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Engaging Mature Adults in the Workforce

Summary

The impending retirement of the baby-boom generation poses major challenges to state governments. The proportion of Americans ages 65 or older is expected to rise from 12 percent in 2000 to 20 percent in 2030.¹ If the baby boomers retire at the same ages as those who preceded them, government expenses for Medicaid and other public services will increase substantially while workforce earnings and associated revenues will probably decline. In addition, employers and the economy may suffer from increased skill and labor shortages. The solution to these problems is to enable more adults to continue working past the traditional retirement age, as many want to do. This Issue Brief describes strategies that governors can pursue to engage mature adults in the workforce.

State policymakers understand that the rapid aging of the population threatens to overwhelm existing systems for financing the pensions and health care of retirees. They also recognize that Americans are living longer and are able and willing to extend their working lives. Moreover, they know that working longer not only improves household and state finances, but also enhances the health of the workers and the supply of talent needed by businesses.

Many mature adults, however, experience difficulties when trying to reenter or remain in the labor market. Health care insurance costs, along with inflexible pension and Social Security policies, can play a major role in the decisions that adults make to retire or stay in the workforce. Mature adults often have trouble finding jobs where employers value older workers or offer flexible working environments that many individuals prefer as they move toward full retirement. Despite commonly held beliefs that older workers are reliable and knowledgeable, many misperceptions still persist that they lack technical skills and are unable or unwilling to learn new skills.

State leaders and policymakers can pursue several strategies to better engage older adults in the workforce and remove potential barriers to employment. They can:

- develop new information tools and improve existing systems that connect older adults to employment opportunities;
- promote lifelong learning by enhancing training and educational opportunities for mature workers;
- assess labor market needs to help fully engage older adults and review policies that could affect them as they remain in the labor market or try to reconnect to the workforce; and

- raise awareness of the benefits of hiring older adults and improve perceptions of mature workers among employers.

States can capitalize on the knowledge of older workers to address potential skill and labor shortages and help strengthen economies by crafting policies and programs that assist mature workers who want to find or retain jobs.

Introduction

Americans are now living longer with fewer disabilities that can limit their activities.² These changes, along with the aging of the baby-boom generation, could profoundly affect the workforce. In 2000, approximately 18.4 million workers in the labor market were 55 years of age and older. By 2015, this number is projected to be 31.9 million.³ At the same time, there will be a proportional decrease in the population of workers ages 25 to 44.

Employers will face challenges as the population continues to age. These include potential skill and labor shortages as the baby-boomer generation retires and the demographic composition of the workforce changes. Older workers will also be affected by the changing nature of the labor market, with many individuals needing to continue to work or to reengage in employment after leaving the workforce. For most workers, retirement income traditionally derives from Social Security benefits, private savings, and employer pension payments. The decline in employer-funded retirement benefits and the rising cost of health care make it more likely that older adults will need to supplement these traditional sources of retirement income with earnings from employment.⁴

Many older adults recognize the importance of remaining in the labor market and plan to continue working for different reasons. Some older adults will need additional income or savings, while others will want the social connections that come with employment. Other individuals have few health constraints that prohibit working and will choose to continue their employment. In addition, traditional beliefs about ending work at retirement are not as prevalent as in the past. Most older adults plan to work for pay following retirement from their main job, often in “bridge jobs” that constitute new positions or a reduction in their current workload.⁵ Bridge jobs typically pay less than their previous position and may also be in different industries or occupations.

Despite the desire to remain working, many older adults are not employed. Findings from a national survey indicate that more than half of all employees anticipate working past retirement age. However, only 24 percent actually work after 65 years of age.⁶ The reasons older adults do not work are numerous, including outdated policies that do not offer incentives to continue working, a lack of knowledge among employers regarding the benefits of employing older workers, and the difficulty older adults often have finding employment that is well suited to their skills and knowledge.

