

Labour Market Partnership

# The Longevity Economy

## Over 55 London

---



### Abstract

Since 1986, Over 55 has supported entrepreneurs and workers age 55+. Our LMP Project, *The Longevity Economy*, is focused on extending the careers of these mature adults, and understanding their labour market barriers. Learn more at [www.o55.ca](http://www.o55.ca) and by following @o55skills.

---

## **A Note Regarding the Language Used in This Document:**

At its core, Over 55 and its community partners recognize the value of individuals age 55+. We choose to emphasize the value and positive attributes that they bring to our workplaces and communities, and so we have made every effort possible to remove language which could be ageist in nature. Apart from quotations or report titles, we have minimized the use of words like “old”, “older”, “senior”, and instead focused on qualities such as maturity, knowledge and experience.

Generally, the label “mature”, whether applied to a job seeker, employee, or entrepreneur, is meant to indicate an individual 55 years of age or greater.

The views expressed in this report are those of Over 55 (London) inc. and do not necessarily reflect those of the Government of Ontario. The Government of Ontario and its agencies are in no way bound by the recommendations contained in this document.

## Executive Summary

Over the past twelve months our team has investigated the concept of a longevity economy and how its impact will change and affect our local labour market. From the onset, the goal of this project was not to produce an academic piece, but rather one rooted in community development. We aimed to use local people, resources and companies as the basis of our findings.

Overall, we spoke with over 90 individuals, some employed, some unemployed, others retired. We also interviewed over 30 employers. We did extensive secondary literature reviews and explored many different resources. The following represents our Top 10 lessons from this project.

1. There is no one definition of a mature worker. If we learnt anything, it is that individual stories and situations are as diverse as the people we spoke with.
2. Many individuals want to continue working both because they need to financially, but also because they want to and need to stay active professionally.
3. Switching careers mid-life or later is difficult and assistance, through a mid-career “guidance counsellor”, that helps individuals to pivot, would be a worthwhile service for the community to invest in.
4. Service providers are doing the best they can. It is difficult without some type of funding to provide services and devote resources to working specifically with them.
5. Better policy and funding mechanisms that focus on the mature worker are needed. Mature workers are a growing segment of the population and without investment from government in creating resources specific to this group (comparable to funding received for youth), the community initiatives are insufficient to fill the gap.
6. Labour market shortages are already happening and will intensify in the coming years. While we need to develop recruitment strategies, we also need strategies to keep people working longer to fill the gaps
7. In some cases the fear of discrimination is worse than outcomes from discrimination itself; individuals need to be confident in the life experiences they bring to the table.
8. Volunteer training is necessary as many mature adults want to give back but face barriers in doing so.

9. Mature workers need better systems for transferring the immense amount of human capital they hold. Formal programs can be established and encouraged by the government. Mentorship programs are one example of such a system that is proven to retain individuals in the workplace longer, while sharing the knowledge and wisdom gained in their careers.
10. Age based discrimination is real, prevalent and deeply rooted in our workplaces and society. It is worse for women, those with disabilities and visible minorities.

# Introduction

Founded in 1986 by a group of manufacturing workers who had recently been laid off, Over 55 was originally envisioned as a job club for unemployed individuals age 55+. Their relatively young age meant that they still had the ability to contribute to the labour market, and had not yet had enough time to accumulate sufficient retirement savings to simply stop working. The organization focused on marketing and receiving small job referrals which were given to these members, which would lead to its current operating model: empowering and supporting individuals age 55+ to run a successful micro business. Since then, Over 55 has created training and employment opportunities for more than 1,000 mature adults, and has served nearly 18,000 clients in London and area. Today, the organization has evolved to be one of the leading senior entrepreneurship providers in Ontario and is looking to expand both its service and educational offering.

In March of 2020, Over 55 received a Labour Market Partnership Grant from the Ministry of Labour, Training and Skills Development. The project examines the labour market, training and development needs of mature workers and employers and seeks to answer the following questions:

- What incentives, adaptations and changes will industry and business need to put in place to attract and retain mature workers?
- Should we create shared spaces where senior entrepreneurs can get started, and where they can share ideas, resources and costs?
- How would educational institutions and employment agencies have to adapt to these new demands?
- What social norms will have to be challenged and which will need to be changed?
- What incremental changes would have to occur? How might this enhance what already exists?
- What educational opportunities exist beyond the traditional, straightforward training ones?

Using a community consultative approach, our research team set out to address this issue and identify the potential impacts to labour markets and long-term community growth.

A month after this project began, the COVID-19 pandemic occurred. As in other sectors, COVID-19 accelerated social changes that were already occurring. While the long-term impacts of COVID-19 will be the subject of many studies for years to come, in the short-term we can state that the pandemic has changed the viewpoint of many mature employees when it comes to work. The coming year will undoubtedly create greater long-term impacts to our labour market.

Through a community consultative process, research and discussion, the project aims to strengthen existing partnerships, build new networks for innovations, make necessary labour market adjustments and pursue strategies that will help lead to an economy where mature adults and employers are better able to work together to ensure long-term labour market participation.

This project would not be possible without the generous financial support from the Ministry of Labour, Training & Skills Development, and the particular feedback and support from our representative Beth Anstett. Beth was, and continues to be a strong advocate for labour and community development. This project would also not be possible without the significant support of our steering committee members who advised, advocated and guided us in this project. Our steering committee included members from academic, private and institutional partners, representing the variety of interests that came together to participate in this community level project. The following is a list, in no particular order, of the individuals who sat on our steering committee:

Robert Collins, London Economic Development Corporation (LEDC)  
Dharcy Lacey, Pillar Non-Profit  
Gord Fanshwer, Hutton House  
Art Gibson, Huron Brae Consulting  
Deb Mountenay, Workforce Planning and Development Board  
Michael Courey, Centre for Poverty Research  
Kim Pityn  
Bill Pigrim, Middlesex Employment Services

In addition to this, the City of London Age Friendly Network and the Job Developers Network continue to be important advocates for the hiring of mature workers and were invaluable partners in the participant recruitment and interviewing process. We have been blessed with the collaboration of so many individuals in this sector and want to extend our heartfelt thanks.

The management team at Over 55 , particularly Rodolfo Martinez (Executive Director) and Susan Fairley (Program Director) were always available for discussion, or a brainstorming session. Michael Courey and his team at the Poverty Research Centre were valuable allies that challenged us to improve the primary research and our data collection standards. They were invaluable in the preparation of the literature review and data analysis.

Finally, we would like to thank Art Gibson, who despite his protestations, is a caring, community development driven leader and a general trouble maker. We thank him for being the impetus to this project and a generous supporter throughout.

It takes a village to create real change. We thank everyone who participated in the research through interviews, focus groups and surveys and who provided us feedback with regard to our process and content. Without our village we would not have gotten very far. On behalf of Over 55, we thank everyone who assisted, edited and contributed to this project, and look forward to seeing the next steps in this process and witnessing the change that true community collaboration can bring.

Sincerely,  
The Research Team

## Project Overview

The goals of this project are to identify and assess the labour market and training needs of mature workers and employers in Southwestern Ontario. The components of this report, shall be as follows:

- a. Project Introduction & Overview
- b. Summary of Secondary Data & Analysis
- c. Review of Ecosystem & Existing Resources in Southwestern Ontario
- d. Research Summary - Mature Workers
- e. Research Summary - Employers
- f. Discussion & Implications
- g. Job Creation & Economic Impact
- h. The Challenge of an Ageing Workforce
- i. Recommendations for Application & Next Steps
- j. Action Plan for Over 55 & Partners
- k. Appendices

The end goal is to deliver a real and concrete Action Plan that Over55 and its partners can use to address the issues identified in this report and create real and relevant change for mature workers, employers and community support organizations.

## Methodology Overview

The goal of this project is to generate an action plan that will create strategies for helping Southwestern Ontario's mature workers, employers and community support agencies to deliver an action plan for improving outcomes in the Longevity economy.

The framework we have chosen to follow is an outcomes based approach that is developed through careful analysis and research. We want to ensure that this project has a strong analytical component supporting its development; one

that is both defensible and objective. Neither of the project coordinators are engineers nor academics. The lens we bring is one of community development and collaboration, but we have tried to follow an objective process, one that is at the same time inclusive and participatory. As such, you will find our analysis and processes straightforward, easy to follow and using clear simple language where possible.

While at times the end goal of employers and workers can be at odds, and while competition amongst community agencies can at times impede creating outcomes, it has been our experience throughout this project that the sector is overall collaborative and focused on creating change to help improve outcomes for all involved. It has been this collaborative and community oriented spirit that has enabled this project to be as successful as it has been.

## Identification of Bias

As stated, this project has been carried out through a community development lens. The lens we bring reflects who we are, our upbringing and our values. This being said, neither of the authors are of First Nations heritage, visible minorities or have physical barriers. While we have spent a large proportion of our professional careers working with and providing services to these groups, we are in no way assuming representativeness. As such, we have done our best to ensure that this work is inclusive and reflects the needs of these communities, as much as the general population. We have consulted with and included them in our research and analysis.

## Primary Research

Research for this project consisted of primary and secondary research. The primary research was conducted by the Project Manager and Researcher and composed of a significant amount of community consultation, focus groups, surveys and interviews. This was then followed by thorough discussion and feedback cycles where participants had the opportunity to contribute to and review the listed recommendations/action plans. The following summarizes our research for this project:

### Interview and Surveys

Interviews were semi-structured in nature, whereby a set list of questions was asked of participants, and throughout participants had the opportunity to add more comments, or segue way discussion. These interviews lasted about 20-30 minutes per individual. In total over 90 interviews were completed and they were organized as follows:

- a. 30 Retired individuals
- b. 30 Job seekers
- c. 32 working adults or self employed

The standard questionnaires were administered to each, with additional notes taken by the researchers. Each group was asked slightly different versions of the same questions. A full list of the interview questions by type is found in Appendix A.

After all of the interviews, the interview notes were graded and assessed for commonalities, keywords and themes.

In addition, surveys were conducted with employers. In all 30 surveys were conducted. These identified key issues that mature job seekers might face, as well as important employer perspectives and their general attitudes towards mature workers.

## **Focus Groups**

5 different focus groups were conducted for feedback on our plan. These were primarily focused on employers. These included:

## **Data Analysis**

Data from interviews, focus groups and surveys was analyzed both quantitatively and qualitatively, using general descriptive statistics as well as clustering of similar themes and keywords. This allowed us to assemble the data and create coherence from the varied material and sources we utilized to collect information. A summary of these findings will be discussed later in this report.

These methods were chosen for their simplicity and ease. As stated, the goal for this project was community development. As such, the need is for in-depth information gathering and community consultation, over a data collection exercise. We have attempted to keep analysis simple and straightforward.

## Impacts of COVID-19 to Methodology

At the time of project design, it was intended that 5-6 focus groups and 1-2 large community roundtables be held. One of the biggest challenges has been the ability to conduct in person group or large group gatherings as we have been limited by COVID-19. Instead, we opted for higher numbers of in person interviews. We chose to publish our results and request community feedback on our project website [www.worklonger.ca](http://www.worklonger.ca). While this has not been optimal, it has been a necessary change in methodology due to the unprecedented challenges that the global pandemic has created. The impacts of COVID to this sector will remain for some time, as such we feel it important to acknowledge COVID as a special circumstance we encountered during the course of this project.

## Report Format and Structure

The remainder of this report is laid out as follows:

**a. Project Introduction & Overview**

This chapter will summarize our methodology as well as our approach to this project.

**b. Summary of Secondary Data & Analysis**

This chapter will identify existing data, analysis and information on this topic.

**c. Review of Ecosystem & Existing Resources in Southwestern Ontario**

This chapter will identify existing resources in London and region that can be used as a starting point for services and for creating partnerships

**d. Research Summary - Mature Workers**

This chapter summarizes the findings from our interviews with mature workers, retirees and job-seekers

**e. Research Summary - Employers**

This chapter summarizes the findings from our surveys and focus groups with employers

**f. Discussion & Implications**

This chapter identifies discussion items and features comments from our feedback sessions/focus groups with participants

**g. Economic Impact & Job Creation**

This chapter will assess the economic impact of more seniors working and of being self employed.

**h. Recommendations for Application & Next Steps**

This chapter identifies areas needed and organizes the findings into relevant next steps

**i. Action Plan for Over 55 & Partners**

This chapter creates a coherent action plan for Over 55 and its project partners to resolve some of the challenges in helping to create a Longevity Economy.

**j. Potential Funding Sources & Next Steps**

This chapter identifies sources of funding and summarizes logical next steps in implementing the action plan.

**k. Appendices**

This unit summarizes complementary material and provides further information and details where pertinent.

By working together as a community, and bringing together the right stakeholders and partners, we will be able to develop an Action Plan that addresses the key issues identified in this research for both mature workers, employers, community agencies and mature individuals in general. We want to ensure that whatever solutions are created, they address the key research questions and generate further discussion and action on this important topic at both a community and an individual level.

## Chapter 2 - Summary of Secondary Data and Statistical Analysis

Prepared by Abigail Meza, Lauren Mar and Michael Courey of the London Poverty Research Centre at King's.

### Introduction

This chapter provides an overview of the demographic and labour market trends for people 55 and over in London, Ontario, and comparisons with neighbouring municipalities and the provincial averages.

The purpose is to provide insight into the context of mature workers to help interpret the findings of the employer and employee interviews in the following chapters. The current chapter presents data and insights about the following areas:

- Age trends in the overall population of working aged (15+) Londoners
- Labour market participation trends for those 55+
- Unemployment of those 55+ compared to those 15-54
- How London's 55+ population compares to Southwestern Ontario
- Labour market trends for those 55+ based on gender and immigration status
- Employment by sector for those 55+
- Impact of COVID-19 on the employment rate of those age 55+

### Population and Labour Force Composition: London's population and workforce are aging, but how much?

In this section, we explore the changing composition of London's population and labour force. How has the London CMA population changed in terms of age, and how has the workforce, those who are working or looking for work, changed over the past two decades?

- Of the total population of working-age Londoners (CMA) 15+ years of age, 40% are 55+ in 2019, compared to 24% in 2001
- Nearly 1 in 4 Londoners in the labour force are 55+ (23% of the labour force). By comparison, in 2001 about 1 in 10 working Londoners were 55+ (9.4%)

- Overall, those 55+ have been making up an increasingly large portion of labour force participants moving from 9.4% in 2001 to 23% in 2019
- The presence of those 65+ has increased nearly 5 times between 2001 and 2019 (moving from 1 to 5% of the labour force during that time)
- Those age 55-64 increased their presence in the labour market by more than double, moving from 8.5% in 2001 to 18.2% in 2019

## Is this growing segment of workers only due to an aging population?

The next section looks at the participation rate of those 55+ over time. This assessment shifts focus from looking at the composition of the labour force to changing the behaviour of those 55+ in terms of their decision to be a member of the labour force.

