend.”

# Senior Community Service Employment Programs

- Funded by the U.S. Department of Labor
- 74 grantees—18 nonprofits, 56 states
- 55+ who earn less than 125% of poverty income
- Community service assignment to develop skills
- Intent is to bridge to non-federally funded work