Misperceptions can also make it hard for older workers to reenter or remain in the labor market. Older workers are often characterized as inflexible, averse to change, and resistant to learning.⁷ One prominent misconception is that mature workers lack technical skills and are unwilling to learn new skills. However, survey data also indicate older workers are often viewed as reliable, knowledgeable, and hard working. In addition, they are thought of as having solid experience in the labor market and being dedicated to their employers.⁸

The issue of engaging mature adults in the labor market is gaining importance among states because of demographic changes, projected skill and labor shortages, and the potential social and economic impacts of an aging workforce.⁹ Numerous benefits can be realized from the labor force participation of older adults, but mature workers face numerous challenges when trying to remain or reengage in the workforce.

Benefits of Engaging Mature Workers

When older adults connect to the workforce, many positive outcomes occur. Individuals, states, and businesses all benefit when mature adults remain employed or reengage in the labor market.

Benefits to Individuals

Remaining attached to the workforce later in life or reconnecting to the labor market after retirement can enhance the mental and physical health of workers as well as lower mortality rates.¹⁰ Many of the psychological benefits of engaging in work stem from the belief that employment is integral to positive self-identity. By remaining active in the workforce, older adults can maintain this positive image of themselves and reduce feelings of isolation. A study examining self-reported mental and physical health indicators for adults ages 59 to 69 found that working helps most individuals maintain overall well-being.¹¹ The study also determined that job type can be a critical factor in whether older adults benefit from employment and that undesirable jobs (e.g., jobs that are stressful or physically demanding) can negate the positive benefits of working.

Employed mature adults also enjoy greater financial security by sustaining earnings, contributing for additional years to retirement savings plans, and accruing more towards Social Security. For example, a single man can approximately double his annual income level at age 75 if he retires at age 70 instead of age 62, net of federal income taxes and health insurance premiums.¹² Many older adults who continue to work are able to extend the time they contribute to retirement savings plans such as 401(k) accounts and reduce the number of years these funds are drawn upon. Older adults who have worked primarily in low-wage jobs can especially benefit from extending employment.¹³

Benefits to Communities and States

As the ratio of nonworkers to workers increases in the economy, a decline in individual savings and investments rates is likely which could reduce living standards. By 2050, the increasing ratio of older adults to younger workers is estimated to reduce living standards in the United States by 10 percent.¹⁴ Employing older adults can reduce the decline in individual savings and investment rates—and the concomitant increase in tax burdens for younger workers—which will help local, state, and national economies remain productive.

Older workers are less likely than older adults who are not employed to rely on public benefits. Continuing employment among older adults can help reduce state expenditures for various public assistance programs.¹⁵ For example, Medicaid and food stamp participation rates are higher for older adults who do not work than for older adults who are employed. Encouraging mature adults to rejoin or remain in the labor force can help reduce these fiscal burdens, particularly as states continue to see a rise in the costs of Medicaid and Medicare. Social Security can particularly benefit as mature workers both defer receipt of benefits and add to the program through employment.

Benefits to Businesses

Businesses are facing new challenges in maintaining a skilled workforce as demographics change. The number of retiring baby boomers will particularly affect specific industries, such as utilities, aerospace, transportation, and federal, state, and local governments.¹⁶ Employers also face recruitment difficulties. Many businesses find it harder to recruit employees with the required knowledge and skill levels today than five years ago.¹⁷

Encouraging public and private organizations to retain and hire mature workers can reduce the negative effects of these trends. This is particularly important for industries and businesses anticipating a “brain drain” because of retirements. Implementing older worker retention

strategies can help organizations maintain their institutional knowledge as they recruit new employees. Businesses can also reduce employee recruitment costs by retaining older workers. The cost of replacing an experienced worker can exceed 50 percent of the person's annual salary.¹⁸

In addition to the benefits of retaining institutional knowledge and potentially reducing recruitment costs, there are other business-related costs that can be restructured or that do not always apply to mature workers. For example, the higher costs for health, life, and disability insurance coverage for mature workers are generally offset by the lower costs associated with fewer dependents.¹⁹ Salary costs also are not necessarily higher for older workers. Anecdotal evidence suggests that many retirees do not expect to return to the workforce at the same salary as before retirement. More than 80 percent of the respondents in a national AARP study indicated they would still work even if they did not need the income from employment.²⁰ Policies on retirement benefits can be age-neutral and encourage savings through defined contribution plans. Costs to businesses that use defined contribution plans are not based on employee age, but rather on how the plan is administered and whether the organization chooses to match employee contributions.