- As of 2019, people aged 55+ account for 23% of the labour force
- People between the ages of 55-64 account for 18.2% of the labour force
- People 65+ account for 4.8% of the labour force

**Table 1: Overview of London's Population and those 55+, 2019 (London CMA)**

	<b>Total Population (x1000)</b>	<b>In Labour Force (x1000)</b>	<b>% of Labour Force</b>
<b>Age 15+</b>	447.5	265.9	100
<b>Age 55+</b>	177.1	61.2	23.0
<b>Age 55-64</b>	78.5	48.4	18.2
<b>Age 65+</b>	98.6	12.8	4.8
Statistics Canada. Table 14-10-0096-01 Labour force characteristics by census metropolitan area, annual			

## People 55+ are working more and making up a more significant share of the labour force

**Figure 1:**

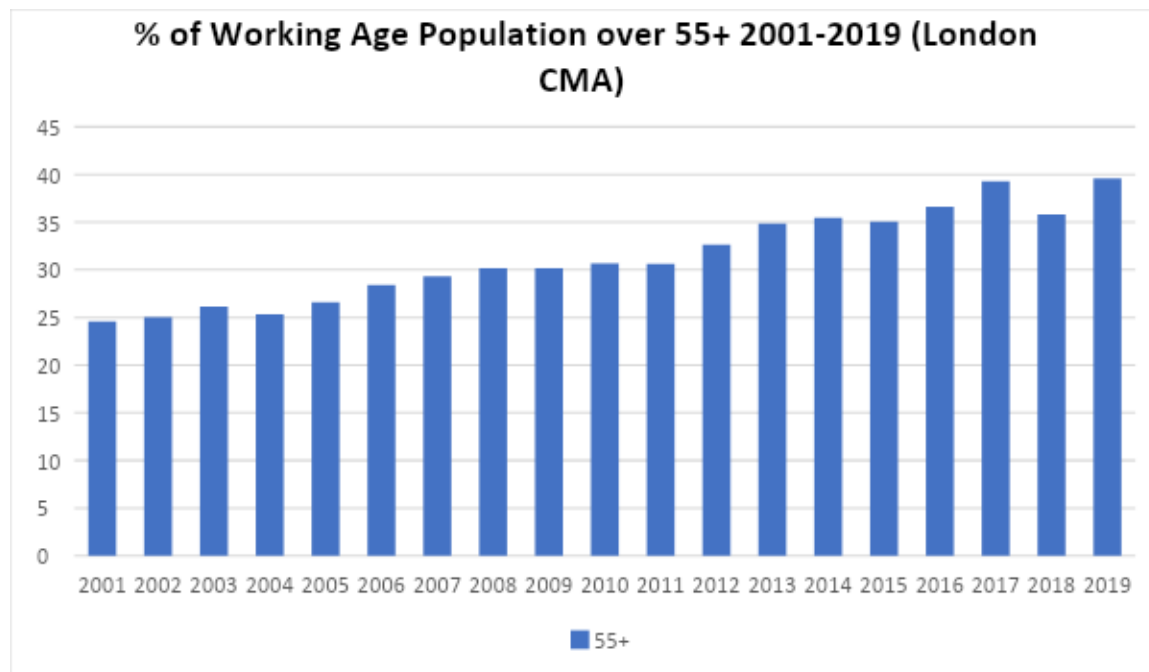
- Nearly 4 in 10 working-age Londoners are age 55+
- The portion of working-age Londoners who are 55+ has increased from 25% to 40% of the population since 2001

**Figure 2:**

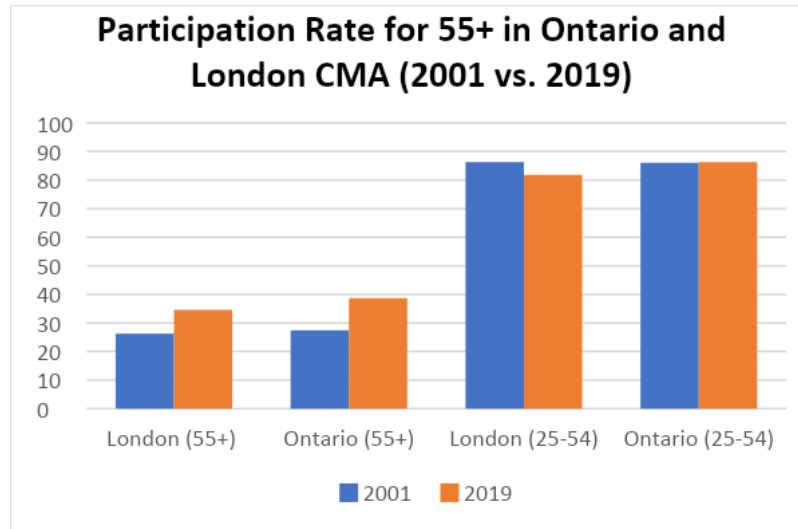
- Between 2001 and 2019, the participation rate of workers age 55+ in the London CMA increased drastically, from 26% to 35%
- Ontario's population saw a similar increase from 27% to 39%, showing that London has lagged behind the provincial average

## Comparing 55+ to the core working-age population (25-54)

- To determine if this increase is specific to those aged 55+, we can utilize the information in both figures 3 and 4. We see the provincial average of participation has been steady for the working age population since 2001, and dropped in the London CMA from 86% to 82%.
- This shows the increase observed in both London and Ontario is unique to those aged 55+; mature people are working more than they did in 2001.



**Figure 1:** Statistics Canada. Table 14-10-0096-01 Labour force characteristics by census metropolitan area, annual (x 1,000)



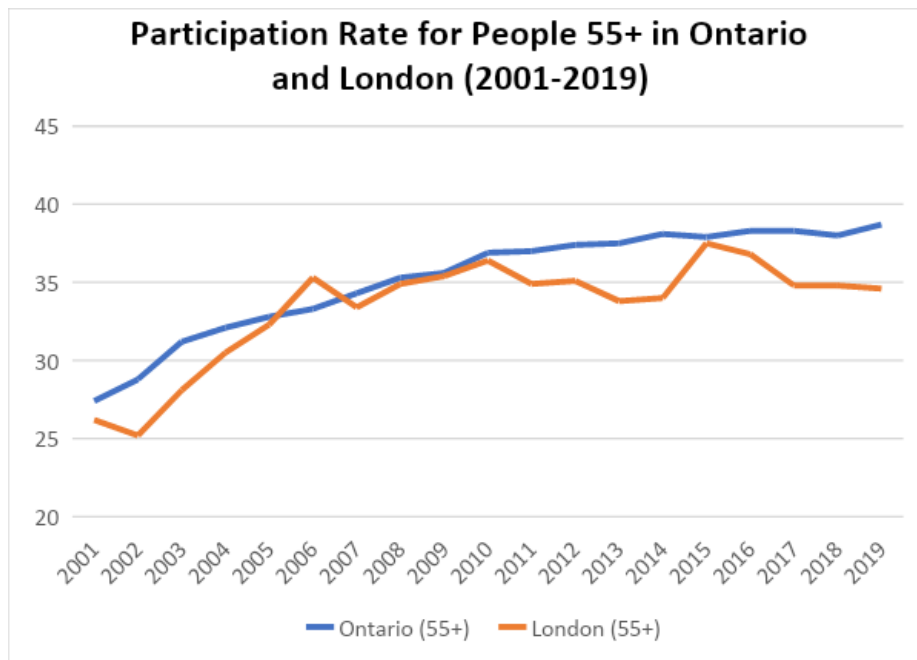
**Figure 2:** Statistics Canada. Table 14-10-0096-01 Labour force characteristics by census metropolitan area, annual

## People aged 55+ are working or looking for work at higher rates than at any other time in the past 20 years

Individuals aged 55+ have not only made up a greater portion of working-age Londoners over time, but they also increased their labour market participation rate. This means that over time a greater percentage of people 55+ have chosen to stay in the labour market longer.

### Figure 4:

- Looking more closely at the 55+ cohort, these charts show trajectories of labour force participation for those 55+
- A noticeable trend is that those aged 55+ in London increased their participation substantially between 2002-2006, but have maintained or slightly decreased since then



**Figure 4:** Statistics Canada. Table 14-10-0096-01 Labour force characteristics by census metropolitan area, annual

## **People 55+ are making up a larger proportion of the workforce, but how do they fare in terms of unemployment?**

The next section dives into the unemployment rates of people 55+ compared to London's core working-age population.

### **Figure 5:**

- Acknowledging that those 55+ have become a more significant portion of the labour force over the last 20 years, one way to understand if there is an age bias in the labour market is to look at the different unemployment rate age groups
- Figure 5 shows that those 55+ generally experience the same or lower unemployment rates than those ages 25-54. This would imply that they have an easier time finding work generally than those in their prime working years. However, this may also indicate that those 55+ leave the labour force altogether if they do not find work



**Figure 5:** Statistics Canada. Table 14-10-0020-01 Unemployment rate, participation rate and employment rate by educational attainment, annual  
 Statistics Canada. Table 14-10-0096-01 Labour force characteristics by census metropolitan area, annual

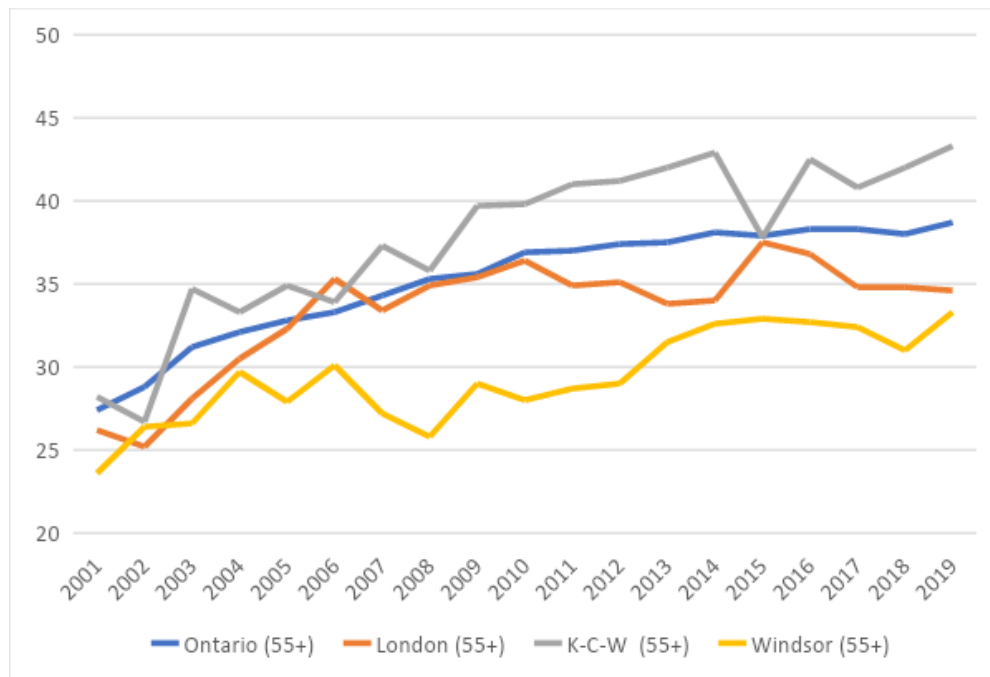
## How does London compare to trends across Southwestern Ontario?

This section will showcase how London performs in comparison to other cities in Southwestern Ontario. Later in this report, we will account for these differences and demonstrate how other Southwestern Ontario cities outperform London, why they outperform them, and what we can learn from them.

### Figure 6:

- Figure 6 explores the participation rate trends across Southwestern Ontario and the provincial average
- It is clear that Kitchener-Cambridge-Waterloo outperforms London, Windsor, and the provincial average
- The overall trajectory for 55+ is a general upward swing across regions, with Windsor lagging

### Participation Rate in Southwestern Ontario for 55+ Age (2001-2019)



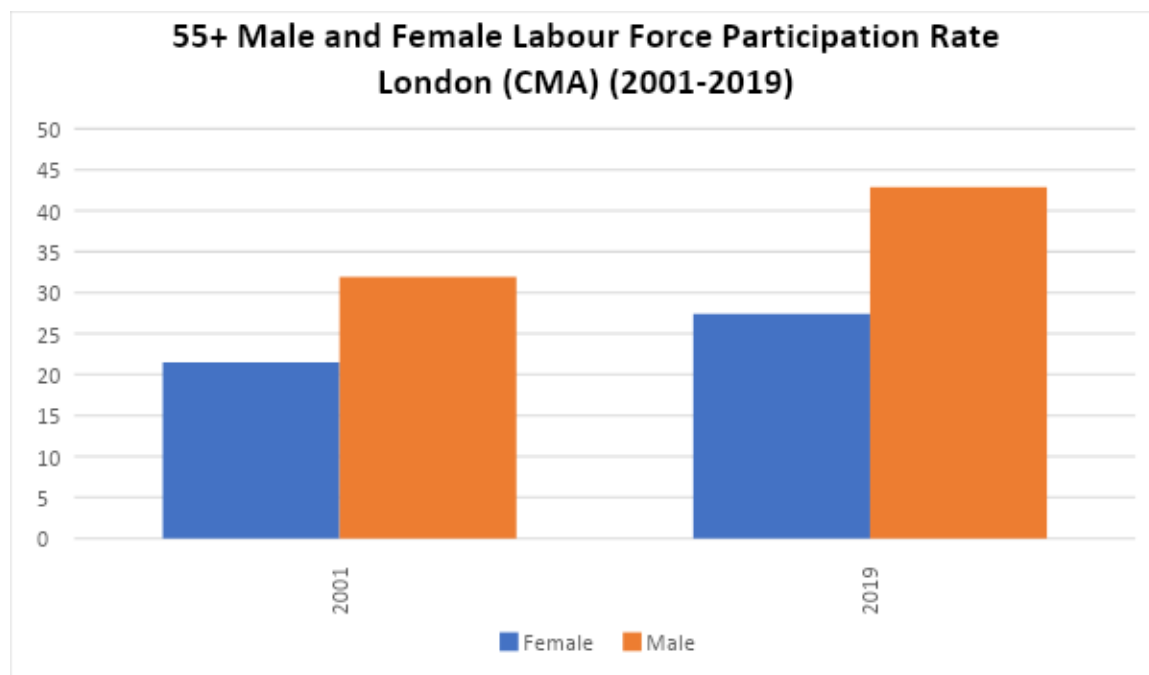
**Figure 6:** Statistics Canada. Table 14-10-0020-01 Unemployment rate, participation rate and employment rate by educational attainment, annual  
Statistics Canada. Table 14-10-0096-01 Labour force characteristics by census metropolitan area, annual

### Gender trends in labour market participation for those aged 55+

The following section breaks down individuals 55+ by gender to show how women and men participate in the labour force differently. When assessing programs and policies, we must account for the different ways women and men navigate the labour market. Additionally, this section examines the participation rates of immigrant and visible minority populations compared to their Canadian-born or non-visible minority counterparts.