Challenges Facing Mature Workers

Mature workers often encounter challenges when trying to remain or reengage in the workforce. Many of these challenges stem from policies that were created before the aging of the baby-boom generation and before the shift to a knowledge-based economy. Challenges currently facing mature workers include these.

- **Health Care.** Under federal law, employer-sponsored health insurance is the primary coverage for an employee even if the person is eligible for Medicare benefits. Therefore, businesses are not financially rewarded, in terms of reduced health care coverage expenses, for hiring or retaining older workers. A national research study of employers found that adults ages 55 to 64 were less likely to be hired in companies offering health insurance, especially those with relatively expensive health insurance plans.²¹
- **Social Security.** Social Security benefits are based on a person's highest earnings for 35 years. Therefore, there is little incentive for older adults to continue working past this period.* However, in 2000, the federal government enacted several measures to provide incentives for adults to continue working past traditional retirement ages. Eligible employees are now able to collect full Social Security benefits while working. Individuals also are able to defer collecting benefits for a few years in order to receive higher benefit levels later.²²
- **Pension.** Defined benefit pension plans are based on the number of years of service at retirement age. Mature workers who remain employed after reaching established benchmarks do not accrue retirement funds at the same rate. These workers are essentially penalized for working, suffering a loss of funds they could otherwise collect in retirement.
- **Connections to Jobs.** The Age Discrimination in Employment Act of 1967 offers valuable protection against discriminatory practices in the labor market, but the law also

* Social Security benefit levels are based on a person's highest earnings for 35 years. An employee has no incentive to continue working past this timeframe unless his or her salary level increases in the 36th year of employment. Working part time or in lower-paying bridge jobs after working 35 years will not typically increase a person's Social Security benefit level.

prevents businesses from purposefully recruiting older adults. It is often difficult for individuals to obtain employment with organizations that support older workers because businesses cannot screen or recruit adults based on age. These difficulties point to the fact that businesses are more likely to retain older workers than to specifically recruit and hire them.²³

State Strategies to Promote the Employment of Mature Adults

Governors and other state policymakers can pursue several strategies to help older adults reenter or stay in the workforce. They can:

- help older adults connect to the workforce;
- promote training and educational opportunities for mature workers;
- review workforce needs and the impact of policies on mature workers; and
- raise awareness of the benefits of hiring older adults.

Public leaders can also partner with the private sector to increase job opportunities for mature workers. In addition, state governments can act as role models by implementing policies and practices that retain older adults in the public workforce. Both individuals and states benefit when mature workers are viewed as resources who can substantially contribute to the labor market.

Help Older Adults Connect to the Workforce

Developing information tools and improving existing services that connect individuals to job opportunities are important, particularly because many older adults want to continue working. Employers cannot specifically recruit individuals based on age, so facilitating employment relationships between older adults and mature worker-friendly employers can be one strategy to help older adults connect to the labor market.

States can help individuals find mature worker-friendly organizations through Web sites that specifically target older adults. For example, [Arkansas JobLink](#), the employment Web site for **Arkansas**, is linked to the AARP Web site to help connect mature workers to job opportunities. The [Wisconsin](#) Department of Workforce Development lists employers throughout the state that are mature worker-friendly. Its Web site also enables companies to register as an older worker-friendly employer. Several national nonprofit organizations have developed labor exchange programs to better connect older adults to job opportunities, such as the [National Council on Aging](#) that posts a job bank to link mature workers to jobs nationwide. As part of the [National Employer Team](#), AARP features companies that hire mature workers for their high levels of expertise, leadership, and experience. States can promote awareness of these sites as well as create state portals to connect mature workers to these national labor exchange programs.

States also have created other programs to link older adults to employment opportunities. Funded through the **Kansas** Department of Commerce, the Older Kansans Employment Program helps residents 55 years of age or older connect to the labor market and acquire additional training needed for employment. The program serves five areas within the state and refers older adults to job openings, solicits job opportunities from employers that are mature worker-friendly, and helps older workers market their skills to employers.

Under **Arizona** Governor Janet Napolitano's Mature Workforce Initiative, a Workforce Transition Center is slated to open in 2007 at a community college to assist mature workers in switching or moving to new careers. The center will help retirees reengage in the workforce and obtain the skills they need to successfully make career changes. If effective, the center may be replicated on a regional basis. In an effort to address its own aging workforce, the state has

implemented a number of policies to retain retirement-eligible workers, and will open a Career Center for state employees in the Fall of 2007. The state is building a public-private partnership with the Workforce Transition Center around skills assessment, skill development, and opportunities for internships and experiential education. Arizona also is using its existing workforce one-stop career center infrastructure to facilitate connections between businesses and mature workers. In addition to these efforts, the state has held several job fairs to specifically connect older workers to job opportunities.

Promote Lifelong Learning Opportunities for Older Adults

Training and educational opportunities are increasingly important for all employees regardless of age, particularly as businesses seek highly skilled and knowledgeable workers to compete globally. Many organizations are unwilling to train older workers because they believe they cannot realize a return on the investment before these employees retire. However, mature workers typically have much lower rates of turnover than younger employees.²⁴ The turnover rate for workers 60 years of age and older is less than one-sixth of that for workers below age 35.²⁵

Many states and communities are investing in education and training to help older adults increase their skill levels. The [Maryland](#) Department of Aging offers opportunities for mature workers to advance their skill levels while working through the On-the-Job Experience Incentive Program. Participants are screened to ensure their interests and abilities match employer needs and receive on-the-job training after being hired. Employers are reimbursed for 100 percent of an employee's hourly wages while in training for up to four weeks and 50 percent of hourly wages for up to 12 weeks of training.

Many states offer free or reduced-price tuition for older adults at postsecondary institutions as a way to promote lifelong learning. Cuyahoga Community College in [Ohio](#) implemented the Encore Program for adults 55 years of age or older. This nationally recognized program has been operating for over 30 years and offers a variety of learning opportunities for older adults. For a single low registration fee, students can choose from up to six courses each week during the program period.²⁶

In 2006, IBM launched a pilot program in [New York](#) and [North Carolina](#). Transition to Teaching aims to help older employees transition into second careers as math and science teachers. Employees are able to access online and traditional courses to earn teaching certificates, and they can receive up to \$15,000 in tuition reimbursements while still employed at the

Senior Community Service Employment Program

The Senior Community Service Employment Program (SCSEP) is a federally funded program that provides subsidized, part-time employment to low-income adults ages 55 and older. Program participants work an average of 20 hours per week, are paid at least the federal minimum wage, and are employed in community service activities and facilities. SCSEP also furnishes participants with personal and job-related counseling, annual physical examinations, and job training and job referral services.

The governor typically selects the state office of aging to administer the program, though a few states use their workforce agency. States often contract with area agencies on aging or community-based organizations to operate local projects that place participants in jobs at "host" agencies where they provide community service.

SCSEP is currently funded at approximately \$438 million per year, with funds allocated by formula. Seventy-eight percent of the funds are provided to 13 different national organizations that provide services, with the remaining 22 percent allocated to states. In program year 2005, an additional \$2 million was reserved for special private-sector projects.

company. Program participants also are able to take up to four months of leave to complete student teaching requirements. The company recognizes that IBM employees with extensive math and science backgrounds can have rewarding second careers as well as fill critical teacher shortages in many local areas.