**Figures 7 and 8:**

- As we can see from figures 7 and 8, the labour force participation rate of both men and women has increased since 2001
- Women saw an increase of about 6%, whereas the male participation rate increased 11%.
- Notably, there remains a significant gap between the participation of men and women. As of 2019, female participation in the labour force is about 27% and male participation is 43%.
- The observed gap has increased over time, with men accounting for more of the increase in participation for those aged 55+

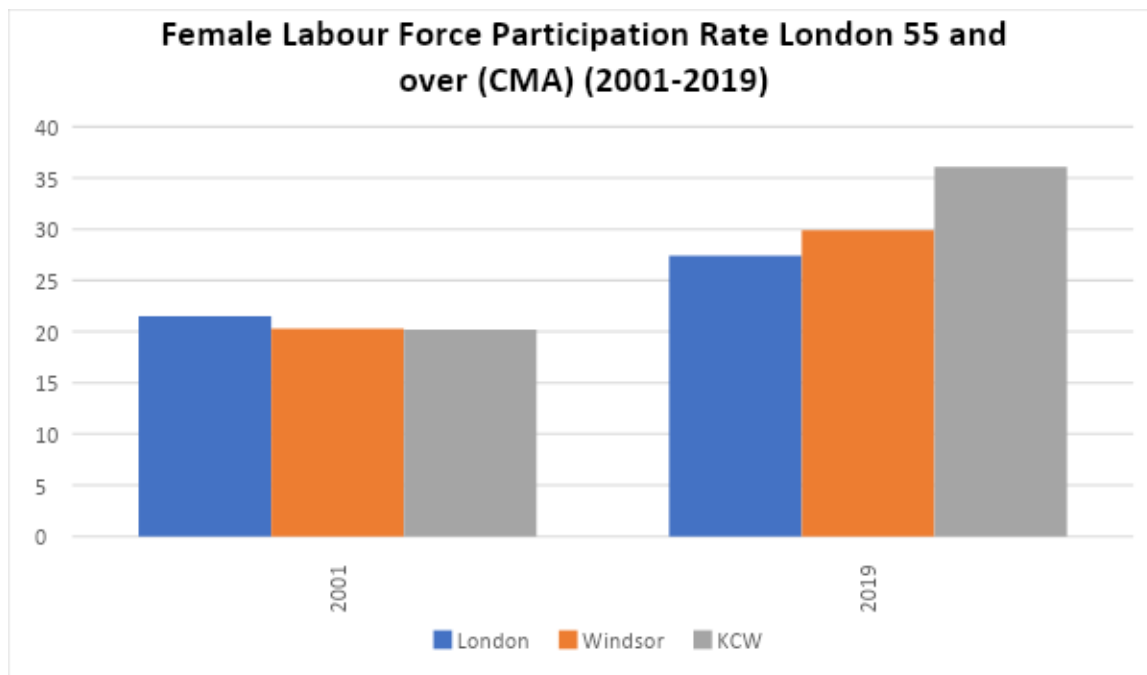


**Figures 7 & 8:** Statistics Canada. Table 14.10.0096.01 Labour force characteristics by census metropolitan area, annual

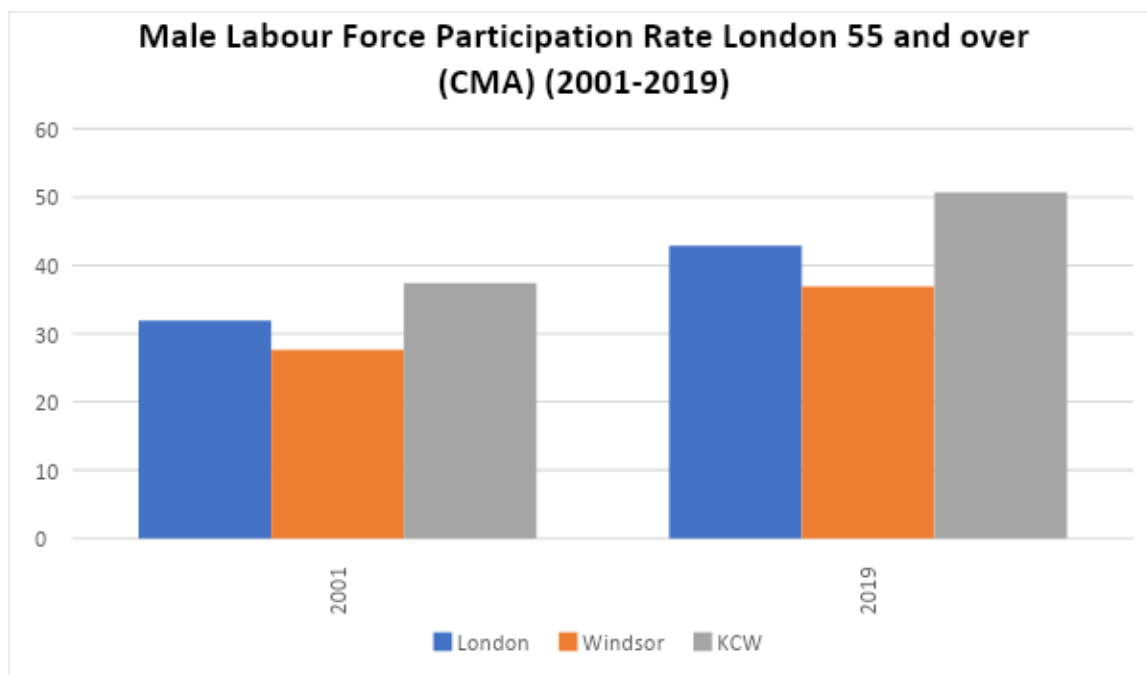
**Figure 9 and 10:**

- Figure 9 shows us that London lags behind in terms of female participation rates for those aged 55+ compared to the rest of Southwestern Ontario
- This was not always the case, where Kitchen-Cambridge-Waterloo has seen over a 15% increase in 55+ female labour market participation since 2001, London has increased by about 6%
- Figure 10 shows us that men in London have seen a greater increase in labour force participation than their female counterparts. Male labour market participation has seen over 10% growth since 2001, which is consistent with the growth rate in Windsor

- Kitchener-Cambridge-Waterloo continues to see greater growth in both female and male labour market participation rates
- Taken together, figures 9 and 10 demonstrate that labour force participation rates for both men and women across Southwestern Ontario have increased since 2001



**Figure 9:** Statistics Canada. Table 14.10.0096.01 Labour force characteristics by census metropolitan area, annual



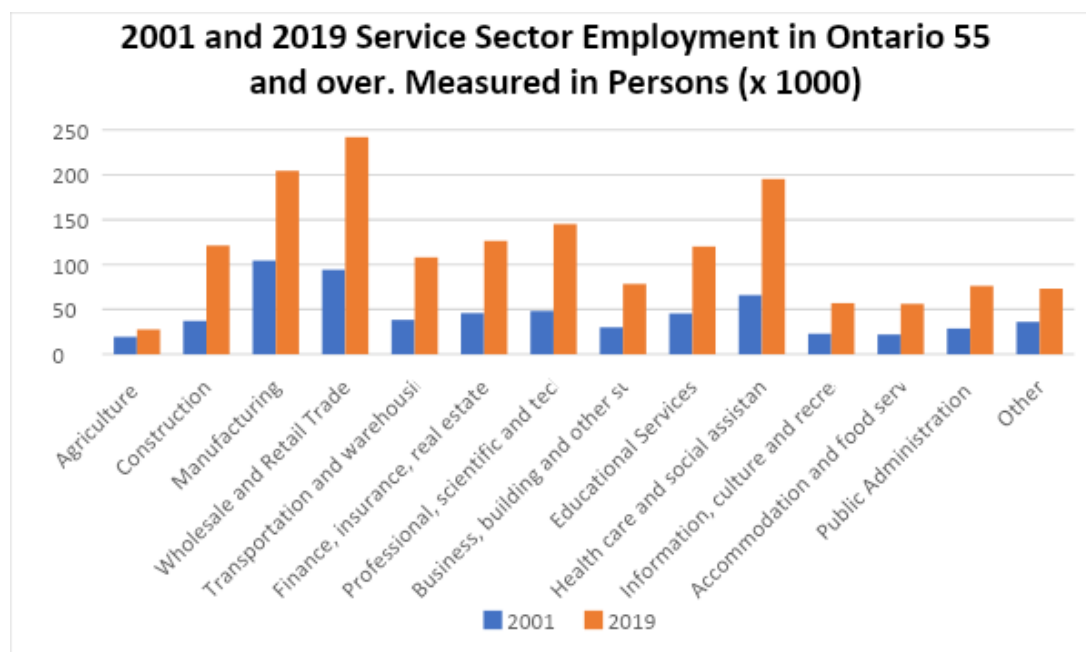
**Figure 10:** Statistics Canada. Table 14.10.0096.01 Labour force characteristics by census metropolitan area, annual

## Ontario Employment by Sector – What sectors are people over the age of 55 employed in?

The purpose of the following section is to determine whether or not those aged 55+ are over or underrepresented in certain employment sectors compared to their working peers age 25-54.

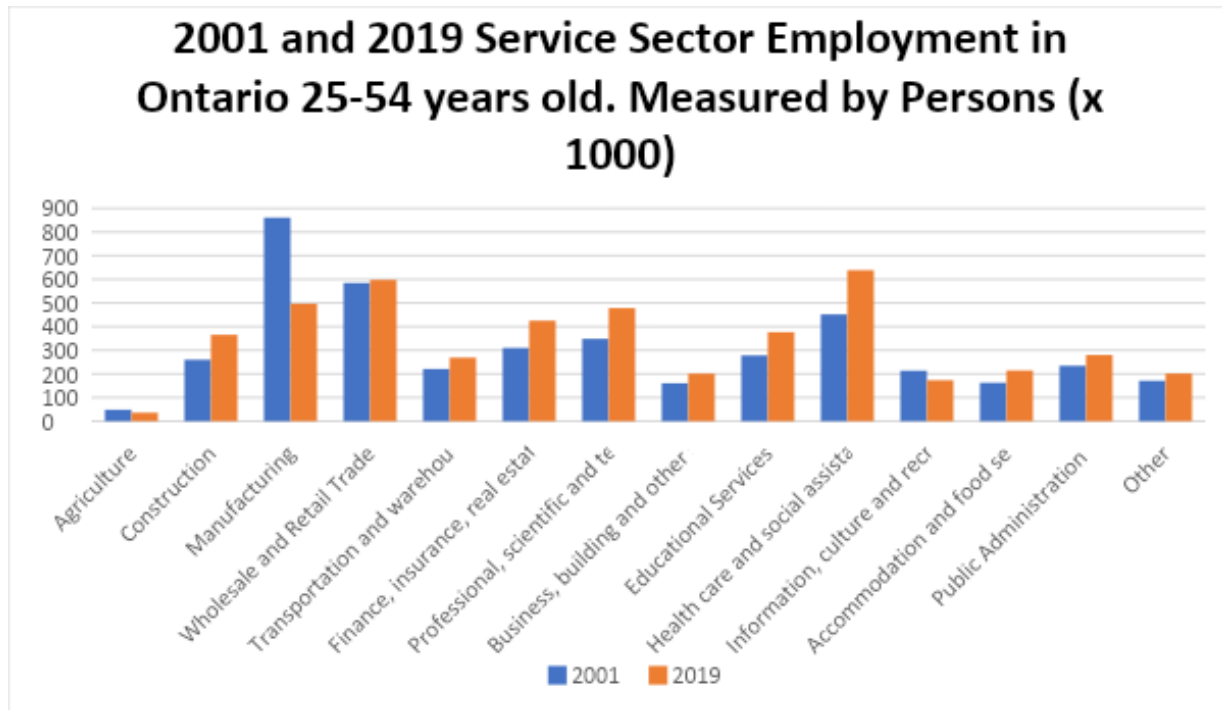
### Figure 11 and 12:

- Figures 11 and 12 allow us to compare the sectors that employ those over the age of 55 and those age 25-54
- The service-producing sector is the largest employer of both those age 25-54 and those aged 55+, however, since 2001 it is notable that those over the age of 55 have had greater gains in that sector
- The manufacturing industry has seen a decrease in the proportion of individuals age 25-54 and an increase in those over the age of 55



**Figure 11:** Statistics Canada. Table 14-10-0023-01 Labour force characteristics by industry, annual (x 1,000)

Statistics Canada. Table 14-10-0092-01 Employment by industry, annual, provinces and economic regions (x 1,000)



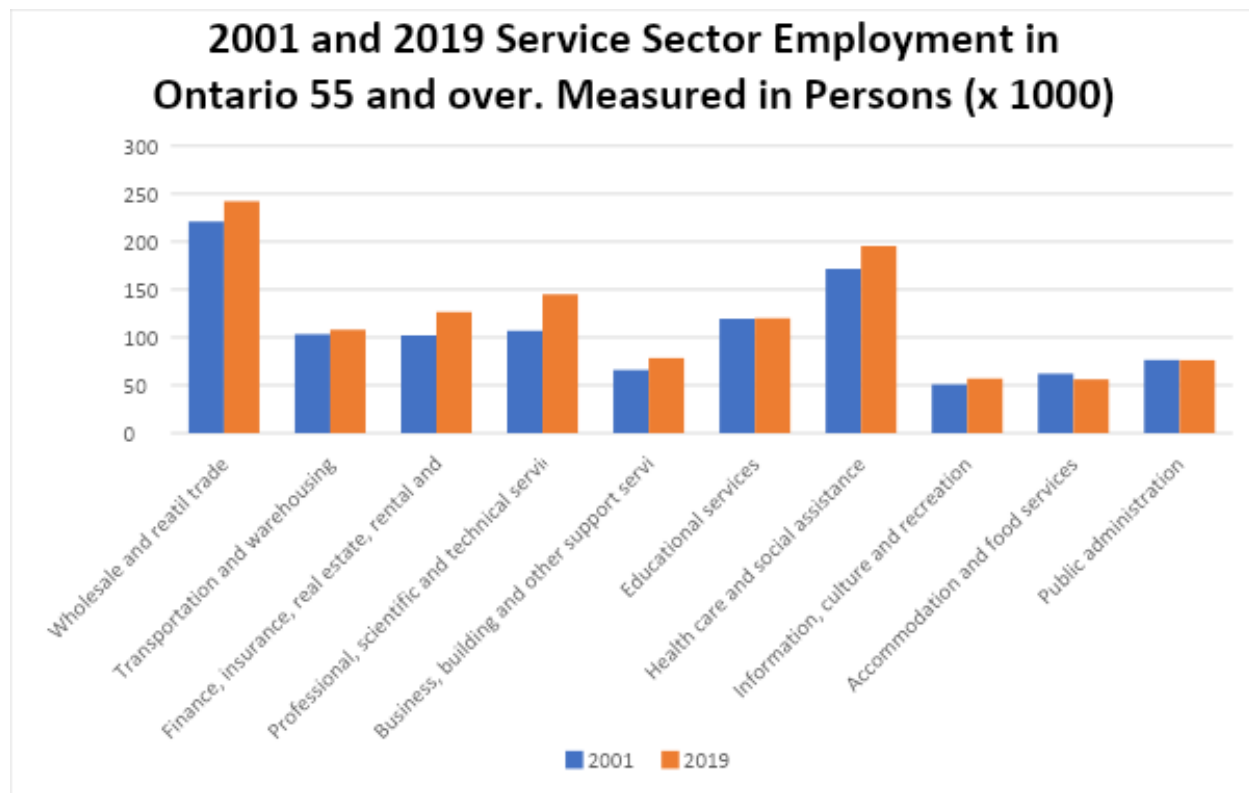
**Figure 12:** Source: Statistics Canada. Table 14-10-0023-01 Labour force characteristics by industry, annual (x 1,000)  
 Statistics Canada. Table 14-10-0092-01 Employment by industry, annual, provinces and economic regions (x 1,000)

## Services-Producing Sector Breakdown

This section outlines where people over the age of 55 are employed and what sectors they choose to work in. This will help to better understand employment patterns among mature adults and help shape policy and programming around services to better aid those over the age of 55.

### Figure 13:

- Since 2001, the majority of people over the age of 55 have been employed in the goods-producing sector
- Figure 13 shows us the breakdown of where people are employed within the goods-producing sector, with services being the leading employer of people aged 55+
- The manufacturing industry comprises the second largest employer of people over the age of 55, with construction being the third
- This breakdown of services has not changed significantly since 2001. People over the age of 55 continue to engage in employment in these sectors



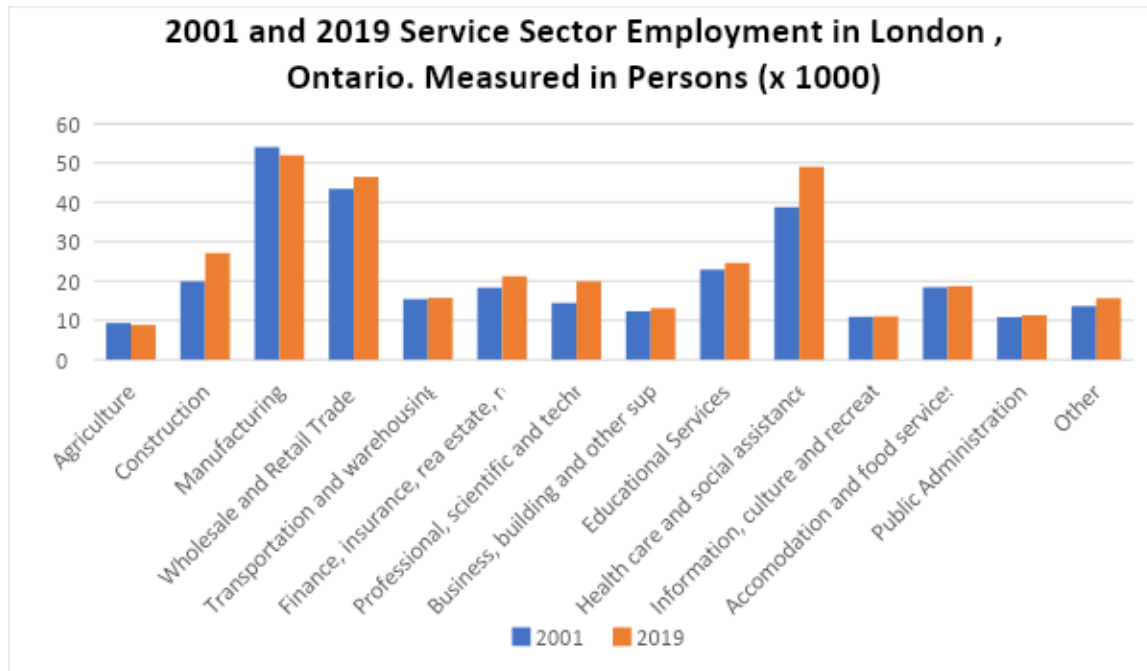
**Figure 13:** Statistics Canada. Table 14-10-0023-01 Labour force characteristics by industry, annual (x 1,000)  
Statistics Canada. Table 14-10-0092-01 Employment by industry, annual, provinces and economic regions (x 1,000)

## London's Employment Sectors (General Population)

This section outlines the specific sectors in which those aged 55+ in London are employed.

**Figure 14:**

- Figure 14 shows us that London follows a similar trend as the rest of Ontario, with the goods and services sector employing the vast majority of the population aged 55+



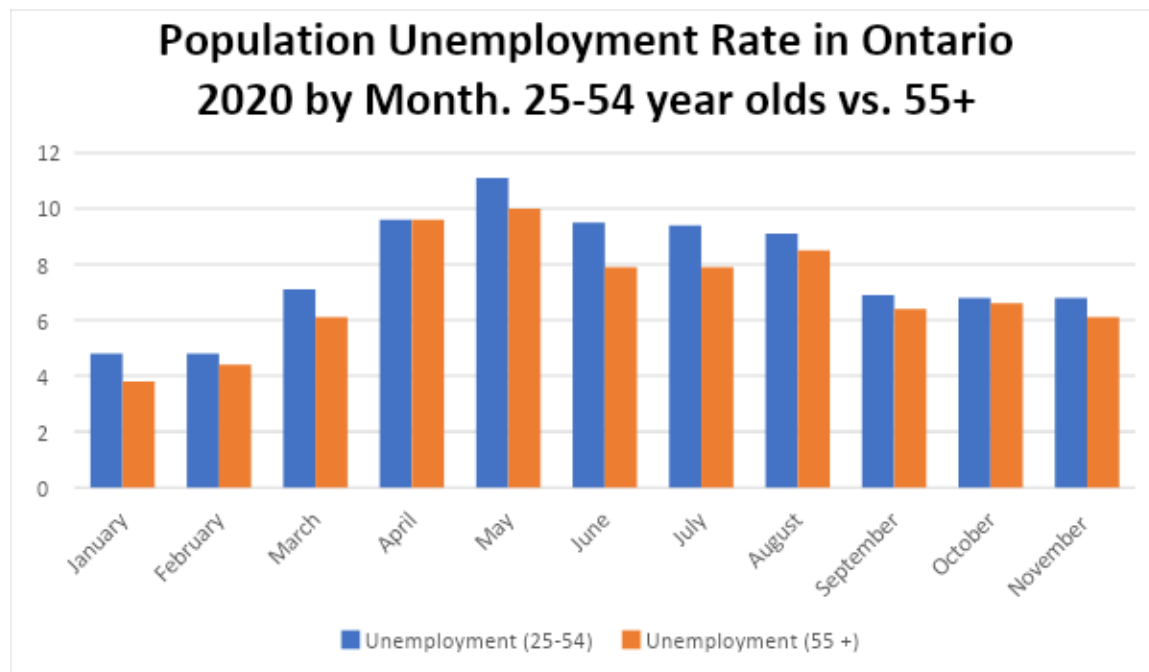
**Figure 14:** Statistics Canada. Table 14-10-0023-01 Labour force characteristics by industry, annual (x 1,000)

Statistics Canada. Table 14-10-0092-01 Employment by industry, annual, provinces and economic regions (x 1,000)

## The Impact of COVID-19

**Figure 15:**

- To assess the impact of the pandemic on people over the age of 55, we can look to the unemployment rate before and after Canada entered pandemic conditions
- Between February and April, unemployment of the working-age population (25-54) doubled from 4.8% to 9.6%
- Unemployment for those over the age of 55 rose from 4.4% to 9.6%, showing a two-fold increase
- Unemployment for both the age 25-54 and 55+ cohorts peaked in May, with reported rates of 11.1% and 10% respectively
- Since May, there has been a steady decline in unemployment as COVID-19 restrictions loosened; however unemployment continues to be higher than before entering COVID-19 lockdowns



**Figure 15:** Statistics Canada. Table 14-10-0017-01 Labour force characteristics by sex and detailed age group, monthly, unadjusted for seasonality (x 1,000)

## The Takeaway:

The composition of London's population and labour force has changed drastically in terms of age, with those 55+ becoming an ever-larger portion of each. London's employers are experiencing an aging workforce, which impacts how hiring and recruiting occurs and what types of workplace accommodations are required. Employers who are struggling to fill positions may want to target this age group as they now make up nearly 40% of the working-age population. Later chapters will explore this population's motivations and work needs to help inform employers, service providers and policy makers offering targeted programs toward these potential workers. This shift is quite drastic and requires further examination of how this demographic is experiencing work and how employers adjust.

## Chapter 3: A Profile of Community Services for Those 55+

A core component of developing recommendations to enhance the support services for those who are 55+ must include an understanding of the existing ecosystem that provides services to this cohort. As part of this LMP, our team conducted an inventory of currently available services in London and region in the employment and training space.

The inventory consisted of an email sent to service providers with a request for information. The email was followed up with a phone call where clarification or further information was required. The email inquired about the services each agency offered, what percentage of their clientele was over the age of 55, and if any of the programming was specifically focused toward this group.

What we developed was an understanding of the rich ecosystem of employment and training support services that exist in our community that all individuals can access. The London community has many different organizations, each with a slightly different service philosophy and focus.

We received responses from approximately half of service providers. For a select few, where answers were not received, standard information was provided by the Employment Sector Council with additional information coming from their respective websites. Appendix B summarizes the organizations that were inventoried, the services they offer, and the percentage of their clientele that is age 55+.

For the majority of service providers, the over 55 segment is treated as a component of their regular programming, with no special services or programs directly targeting this group. Few of the service providers could identify the percentage of their clients that were in this specific age segment. Most identified that they did not track this type of data, or did not respond to these requests.

With the exception of a few cases, the majority of service providers identified that between 8-12% of their clients served are over the age of 55. Since 1986, Over 55 has focused exclusively on providing supports to entrepreneurs age 55+. Additional exceptions include CNIB, which stated that over 50% of their clientele was 55+, and CHS, which has 31.5% of its client base over the age of 55. These two agencies service a unique demographic group, and the figures provided are much higher than what would be expected in the regular population. The third case was the London Training Centre which responded that 20-30% of their clientele was over the age of 55. It is one of the few employment service providers outside of the Downtown area and this may have some influence on its clientele demographic.

Few service providers offered any programming that was specific to the needs of those over the age of 55. Again, Over 55's programming is designed for the mature adult. In addition, Leads offers a mature job seeker program which serviced 57 mature job seekers between January and June of 2020. This program has been well received and involves job search workshops that are targeted to the needs of this demographic group. The program includes an in class component that helps to coach individuals through some of the major issues that those age 55+ might encounter in the job search process, including discussions of ageism.

When we compare the overall demographic composition of London and region, and the demographic makeup of these programs, it suggests (with few exceptions), that the majority of service providers surveyed are serving a greater

proportion of young individuals rather than those over the age of 55. As noted in the previous chapter, those over the age of 55, make up nearly 40% of the workforce. It would be anticipated that the demographic profile of service providers should mirror the demographics of the community, although based on our limited information provided, this does not appear to be the case in the London region.

Most of the programs offered, with the exception of those that are industry focused, or those targeting specific populations (youth, francophone, or those with specific barriers), tend to be nearly universal in its offerings and do not provide customized services specific to age.

## **A Profile of Employment and Training Agencies**

Agencies that offer employment support services include: ATN Access Inc., Fanshawe Community Employment Services (CES), Community Employment Choices, Goodwill Career Centre, London Employment Help Centre, LondonWorks, Pathways Skill Development & Placement Centre, WIL Employment Connections, The London Training Centre and Fanshawe's St. Thomas/Elgin Regional Campus. Although these service providers aid job seekers by offering assistance for finding employment, few of them include programming tailored to mature workers with the exception of two cases.

Community Employment Choices was one of two service providers in this category that indicated some programs catered specifically to the mature job seeker; however this program is no longer offered. The other was Leads Employment Services (Leads). Leads is an employment and skills development agency for people with physical, mental, developmental and learning disabilities, and/or barriers to employment. They offer a mature job seeker's workshop which

discusses topics such as coping with job loss, myths and realities of hiring mature workers, identifying skills and strengths, confidence and motivation, and many others. In the past year (pre-pandemic), their program trained over 50 mature job seekers in a six month period, with mostly positive results.

Nearly all of the agencies listed above offered similar services and programs that are open to a variety of job seekers. These included job preparation and resume development services, interview workshops, literacy services and some focused career planning. Most offer some form of job coaching and goal setting with individuals, to varying degrees.

One unique service provider found during our research is Daya Counselling which offers a counselling program to help those who are facing challenges in their lives that interfere with their ability to find and maintain employment. While this program is targeted at Ontario Works recipients, all individuals living in London and area are eligible. Service fees for this program are geared to income.

## **Training Programs**

Many service providers offer specific training services. These agencies include The London Training Centre, ATN Access, Community Employment Choices, Goodwill Career Centre, London Employment Help Centre, Nokee Kwe Occupational Skill Development, and Pathways Skill Development & Placement Centre. Almost all of these groups offer computer courses, and others are more focused on training programs for specific segments. Pathways offers a variety of training programs in the Administrative, Logistics and Construction Technology sectors. The London Training Centre has training for the Food and Hospitality Sector and Food Production training, while YOU operates a cafe and many training

programs focused on youth. While there are many different programs offered throughout the city, the majority of these seem focused on youth training.

There are also a number of agencies focused on individuals with barriers. Agencies like ATN, Leads, The Canadian Hearing Society and CNIB are all agencies that service individuals with one or multiple barriers. Of these, Leads and the Canadian Hearing Society include specific programming for individuals over the ages of 55. As previously mentioned, Leads offers a specific job training program for individuals over the age of 55, among many other services. The Canadian Hearing Society provides employment services for individuals who are Deaf or have a hearing loss and in their programming includes information on workplace accommodations, job readiness, resume and cover letter assistance, job matching and placement, and return-to-work plans which are all tailored to job seekers over the age of 55.

Additional service providers in the sector include CNIB, Community Living London, Hutton House and March of Dimes. CNIB serves individuals who are blind or experiencing sight loss. Community Living London provides employment services for individuals with intellectual disabilities/barriers. Finally, Hutton House and March of Dimes Canada deliver a variety of employment programs tailored towards individuals with barriers as well.