Review Workforce Needs and the Impact of Policies on Mature Workers

Many organizations in both the private and public sectors are facing potential skill and labor shortages, in part, because of retirements of baby boomers. Governors and other state leaders are in a position to evaluate the overall needs of the workforce and the needs of specific key industries. Similarly, they can review policies that affect mature workers, such as those pertaining to pensions, health care, worker's compensation, and unemployment compensation, to determine where changes can be made to help older adults connect to or remain in the labor market. State leaders can also play an important role in keeping older adults engaged in the labor market by modeling policies within the public sector that benefit older workers and by partnering with the private sector to develop or modify policies.

Review Workforce Needs. A critical step to fully engage older adults in work and help avoid potential skill and labor shortages is to assess the needs of the state's workforce. **Wyoming** is addressing the aging of its workforce through a partnership between the governor's office and AARP Wyoming. The Boomers and Business Initiative seeks to increase the participation rate of adults 50 years of age and older in the state's workforce, raise average earnings for this group, and increase participation in continuing education among older citizens.

To achieve these goals, the state is expanding the role of the Wyoming Department of Workforce Services to better serve older workers through the one-stop career center system. The state also is conducting outreach to employers to stress the benefits and economic value of employing mature workers. The initiative seeks to increase the role of community colleges in serving and training mature workers, with many postsecondary institutions statewide offering free tuition or reduced tuition for older adults. As part of the initiative, Wyoming also evaluated the age of the state government workforce and is looking to ensure that talent and knowledge remains in this sector of the economy.

In 2002, state agencies in **New York** began to examine the impact of an aging baby-boom generation on public services through Project 2015. Participating state agencies built on earlier work to address how public programs, policies, and products must change to meet the demands of an aging state population. A component of the project is to increase support for mature workers in the labor market and help mitigate any knowledge loss from a large number of retirements in the state's public-sector workforce. The New York Department of Labor identified several priority areas, including responding to the needs of the general economy in the state, preventing critical labor shortages in specific industries that anticipate a large number of retirements, and developing succession planning for the department's own workforce.²⁷

Similarly, the **Utah** Aging Initiative is a collaborative project among several state agencies to identify and prepare the public sector for an aging population. The project includes interviews with focus groups of citizens to identify issues facing the state. In addition, public agency officials held discussions to determine how best to serve residents in light of changing demographics. Many public agencies anticipate that between one-half and three-fourths of their management team will retire within the next decade, leading to a potentially large brain drain. Policy recommendations stemming from the project include creating a toolkit for succession planning in the private and public sectors and encouraging modified employment practices such as flextime and phased retirement.²⁸

Evaluate and Implement Policies to Support Older Workers. The choices older adults make regarding employment are often shaped by a variety of public policies. State leaders and policymakers can promote the employment of older adults by understanding the effect these policies have on mature workers and implementing options to decrease barriers to employment. Two areas that typically affect the employment choices of older adults are health care costs and pension provisions. These factors are difficult for governors and state policymakers to modify; however, these individuals can open conversations with private-sector leaders and evaluate policy options for public-sector employees.

Governors and other state leaders can work with the private sector to develop cost-effective health care and pension solutions that do not financially penalize businesses for hiring and

Private-Sector Programs Assisting Mature Workers

Like the public sector, many private-sector companies are developing and implementing programs to support mature workers. With more than 18 percent of its workforce 50 years of age or older, CVS/pharmacy has several initiatives designed to support older employees. In addition to public and private partnerships designed to offer training opportunities to mature workers at the company, CVS/pharmacy will soon launch a mentoring program for senior pharmacists. The program will enable working or retired senior pharmacists to mentor high school students and apprentice pharmacist technicians in order to attract younger adults to careers in pharmacy.

Prudential Financial implemented several new policies and programs aimed at helping older adults remain in the workforce while taking care of elderly relatives. The company offers resource and referral information to employees on elder care services, information on elder law benefits, and in-home backup adult care services in recognition that many baby boomers also are caregivers for elderly parents.