Other unique service offerings include the Cross Cultural Learners Centre (CCLC) and WIL employment services. Both of these are focused on newcomers at different stages of their employment journey. CCLC focuses on newcomer settlement and intercultural education resources, with some services specifically targeted for individuals over the age of 55 including resume development and editing of documents with one-to-one appointments.

## **Clothing for Interviews and Job**

Clothing Works is an agency that offers a unique service for job seekers: providing clothing for job interviews or employment, free of charge. Customers must first be referred by a community service agency; this program is geared to individuals of all ages.

## **Computer Training**

Computer Training is offered at many different locations through different service providers. The City of London is one of the larger providers of computer training, which is currently offered at over 10 locations through Spectrum programming and the Library system. However, the majority of these classes are highly introductory and meant for recreational computer use, rather than work training. Several agencies in town do offer computer classes and training, some for free as part of their regular programming and others at a cost.

## **Special Funding For Employment Outcomes of Mature Workers**

It must be noted that the majority of employment and training funding and programming over the last decade has been focused exclusively on helping youth job-seekers, complimented by general services available to individuals of all ages. This may explain why the majority of employment and training service provider clients tend to be younger. While youth certainly face challenges in this current economic climate, there may be challenges that are specific to being a mature job seeker that may warrant bespoke solutions that are not addressed through existing programs.

Over the last decade, there has been one targeted program for mature workers which was the Targeted Initiative for Older Workers (TIOW) program. This program was offered in municipalities with populations less than 250,000, where there had been heavy job losses. The program is described as a federal-territorial, cost-shared, employment program created to provide a range of employment activities for mature workers (between the ages of 55 and 64) who live in vulnerable communities and are unemployed. The program included targeted employment and skills training workshops, paid placements and outreach to employers. The program was run between 2007 and 2017, was well received by all stakeholders (including employers) and generally had positive outcomes. Since the program was cancelled in 2017, there have been no new programs that specifically target or support the mature job seeker.

Overall, program evaluations describe a program with highly successful outcomes, that met all of the objectives and goals of the funders. Among the conclusions, it identifies that :

- Program participants were more likely than non-program participants to find employment by 6 percentage points.
- No employment earnings differences were found between participants and the comparison group of mature workers.
- In addition, approximately 83% (50 out of 60) of the project programs qualified for funding as a result of the new eligibility criteria allowing communities challenged by skills mismatches and/or an unfulfilled employer demand to participate in the initiative.

The program reached its targeted clients in Ontario, British Columbia, Yukon and Nova Scotia where the majority of participants are in the primary age range of 55-64.

(<https://www.canada.ca/en/employment-social-development/corporate/reports/evaluations/2016-targeted-initiative-older-workers.html>)

When the program is compared in academic literature, the program was found to be well designed and delivered to help mature adults re-integrate into the workplace. Recommendations were made for possible future iterations of the program.

Chief among improvements suggested to the program were :

- Clear outcomes and goal setting with mature individuals
- Providing marketing and connecting to employers on behalf of mature workers
- The development of strong networks amongst program participants after the completion of the formal project

There were other recommendations but those were focused on the nature of provincial-federal arrangements for data collection, program funding, and other policy focused specifics. Since then, no replacement program has been offered which directly targets mature job seekers.

## Conclusion

Through this analysis of the community services offered for those over the age of 55 in London and Region, it is evident that there is a lack of programming tailored towards mature individuals. Although community service providers were not directly focused on the development of skills for more mature workers, many of them provided services that could be beneficial to individuals over the age of 55 such as computer skills training, employment preparation workshops, and career planning. These services can be helpful to all adults looking for employment, but very few service providers offer programs directly targeted to the needs of mature adults.

Community service providers are typically tailoring their programs more towards youth members compared to individuals over the age of 55. Providing adequate and specific services to mature workers should not be overlooked; mature workers possess the knowledge and experience that only they can bring to a workplace. The mature individual represents an untapped resource which can contribute to the long-term success of any workplace. A key barrier in developing these specific services is the lack of adequate funding. Similar to how funding is distributed towards programs for youth job seekers, services targeted towards mature adults may benefit from the same emphasis.

Not only should services be progressively targeted towards mature workers, the proportion of services and programs should be representative of our general population. When comparing London and region demographic make-up to services offered, on average mature adults represent only 10% of employment and training service provider clients. It is obvious that mature workers are an underrepresented group when evaluating the services provided by these community agencies.

## The Takeaway

- Many different service providers in the community
- Few offer services tailored to those over the age of 55
- The Client makeup tends to be focused towards youth; this may have to do with recent funding programs that emphasize youth employment strategies
- Only one employment program was ever offered that was focussed specifically on the needs of mature workers (TIOW). While its evaluation demonstrates significant success, the program was cancelled in 2017 and has not been offered since in this province.

## Chapter 4 - Summary of Interview Findings

### Primary Research Overview

In the past there was a clear demarcation between working life and retirement. You got your first job, perhaps you went to school for a few years, and then you started your career, and worked everyday until mandated retirement at the age of 65. Some government workplaces, or those with good pension plans, offered a path to early retirement. There were even commercials about Freedom 55: the idea that saving enough would allow you to retire by the age of 55 and still enjoy your life.

No longer does every person automatically retire at 65, nor do retired individuals exit the workforce never to work again. As our society ages, there is an increasing heterogeneity in the choices individuals make. Some choices are fostered out of necessity, and others out of personal preference. Regardless of the justification, the borders that mark the world of work and the world of retirement are becoming increasingly fuzzy.

As part of this LMP, part of our research plan was to talk to and interview individuals over the age of 55 to better understand their work, leisure and retirement choices and needs. From May-September of 2020, over 90 individuals were interviewed. A minimum of 30 individuals were interviewed in each of the following categories: a. Mature Worker, b. Retired c. Mature Job-Seekers. Our rationale for conducting interviews was to better understand the socio-economic profile of each group, as well as to deep-dive into their personal reasons for continuing to work, choosing to retire or seeking a job, and how personal views may be affected by their life situation.

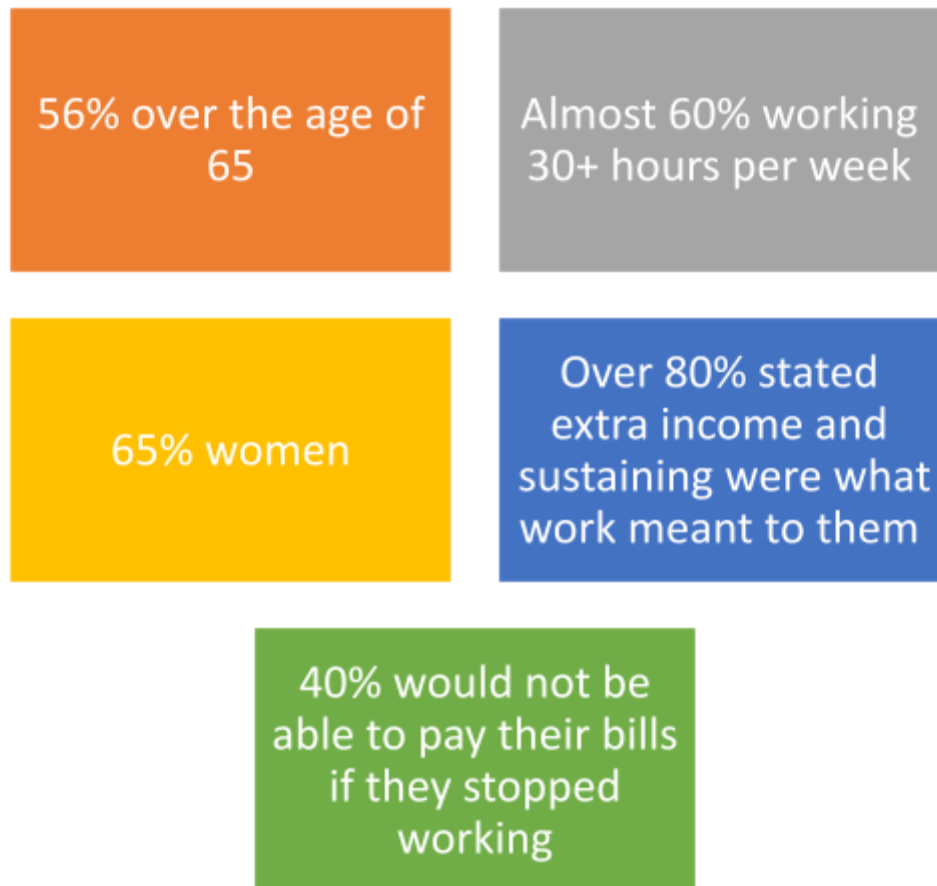
This was not an academic exercise, but rather one footed in community development. The purpose of this study was to use the data collected to create an action plan that can be used by the project host, Over55 London and its service partners to better address the needs of individuals 55+ in London and region. Throughout the following summary, you will find statistics, but also interspersed, you will see observations from the individuals interviewed. We believe their voices and their words are the best representation of the moment in time we captured during our interviews. A full copy of the interview questions for each group is attached to this report as Appendix A.

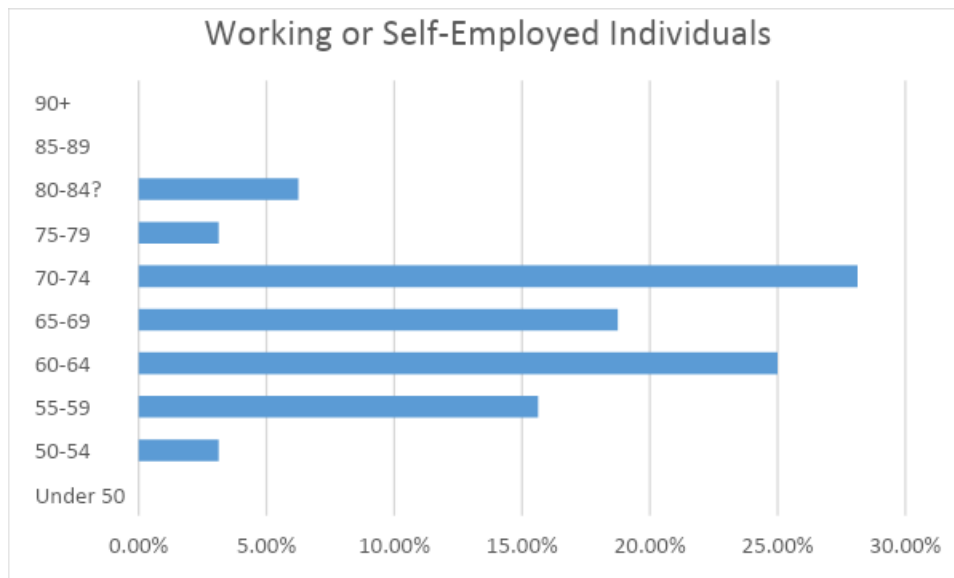
**"I believe learning is continuous and even after retirement you can continue to learn. My advice - never stop working." - a mature jobseeker**

## The Mature Worker

Most of the mature workers interviewed (over 56%) were over the age of 65 and nearly 60% of all our participants were still working 30 hours per week or more. Our participants were for the most part women (65%) and most had worked in their current position for 5 years or longer. The workers who stated they were semi-retired, tended to take certain odd jobs here and there, but did not have a steady position. The majority of working individuals (over 80%) stated that extra income and sustaining income were important in what work meant to them, and over 40% felt that they would not be able to pay their bills if they were to stop working. Most of the working individuals identified that they would work as long as they could, with physical and cognitive challenges being the primary reason most

would stop working. The majority of working individuals did not express at which age they wish to retire.





**"I retired once for 2 ½ weeks but did not feel good about myself. I went back to work part-time. You need to find what makes you happy, and working makes me happy."**

**- a mature worker**

## Retired Individuals

In this group, participants were quite uniform, with over 96% identifying themselves as retired or semi-retired. Over 67% had retired by the age of 60. Most of the retired individuals had been in their last position for 10 years or more prior to retirement (56%). Over 67% of participants were female.

**56% were in their  
last position 10  
years or longer**

**67% were female**

**67% Retired by Age 60**

**"I believe there isn't a reason to work past retirement age if you don't have to. You should take advantage of the break you have in your life and find what you like to do."**

*- a retired individual*

## **The Mature Job Seeker**

Among the mature job seekers interviewed, about 50% were individuals who were looking for fulltime work, with the rest looking for part-time or contract jobs. A full third of job seekers had been looking for a job for over a year (37%). Over 60% had been in their last full time job for less than 5 years. Nearly 60% were receiving help from a service provider to find a job. A total of 83% of job seekers had considered retraining at some point after the age of 55. Of the job-seekers, 53% were female.

### 50% of mature job seekers are looking for full-time work

83% have considered career re-training at some point in their lives.

37% have been looking for work for over a year.

Nearly 60% are receiving help from a service provider.

**“Older individuals think employers feel they are not going to get much more out of them, that they will not work for a long time - and therefore employers will not get their return on investment.”**

*- a mature jobseeker*

## Age of Leaving Work

There appears to be significant differences between those who have the choice and financial stability to leave work, as compared to those who need to keep working to sustain themselves.

Both working individuals and retired individuals were asked what made them leave the workforce or what potentially would make them leave if they are currently working. There was a significant difference in answers. Based on the results of the survey, many individuals currently working would only stop if they encountered circumstances that would make them unable to complete their job. Approximately 65% of working individuals stated that they would only consider leaving the workforce due to physical or cognitive challenges that would make them unfit for the position. Retired individuals stated that they left the workforce due to office

politics (17%) or changing workplace culture (17%). The majority of participants answered “other” and many participants stated they simply felt it was their time to retire because they had put in a lot of years working.

### **Working:**

65% would leave due to physical or cognitive challenges associated with the job.

### **Retired:**

Top reasons cited for leaving work were office politics (17%), changing workplace culture (17%).

Many retirees wanted to begin enjoying life from a new perspective and begin having more time for activities such as seeing their grandchildren or traveling. When participants were asked whether they were willing to move to part-time work, 47% of working individuals stated that they would, but surprisingly 50% of retired individuals stated they would consider moving to part-time work as well. While we expected that more working individuals would be willing to do part-time work, it is important to note many of the working individuals described themselves as working part-time already, although they admit that they still worked 30 hours per week or more.

## **Respect of Colleagues and Managers**

The majority of working individuals felt respected by colleagues and managers. During the interview process many of the participants stated that they are looked up to in their workplace. Many feel that they are seen as mentors to their younger colleagues or some expressed that everyone in their workplace is relatively the same age so they did not feel as many differences between themselves and

younger colleagues. The participants were also asked about how respected and valued they felt by their managers. For working individuals approximately 80% stated either they agreed or strongly agreed that they felt respected and valued by their manager as well.

Both working individuals and retired individuals stated that they did feel respected by their younger colleagues at work, but retired individuals expressed that they “strongly agree” more than the working individuals. For retired individuals about 90% of the participants stated they agreed or strongly agreed that they felt respected and valued by their managers. The retired individuals did choose “strongly agree” more often compared to working individuals, which can be a result of retired individuals never being encouraged to retire. Most of these individuals retired because “they felt like it was time” and they had the financial stability to do so.

### **Retirees:**

90% agreed or strongly agreed that they felt respected by their managers and colleagues.

### **Mature**

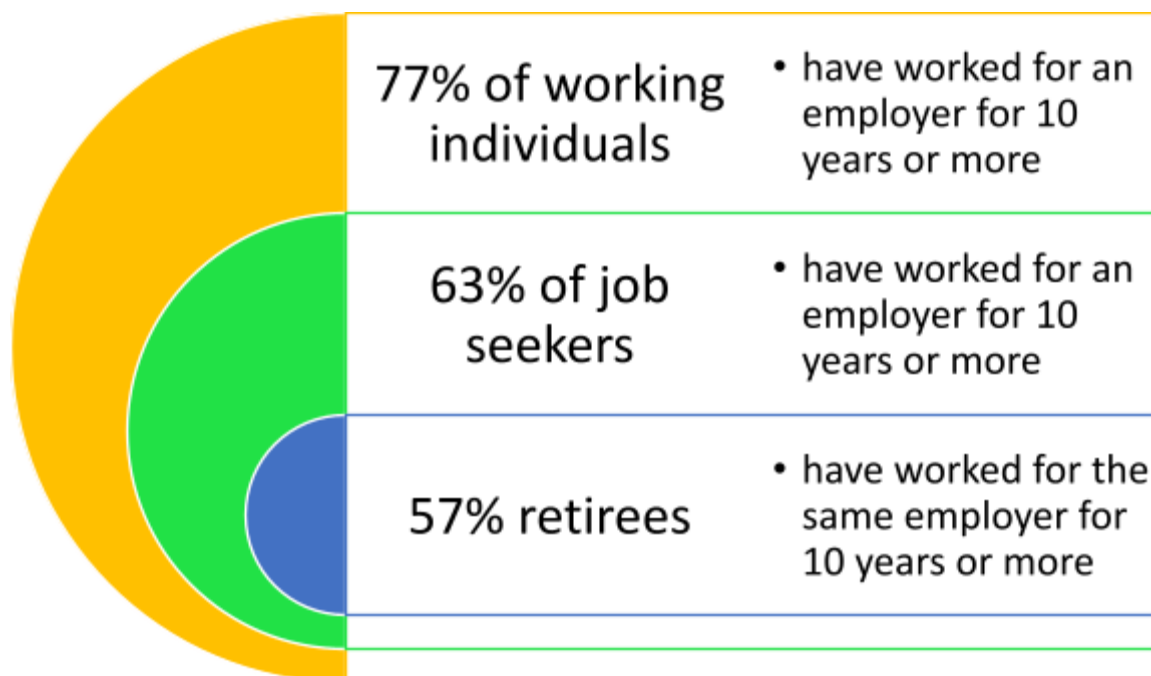
### **Workers:**

80% feel respected by their managers and colleagues

## **Length of Time with Employer**

Through the survey process, slight differences were noted between the job seekers compared to the retirees and working individuals. On average, 57% of retirees stated they have stayed with the same employer for over 10 years, with many of these being over 20 and 30 years. Out of the sample of mature individuals that are

currently working, 77% of the sample stated that they have been working with the same employer for over 10 years and many of them have now moved to part-time positions. When surveying job seekers, 63% have stayed with the same employer for over 10 years at some point in their career, but for most, this was earlier in their careers. Since then, they had been laid off or left those positions for various reasons; their subsequent job experiences were much shorter. This suggests that those who transition jobs later in their careers may have more difficulty in finding permanent full time employment.



### Length of Time Doing the Same Type of Work

Most job seekers had difficulty finding work, and most correlated it to their age. Among retirees, most never felt that their age has had an impact on their professional life, largely because most retired before the age of 65. Both the majority of working and retired mature individuals did the same type of work for

over 10 years of their lives (97% and 87% respectively) , with many of them doing the same type of work for over 30 years.

## **Job Function**

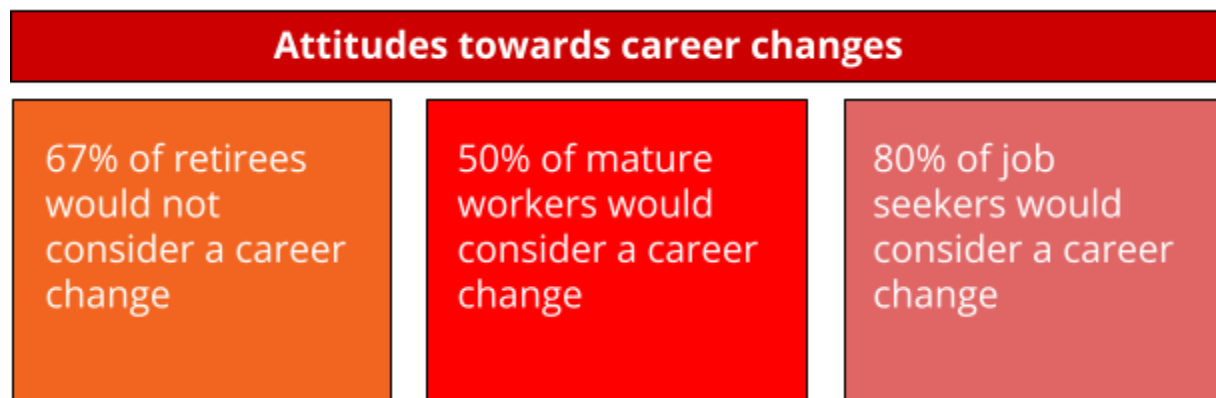
All three groups of mature individuals were asked what their primary job function was during their careers. For working individuals, healthcare was the most prevalent job function with 29% stating that healthcare was where they have the most job experience. Considering that nearly all of these individuals are still working, it may indicate that there is a greater need for employees throughout the healthcare field and as such may offer a better working environment for mature workers.

For mature job seekers, 27% of the participants stated that customer service was the area that they had the most experience in. Customer service can often be a less stable industry, particularly in retail, where many of these individuals are still searching for employment. A third of retired individuals indicated that they had the most job experience in management. Management positions tend to correlate with higher salaries and pensions, which may explain the higher level of financial stability for this group of individuals and higher levels of early retirement. There was more variety in the industries that mature job seekers represented as compared to the retired or working individuals.

## **Career Changes**

During the survey process, each group was asked whether they had considered a career change after the age of 55. Interestingly, 67% of retired individuals stated

that they had never considered a career change after the age of 55. This is greater when comparing to the individuals who are continuing to work, with 50% of them having considered a career change after the age of 55. The retirees in our sample tended to be focused on the idea of retirement and did not seem as inclined towards a career change as the other groups. The mature workers were more likely than retirees to consider a career change, but when job seekers were asked the same question, nearly 80% responded that they would consider a career change.



## Motivations for a Career Change

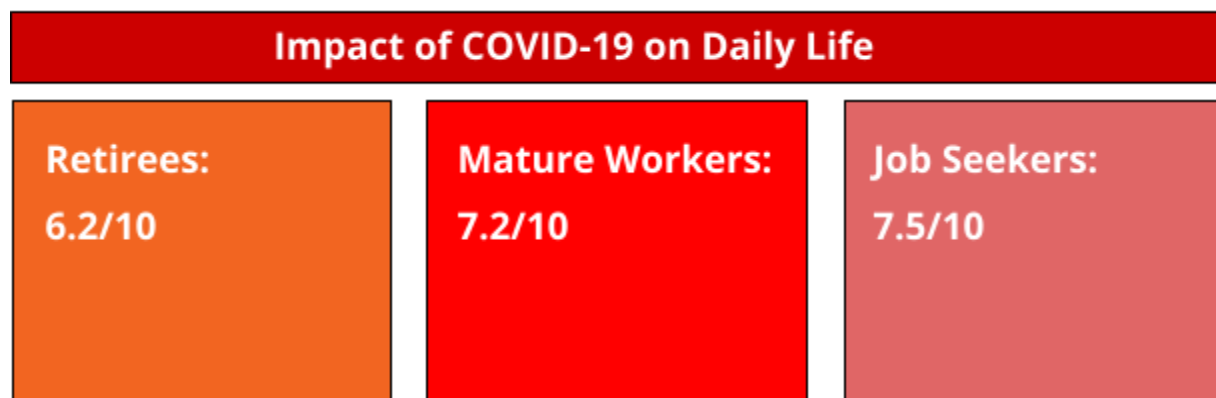
Mature workers were asked what their motivation for a career change would be after the age of 55. Most participants answered either work/life balance or to spend more time with their families (44%). When retirees were asked the same question nearly 41% of individuals answered that they would not consider a career change.

Similarly, job seekers were asked what their primary reasons were for wanting to work. The most common answer was financial stability, with 87% choosing that option. Half of the participants were also interested in having a place for social interaction. Many participants expressed that the only reason they want to work is for monetary needs, but others expressed the importance of having purpose and feeling accomplished throughout their day. Those with the greatest

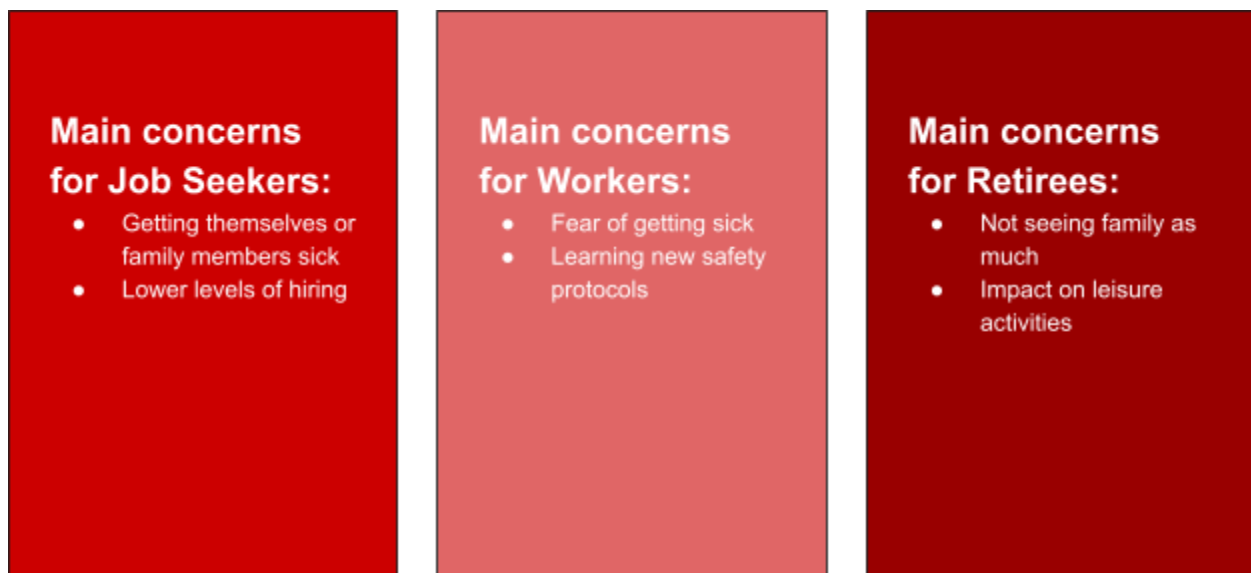
financial stability were least likely to want to change jobs after the age of 55 or undergo additional training.

## Impact of COVID-19

Many mature workers and retirees have been impacted immensely by Covid in both their personal and professional spheres. Participants who were either retired, working, or job seeking, all stated that COVID-19 has impacted their lives in a significant way. Retired individuals stated that the pandemic has impacted their life on average of 6.2 out of a 10-point scale, but they expressed more personal issues, such as seeing grandchildren, as the main impact that COVID-19 has had on them. Job seekers were asked how COVID-19 has impacted their future planning and they rated it an average of 7.5 out of a 10-point scale. Job seekers stated that their concerns were that employers were no longer hiring at a high rate and some job seekers are worried about entering the workforce for fear of becoming ill.

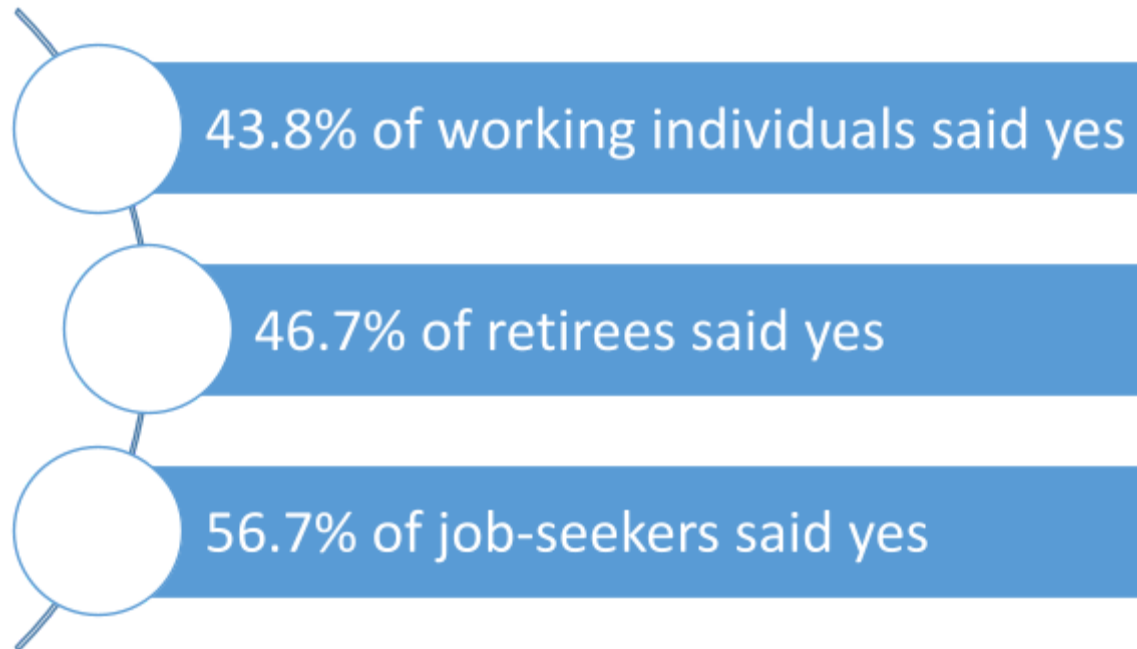


Finally, when mature workers were asked how COVID-19 has impacted their lives, they rated it an average of 7.2 out of a 10-point scale. Mature workers expressed a fear of coming into work and difficulties in learning the extra safety procedures introduced into workplaces.