States can play an important role in communicating effective and innovative strategies adopted by private-sector businesses as well as adopting similar programs or policies for state employees where feasible.

retaining mature workers. Tax credits are one option that governors can explore to reduce the cost of health care insurance for businesses, particularly smaller organizations. Employers can also reduce the cost of health care premiums often associated with older workers by implementing employer-based wellness programs. In addition to offering a cost savings for employers, the health status of employees can improve.²⁹ Likewise, encouraging businesses to establish pension plans based on defined contributions can also decrease disincentives that older adults often face when weighing retirement options.

Moreover, states can review unemployment compensation policies to ensure these policies do not discourage labor force participation by mature workers. States such as **Iowa**, **Mississippi**, and **Pennsylvania** have modified unemployment compensation policies so Social Security benefits are not considered when determining benefit levels. By allowing adults to collect their full benefit amounts for both unemployment and Social Security, mature workers are not penalized if they lose their job and qualify for unemployment compensation. This is particularly important for older workers

who have relatively fixed incomes and face rising living costs. Similarly, states can revise worker's compensation regulations to help older working adults. Governor M. Jodi Rell of **Connecticut** recently signed legislation that prevents worker's compensation payments from being reduced because an employee is receiving Social Security benefits.

Phased retirement policies are another tool that some public-sector institutions have implemented to help promote the employment of older adults. Typically, the term “phased retirement”

describes situations where employees continue working with the same employer but in a reduced capacity. According to survey research findings, approximately two-thirds of workers ages 50 and older would like to phase into retirement during some point of their career.³⁰

Employers can benefit from phased retirement policies by retaining skilled employees, maintaining institutional knowledge, and keeping experts to help train new employees. However, several issues such as pension restrictions and employer health care costs can discourage employers from implementing phased retirement policies. Despite these issues, states can encourage private-sector employers to offer phased retirement options where feasible and can model these approaches within the public sector. **California, Florida, Kansas, and West Virginia** have laws allowing specific categories of employees of public higher education institutions to exercise phased retirement options.³¹ **Iowa** offers state employees a phased retirement program as well. State employees can participate in the program for up to five years and are eligible to participate in the state's life insurance, health insurance, and disability insurance programs while enrolled. Employees are paid a on a prorated basis depending on the number of hours worked plus 10 percent of their budgeted full-time salary.³²

Increase Awareness of the Benefits of Hiring Mature Workers

As state leaders, governors can help promote the benefits of mature workers and dispel misconceptions that can prevent older adults from fully engaging in the labor force. Importantly, governors can play a key role in raising awareness of the benefits of engaging older adults in the workforce by launching media campaigns, developing task forces to determine the needs of businesses and mature workers, and working with the private sector to promote mature workers.

Several states have launched comprehensive initiatives to promote the labor force participation of older adults and developed relationships with business leaders to assist in the process. Former Governor Tom Vilsack of **Iowa** created a statewide task force in 2005 to promote and elevate the image of mature workers among employers, governments, and the public. Efforts in Iowa stemmed from the recognition that a large demographic shift was occurring in the state's workforce that could result in labor shortages. The task force implemented a multimedia communications campaign as well as held regional meetings and a statewide conference with business leaders to focus attention on the subject. An evaluation of the task force's effectiveness revealed that the meetings and media campaign served as valuable tools to disseminate information about mature workers and helped employers recognize the benefits of hiring them.

With a rapidly growing number of retirees living in the state, one of the top priorities of the **Arkansas** State Workforce Investment Board is to assist mature workers in reentering or remaining in the labor market. Arkansas launched a statewide initiative in 2005 to develop partnerships with companies that value and provide employment opportunities to older adults. Key elements of the initiative include providing information and resources to older adults at workforce one-stop career centers, conducting outreach efforts to smaller local employers on the benefits of hiring older adults, and developing a clear understanding of the labor needs of specific industries and how mature workers can help meet these needs. To accomplish these goals, the state held regional meetings with private-sector businesses and state agencies to better connect mature workers to the local labor force.