When surveying job seekers, 37% of the sample size stated that the reason for their current job search is because the pandemic has interrupted their plans and a further 30% of the sample stated that they were laid off, with many of these layoffs occurring during the pandemic. Following the question regarding the impacts of COVID-19, all three groups were asked if the pandemic has altered their perspective on working or job seeking. 44% of mature workers answered that it has changed their perspective; they explained that they began considering what is most important in life to them (for example, spending time with loved ones) or they are now wanting to work less due to fear of contracting the virus. For retired individuals 47% responded *Yes* when asked if COVID-19 has changed their perspective on working. Many retirees expressed how thankful they were to not have to work during the pandemic. 57% of mature job seekers stated that the pandemic has changed their perspective on job seeking. Many job seekers feel it is now much harder to find employment due to the pandemic and many of them feel they wish they did not have to continue looking for employment.

## Has COVID-19 Changed Your Perspective on Work?



## Ageism in the Workplace

Both job seekers and employees felt they experienced ageism in the workplace at the same rate (an average score of 3.7/10), but job seekers rated experiences with ageism while searching for a job much higher than while having a job (an average score of 5.4/10). Fully retired individuals stated fewer experiences with ageism, and some even noted that their employers asked them to stay past traditional retirement age. Fully retired individuals rated their past experience with ageism an average of 2.3/10, but surprisingly felt that if they were to re-enter the workforce at present, they would be much more likely to experience ageism at an average of

6.1/10. The fear of ageism in many ways is worse than the experience, at least for retired individuals in our groups.

**"I am concerned about how things will unfold after COVID. I feel humans will be replaced with artificial intelligence. I am not optimistic about my job possibilities."**

*- a mature jobseeker*



The fear or concern about ageism in the future is a common thread echoed by the working individuals within our group. Working individuals were asked how much they feel ageism will affect them over the next 10 years and on average they stated that it would affect them at a rate of 5.2/10, which is a full 2 points higher than their current experience with ageism. These results indicate that mature employees do not typically experience overt ageism while working, but they have legitimate concerns about being discriminated against in the future. In some ways this is supported by the experiences of job seekers in our sample who have had blatant experiences with age discrimination. Many of the job seekers expressed that they feel employers no longer valued the life experience that they have and the knowledge which they can bring to the workplace. Mature employees stated that

employers overvalued post-secondary education and undervalued the work and life experience that mature individuals bring to the workplace.

**"I think, at this point, we get older and we lack confidence. We doubt ourselves and question ourselves and say everyone is so much better at this and that. And by projecting that vulnerability, you feed into the mistaken opinion that when you get to be older, that you have nothing left to contribute."**

*- a mature jobseeker*

## Quantity of Work

Mature workers were surveyed on how many hours they work per week. The majority stated that they work over 30 hours per week, with 35% stating they work 30-40 hours per week and 25% stated they work more than 40 hours per week. We followed up the initial question by asking the workers how many hours a week they would like to work, and 44% stated they would like to work 20-30 hours a week. None of the individuals stated that they would like to work over 40 hours a week; therefore 25% of the mature workers interviewed are now working more hours than what they would prefer.

Job seekers were also asked how many hours they would like to work once they found a place of employment. Forty-three percent of participants stated they would like to work between 31-40 hours per week and 7% stated they would like to work over 40 hours per week. The job seekers in our sample were primarily looking for work to fulfil their financial needs, compared to working individuals who may oftentimes be working for enjoyment and purpose, so it can be expected that

job seekers may want to work more hours. Retired individuals were asked to quantify how many hours they spend on activities or volunteering outside of the home, and 47% of the participants stated that they spend between 10-20 hours per week outside the home.

Retired individuals were also surveyed on how many hours they would like to work if they were to come out of retirement. The majority of participants (63%) expressed that they would work between 10-20 hours per week if they were to come out of retirement and rejoin the workforce.

## **Self Employment**

All three groups of participants were surveyed on the likelihood of considering self-employment. Retired individuals, on average, stated that they would not consider self-employment. Approximately 51% stated that self-employment would not be a consideration and 28% stated that if they did consider self-employment they would be willing to work 10-20 hours per week towards it. Job seekers were also asked if they would consider self-employment and 60% of individuals stated that they would, but most did not indicate any actions or planning to support this option.

## **Working Individuals-Profile**

During the survey process, working individuals were asked a unique set of questions about what working means to them. They were asked to rate the following items: extra income, sustaining income, opportunity to contribute to community, sense of self-worth, and social outlet, on a scale that ranges from very important to not important at all. Some highlights from this survey include that 78% of individuals stated that an opportunity to contribute to their community was very important to them. In addition, 88% of individuals stated that extra income

was either very important or somewhat important to them and 53% of individuals rated sustaining income and a sense of self-worth as very important to them. These responses represent how having a place of employment represents both sustaining income, but also a way to give back to the communities they live in. Many participants want to use their positions to help others and that is their main motivation to continue working.

## **Profile of Mature Job Seekers**

Job seekers were asked several unique questions during the surveying process because of their current job search situation. The aim was to uncover their specific difficulties and challenges when approaching employers while searching for work. We asked job seekers how long they have been looking for work. Thirty-seven percent indicated that they have been looking for work for over 12 months and 27% stated that they have been looking for work between 3 months and 6 months. With many of the job seekers in our sample looking for work for over a year, we can see that it is not easy for mature job seekers to find employment. We wanted to unveil what are some of the reasons mature individuals are not receiving the opportunities they deserve.

Many job seekers expressed that they would be willing to work any job they can find (30%) and 43% stated that they would prefer a part-time position, while 37% stated they would prefer full-time employment. We were also curious to know if these job seekers have had any help in their job search process; over 60% of job seekers had used a service provider to assist them in their job search, but still had not received an offer of employment. Job seekers indicated that they have received many phone interviews, online interviews, and in person interviews, but they felt that once the employer discovered their age, they were not given a call back. Among the job seekers, 37% indicated that they have experienced some form of discrimination or cultural bias in the workplace and 20% of job seekers indicated

that have somewhat experienced discrimination or cultural bias. Many job seekers who are visible minorities expressed that they had felt belittled by their past supervisors during their time in the workforce. Many of the female job seekers expressed that they had been discriminated against based on their gender. Finally, there were a few individuals who had felt they had been discriminated against due to their weight. Job seekers were also surveyed on their consideration of retraining; 83% of individuals stated that they had considered retraining after the age of 55.

**"I believe that new immigrants who do not have Canadian education have to look for less skilled positions. There is a cultural bias against visible minorities. Systematic racism can create problems finding a job because people may have underlying biases without realizing it."**

*- a mature jobseeker*

## **Age of Retirement**

All three groups were asked at what age they would consider retiring at. The majority of mature job seekers stated that they see themselves retiring either when they can no longer physically work or when they can no longer cognitively work. The majority of mature workers indicated that they would continue working as long as they can (56%), with 6% indicating that they would work until death. Retired individuals were asked at what age they had decided to retire and 47% indicated that they left the workforce between the ages of 56 and 60, and a further 27% indicated that they left the workforce between the ages of 61 and 65.

## **The Benefits of Financial Stability**

Many of the retirees interviewed felt fortunate to have the financial stability to be able to retire and recognize that many others do not have the opportunity to stop working. Although they are grateful for the ability to retire, many of them noticed that they need to find other activities to give them purpose during retirement. A large number of the retirees stated that having a plan for retirement is extremely important, otherwise you can run the risk of feeling without purpose. Many retirees began volunteering or participating in different activities to give them a sense of purpose. Also, many mature workers continue to work because they want to, and not only because they need to. They enjoy working, so they continue to do so even on a part-time basis.

Retired individuals were asked a question on what would best describe their attitude towards working. Many of the answers varied across all categories. Retired individuals did state that a means to financial stability is very important, but that was not the most common answer. A total of 67% of individuals stated that an ability to contribute to the community was the most important aspect of working. Retired individuals may have the luxury of looking back and may also have the financial stability to make choices that are not available to those whose current needs are around achieving financial stability.

## **Demographics of Our Group**

Fifty-three percent of job seekers were female and 47% were male. The average age was 60 to 64 years of age with 57% indicating that they are within that bracket. For retired individuals, 67% of the sample size indicated they were female and

nearly 40% of respondents were within the ages of 60-64. Finally, among mature workers, 66% of the individuals surveyed indicated that they are female and the average age indicated was between 70 to 74, with 28.13% indicating this age bracket.

## **The Challenge in Job Seeking as a Mature Adult**

During the informal research interview process, many mature job seekers stated that they feel employers think they are taking a risk by hiring them, leading to reduced call backs after job interviews. Anecdotally, many of our job seekers discussed how they have received advice to put less work experience on their resumes, so their age would remain anonymous. Job seekers also expressed their loyalty and how they felt employers did not understand how loyal they could be. They expressed that mature workers will not use their current job position as a stepping stone to move on in their careers as many younger employers would consider. Instead, mature employees would be willing to work for many years with the same employer without a high chance of them leaving for another position. Most importantly, job seekers feel undervalued by employers and believe they are not receiving the recognition they deserve for their work experience. When job seekers were asked to provide advice to other mature workers, the most common answer was to never give up. They all believed that persistence will prevail in the long run and opportunities will arise if you continue to search for them.

**"I think you should just go out and do it, apply for those jobs. Don't hold back and show your value to an employer. Don't sell yourself short."**

*- a mature jobseeker*

## **Digging Deeper**

Investigating trends, and stratifying data can provide more in depth observations to guide discussion. Examining data by gender permits us to note differences that may help Over 55 and its partners to better develop customized solutions to some of the issues that this study has identified.

## **Differences in Gender**

### **Job Seekers**

More males than females stated that they were looking for part time work, but when it came to defining the number of hours they were actually looking for, males were more likely to state they wanted 20 hours per week or less. This apparent contradiction is repeated later within the other two groups.

Females were more likely than males to identify financial reasons as the primary driver of their need to continue working. Women in our sample were also more willing to consider retraining and had considered a career change. Men, on the other hand, were more likely to state that they would only stop working if they no longer could physically do the job.

Women were more likely than to report discrimination, whether by age, gender or race. They were also most likely to be worried about ageism in the future as compared to men. Overall, more women than men felt the impact of COVID-19 to their career search.

## Working Adults

Women tended to give more than one answer as their main reason for leaving work. They also tended to elaborate more often than men. Men were more likely to pick one answer already listed and stick with it. Men cited leaving work due to physical challenges as their dominant reason for leaving the workforce or a career. Overall, men who were working were more likely to say they wanted to work less hours, although working women were the most likely to be working part time. Men were also more likely to have their identity tied up in their profession than women.

More men felt respected than women in the workplace, whereas more women were prone to cite experiences with ageism or discrimination. Women rated the impact of COVID to their working lives more than men, but more men reported that it changed their perspective on working more often than women.

**“Women don’t have the same self confidence [as men]; women for some reason have more vulnerability and self-doubt than men. We question ourselves more. We ask ‘am I worth it and how did I get here?’ You need to get rid of those thoughts right away: you got here.”**

*- a female research participant*

## Retirees

Women tended to retire earlier than men (3-5 years earlier). Both felt respected, but men more than women were likely to state they wanted to work part time. Women were more likely to state they wanted to spend time with family and friends, perhaps supporting the idea that women in previous generations tended to have greater sense of self and identity outside the workplace as compared to men. Men in our sample were more likely to discuss that they would consider part-time work in retirement.

Women tended to leave jobs for a myriad of reasons, far more reasons than those given by men. Women were also more likely to report having experienced ageism and concerned about ageism in the future. Women were also more likely than men to identify that work meant a means of financial stability and nothing more.

More men than women stated that COVID-19 changed their perspective on working.

## **Differences Among Younger and Aging Adults**

Another lens to examine the results, is to organize them by age. The 90+ interview participants were stratified based on age ranges of 55-64 and 65+. Below are the summaries of the main differences found.

### **Mature Job seekers**

A greater number of those 65+ were looking for full-time and part-time work compared to the 55-64 cohort. The younger participants suggested that their reason for their present job search was due to reasons regarding COVID-19, while the 65+ group commonly suggested they needed greater income for their living expenses or to increase their savings.

Adults age 55-64 were more likely to want to work between 20 and 40 hours per week compared to adults age 65+. The 55-64 cohort were more commonly looking for similar work to what they had been doing in their past careers, while the 65+ cohort were more willing to find different work. The 55-64 job seekers were more likely to have left their last workplace because they were laid off, while more mature workers gave a wider variety of responses. The 55-64 cohort was more

likely to seek help from service providers compared to more mature adults. By comparison, the 65+ cohort was more likely to seek help from family or friends as opposed to service providers.

When asked about cultural bias, those age 55-64 expressed that they have experienced cultural bias at a higher rate compared to more mature adults. Participants age 55-64 were more likely to be worried about ageism in the future, while more mature workers indicated that they were not worried about ageism in the future.

Those adults age 55-64 were more likely to state that they will work until they can no longer physically or cognitively continue to do their job. More mature adults often said that they would retire at a specific age. Healthcare and customer service were job functions where the 55-64 cohort had the most experience, while the 65+ cohort had a wider range of career fields. More mature participants were likely to consider self-employment compared to participants age 55-64.

## **Mature Workers**

Working adults age 65+ were more likely to be working part-time, while those age 55-64 were more likely to be working full-time. The 65+ cohort were more inclined to state they will work until they no longer can or until death, compared to those age 55-64. Many workers age 55-64 also expressed wanting to work until they can, but they more often stated a specific age of retirement compared to those age 65+. The most common age of retirement expressed by those age 55-64 was 65.

When asked how respected the workers felt by their younger colleagues at work, 97% of those age 55-64 stated they either agreed or strongly agreed that they did feel respected by co-workers, compared to 88% of those age 65+. The adults

age 65+ were more concerned about facing age discrimination over the next 10 years as opposed to those 55-64.

Those workers age 65+ were more willing to consider a change in career to be able to spend more time with their family, while workers age 55-64 were more likely to change their career for a better work/life balance.

Workers in the 55-64 cohort are more likely to work over 30 hours a week compared to workers in the 65+ cohort, which correlates with a previous question asked where we discovered many of the 55-64 workers are still working full-time. When asked what work means to them, these workers stated that extra income and sustaining income was more important compared to the workers age 65+. Workers in the 65+ cohort were more likely, compared to younger workers, to state that work was important to them because it allows them to have a social outlet. They also expressed that they see themselves working past traditional retirement age, as many of them have already done so.

Adults age 65+ were more likely to state that COVID-19 has impacted their job compared to those 55-64. Surprisingly, those 65+ were less likely to indicate that COVID-19 has changed their perspective on working.