Arizona has conducted similar outreach efforts as part of the state's mature workforce initiative. In 2005, the state convened several regional meetings to discuss the issue of older workers with local companies, state agencies, and other organizations. The meetings sought to develop an understanding of the challenges that employers often face when hiring mature workers and to increase awareness among businesses regarding the benefits of hiring older adults. A statewide meeting of businesses and public officials was held to discuss the findings from the regional meetings and develop ways to better support older adults in the labor market. Arizona also is

planning to create a “seal of recognition” to award businesses that voluntarily meet mature worker-friendly standards.

States can also work closely with private-sector businesses to promote the hiring and retention of mature workers. The **California** Employment Development Department created an employer toolkit that offers age-neutral strategies that businesses can adopt to remain competitive and address labor shortages. The strategies were adopted from successful companies and organizations nationwide that have demonstrated that they value mature workers through policy and practice. Similarly, the **Wisconsin** Department of Workforce Development offers an employer assessment tool for companies to evaluate whether their hiring, retention, compensation, and training policies are mature worker-friendly.

In addition to state efforts, the U.S. Department of Labor has a long-standing effort to promote mature workers in the labor market. Since 1958, state labor agencies have promoted the hiring of mature adults through the National Employ Older Workers Week campaign. As part of the weeklong initiative, state workforce agencies, one-stop career centers, and other organizations are encouraged to develop strategies to increase the labor force participation rates of mature workers, educate employers on the benefits of hiring mature workers, and promote the contributions that older adults can make in the labor market.

Conclusion

State strategies encouraging older adults to join or remain in the workforce can bring substantial benefits to individuals, businesses, and states. Knowledge transfer for businesses, increased earnings for individuals, and a reduction in state expenditures for public benefits are just some of the many advantages that can be realized when older adults are connected to the labor market. Engaging mature workers can help businesses stay competitive and strengthen local, state, and national economies, particularly as many industries and governments face potential skill and labor shortages as a result of retirements.

State leaders and policymakers are well positioned to convene diverse stakeholders to develop comprehensive approaches that engage older adults in the workforce. As state leaders, governors can play a key role in promoting the employment of mature workers. They can increase awareness regarding the benefits of employing older adults, strengthen connections between mature workers and private-sector employers, and initiate policies and programs that support older adults as they continue to make valuable social and economic contributions.

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Notes

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²⁶ See <http://tli.tri-c.edu/corporate/traindevelop/index.asp#life> for more information on the Encore Program.

²⁷ See <http://aging.state.ny.us/explore/project2015/report02/labor.pdf> for more information on the New York Department of Labor’s project.

²⁸ Utah Department of Human Services and Center for Public Policy and Administration, University of Utah, *The Utah Aging Initiative—Addressing the Opportunities and Challenges of Our Aging Population: Raising Awareness and Encouraging Preparation among Government Agencies for the Challenges and Opportunities Presented by Utah’s Aging Baby Boom Generation* (Salt Lake City, Utah: Utah Department of Human Services and Center for Public Policy, University of Utah, June 2005), 27.

²⁹ Rachel Christensen, “Employment-Based Health Promotion and Wellness Programs,” vol. 22, no. 7 (Washington, D.C.: Employee Benefit Research Institute, July 2001), 5.

³⁰ Judi Casey, “Why Is Phased Retirement an Important Business Issue?” *Effective Workplace Series: Work-Family Information on Phased Retirement*, Issue 5 (Chestnut Hill, Mass.: Sloan Work and Family Research Network, Boston College, 2006), 1.

³¹ Marcie Pitt-Catsoupes and Sandee Shulkin, “Opportunities for Policy Leadership on Phased Retirement,” *Policy Leadership Series: Work-Family Information for State Legislatures*, Issue 2 (Chestnut Hill, Mass.: Sloan Work and Family Research Network, Boston College, 2005), 3.

³² Iowa Code 70A.32, at: <<http://coolice.legis.state.ia.us>>.