## **Retired Individuals**

Mature adults were more likely to indicate that they would consider re-entering the workforce on a part-time basis. They were also more likely to state that they had worked less than 10 years in their last position compared to those 55-64. When the participants were asked what would be their reasoning for considering a career change, spending time with family and volunteering stood out for those 55-64, while having a better work/life balance was a significant factor for those 65+.

Both groups of participants indicated that they have rarely experienced ageism on the job, but the 55-64 cohort expressed that they had experienced

ageism on the job slightly more compared to those 65+. These results seemed to flip once participants were asked if they expect to face ageism within the next 10 years. In this question, the 65+ cohort became more likely to indicate that they would expect to encounter ageism in the workplace over the next ten years.

When participants were asked how many hours they would want to work if they came out of retirement, those 55-64 were more likely to state that they would not work, while those 65+ indicated that they would want to work under 10 hours per week or between 10 and 20 hours per week. Participants age 55-64 were more likely to say that they would not consider self-employment, while the majority of the workers age 65+ who would consider self-employment indicated that they would want to work 10-20 hours per week.

Workers age 65+ stated more often that work was a means to financial stability compared to those 55-64. Younger adults felt work was a social outlet, gave them something to do, and gave them the ability to contribute to society. Those over the age of 65 were less likely to think of work as an opportunity to have something to do compared to those 55-64. The 55-64 cohorts were slightly more likely to indicate that COVID-19 has impacted their lives and were slightly more likely to state that COVID-19 has changed their perspective on working.

## Conclusion

Through examining each of these different groups in our research, we can conclude that individuals over the age of 55 are not homogenous. The needs of this group are diverse, particularly when we look at the specific needs of the three different groups interviewed. Job seekers need to find quick avenues back into the labour force. Ageism is a real concern for all groups, but in particular for job seekers, many of whom had overt experiences where they felt they were being discriminated against. In many ways the fear of ageism is worse than the experience itself, as all groups tended to fear ageism more in the future.

Financial stability was a key concern for mature workers and job seekers, while work which has different meanings for different groups, was seen primarily as a vehicle for financial stability. Retirees on the other hand may have greater need for activities that help them to contribute to their communities.

While not uniform, many retirees did state values around the concepts of connecting with family and friends and creating impact to the communities they live in. Understanding the needs of men compared to women, and younger and mature adults will provide Over 55 and its partners the insight to develop programming supports and services to meet the needs of this diverse group.

## Chapter 5 - Results from Employer Survey

### Introduction

In academic and policy literature there are often many reasons stated why mature workers have challenges with job seeking activities. The main issues employers identify are the inability to do a job (whether physical or cognitive capacity), challenges with technology and the ability to get along with younger co-workers. As part of our review into the challenges mature workers face, our research team surveyed 30 employers of various sizes and had in-depth interviews with 10 of them. The following represents a summary of these findings.

### Surveys and Interviews Overview

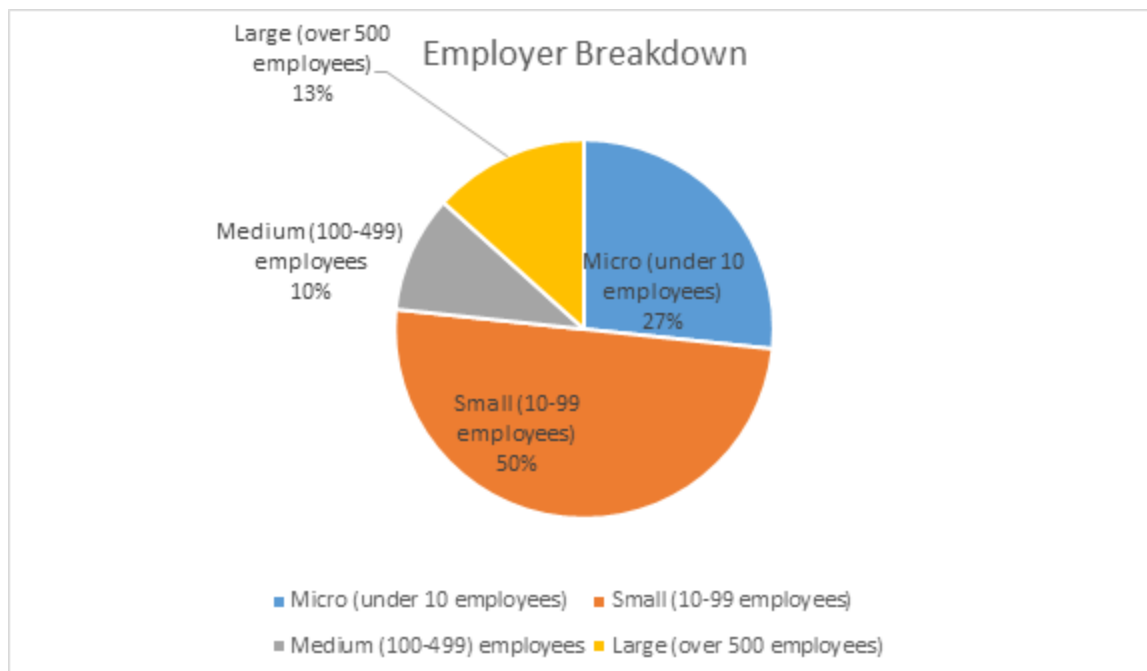
As part of the analysis conducted an employer survey was designed and issued to regional employers. These employers were recruited both through the researchers personal networks as well as through the professional networks of our steering committee. The surveys asked 13 questions of employers covering areas from company demographics, to policies and values statements. The survey can be found in Appendix A. The survey was issued to employers in October and November of 2020.

To compliment the survey, personal in depth interviews were conducted with company owners or HR managers representing a variety of sectors and company sizes. These interviews ranged in duration from thirty minutes to well over an hour. They followed an open format, with clarification and additional questions asked at the researcher's discretion. As compared to the surveys, these interviews focused more on personal experiences and narratives and provided the researchers with a

deeper understanding of both the challenges and opportunities that these companies have experienced in working with, hiring and retaining mature workers.

## Survey Findings

Between October and November 2020, 30 companies were surveyed. The majority of these companies (over 75%) were micro businesses with under 10 employees, or small businesses with under 100 employees, with 10% being medium-sized and 13% defined as large. Among the 30 companies, 20% were in the food and beverage sector, 23% in manufacturing and 13% were non profits. The remaining 13 companies were from assorted industries.



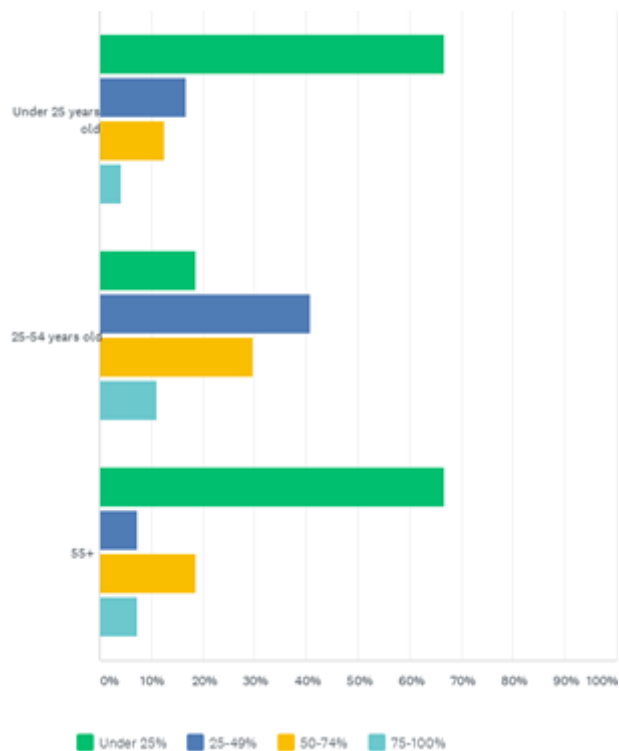
ANSWER CHOICES	RESPONSES	
Advertising & Marketing	0.00%	0
Agriculture	0.00%	0
Airlines & Aerospace (including Defense)	0.00%	0
Automotive	3.33%	1
Business Support & Logistics	3.33%	1
Construction, Machinery, and Homes	6.67%	2
Education	0.00%	0
Entertainment & Leisure	0.00%	0
Finance & Financial Services	3.33%	1
Food & Beverages	20.00%	6
Government	0.00%	0
Healthcare & Pharmaceuticals	3.33%	1
Insurance	0.00%	0
Manufacturing	23.33%	7
Nonprofit	13.33%	4
Retail & Consumer Durables	3.33%	1
Real Estate	3.33%	1
Telecommunications, Technology, Internet & Electronics	6.67%	2
Transportation & Delivery	6.67%	2
Utilities, Energy, and Extraction	0.00%	0
N/A	0.00%	0
Other (please specify)	3.33%	1
<b>TOTAL</b>		<b>30</b>

The majority of companies had been in business for more than 21 years, and none were in business less than 5 years. This indicates that all employers surveyed are well established companies.

## Age Range of Employees

One of the key questions asked to employers was the average breakdown of employees. Overall mature workers were well represented with 25% of respondents stating that individuals 55+ represented 50% or more of their workforce.

Comparatively, workers 25-55 represented 40% of the workforce amongst our employer sample, and workers under the age of 25 represented 13%.



At the low end, 67% of respondents stated that individuals over 55 were less than 25% of their workforce; by comparison this was the same for youth.

## Attraction to Work

When it came to attracting individuals to workplaces, generally those 25-55 were the easiest to attract followed by those under 25, with those 55+ being the most difficult segment to attract to the workplace. Again, this may have something to do with the type of companies that responded and the industry segments they represent, which may not be enticing to mature workers.

## **Discrimination Policies**

While the majority of companies surveyed had discrimination policies (76%) only 7% specifically mentioned age in these policies, while an additional 17% of companies (which tended to be smaller) had no discrimination policies at all.

## **Retirement Age**

The Ontario Human Rights commission identifies mandatory retirement as age discrimination. They identify that a policy that requires retirement solely based on age does not take into account the individual differences and skill sets that people have. In the survey we administered, one question specifically asking about retirement policies. Among the 30 companies surveyed, one had a company policy around forced retirement at the age of 70. The remainder had no age requirements around retirement.

## **Supports and Accommodation**

Employers in Ontario have a duty to accommodate employees to the point of undue hardship. As workers age, depending upon the type of job, supports and accommodations for duties that might be challenging as workers age can be made. Among our survey participants 30% indicated they provide job accommodation, 23% said perhaps or sometimes accommodations are used, and 30 % said they do not provide or could not provide such assistance or accommodation.

ANSWER CHOICES	RESPONSES	
Yes, we provide such assistance or accomodation	30.00%	9
We sometimes provide such assistance or accomodation	23.33%	7
No we do not provide such assistance or accommodation	23.33%	7
We would not be able to provide such assistance or accommodation	6.67%	2
Other (please specify)	16.67%	5
<b>TOTAL</b>		<b>30</b>

When asked about different types of accommodations, 53% of employers said they could offer flex time, 50% stated they could offer reduced hours, and 30% stated they could offer adapted or lower impact work. Thirty-three percent stated they could not accommodate a request to adjust duties or that the type of work did not lend itself to adjusted duties. It may be that a large part of these positions are in the retail food or manufacturing industries, which traditionally are based upon standard start and end times, as well as standard shift lengths.

ANSWER CHOICES	RESPONSES	
Yes, we could offer reduced hours	53.33%	16
Yes, we could offer flexible start and end times	50.00%	15
Yes, we could offer adapted work, such as lower impact	30.00%	9
Yes, we could offer adapted duties	43.33%	13
No we could not accommodate such a request	3.33%	1
No, the type of work we do does not lend itself to adjustment	30.00%	9
Other (please specify)	10.00%	3
<b>Total Respondents: 30</b>		

## Values and Experiences

This question focused on the values employers have and their experiences. The first question dealt with assessing youth and learning processes. It stated “younger workers tend to learn processes quicker than older workers”. Among our participants, 46% agreed with the statement.

The second statement in the series stated “older workers have better work ethic than younger workers” and 76% of our respondents agreed or strongly agreed with this statement.

The third statement was around younger employees and corporate culture, stating that younger employees take longer to adapt to corporate culture. No statistically significant finding can be determined for this statement.

The fourth statement asked participants if they considered mature workers more expensive than other workers. Thirty-three percent responded that they agreed or strongly agreed with this statement.

Other interesting findings:

- 63% of participants agreed or strongly agreed with the statement that younger workers are less loyal
- 40% agreed or or strongly agreed that mature workers provide a better return on investment
- 83% agreed or strongly agreed that young workers bring new ideas and energy to a workplace
- 33% agreed or strongly agreed that mature workers have reduced physical capabilities

## Succession Planning

Our participants were asked about whether they had succession planning in their organizations. A large number had some succession planning (over 63%) but 30%

of these only had plans in place for senior management. A full 36% did not have any succession plans in place for any team members.

## **Targeted Hiring**

Participants were asked about the relative value of a targeted hiring strategy for mature workers. Among them 42% saw at least a moderate amount of value or higher in having targeted hiring strategies for mature workers. One of the challenges that may arise is how to develop such a strategy and how to implement it.

## **Benefit of Mature Workers to Business and Industry**

Based upon the surveys distributed, 63% felt that having mature workers did not impact their own business. Those that felt an impact identified positive factors such as experience, better value for money, work ethic, and loyalty as their top reasons. The same question was asked about the industry in general and over 53% stated that having mature workers impacted their industry. Among all the reasons provided, experience or technical knowledge was mentioned over 23% of the time as the main contribution of the mature worker.

## **Employer Survey Summary**

After examining the results of this survey, it can be inferred that the majority of respondents do not have segregated recruitment strategies to either retain or attract mature workers. The vast majority see the value of mature workers, but do not have the tools in place to adequately address the needs of this cohort. Mature workers are valued for their experience, technical skills and loyalty. However, certain sectors like food and retail do not attract as many mature workers, whereas other sectors such as manufacturing, tend to have mature staff as per the results of

our survey. In the next section, we examine some of these issues more in depth through our employer interviews.

## Employer Interviews

### Process

In October and November of 2020, 10 in depth interviews were conducted with employers of various sizes from different sectors across the London-Middlesex region. The employer interviews ranged in duration from 30 minutes to well over 60 minutes in a semi-structured format, focused on trying to understand their hiring practices, succession planning, the benefits and challenges they have with mature workers and any advice they may have for mature job seekers.

### Looking In Depth: Hiring

Almost all employers explained that hiring depends on a number of factors including the type of work, the candidate's experience, and how they would fit into the workplace environment. Typically, work that requires higher energy or significant amounts of physical activity tends to have less mature employees (e.g. construction). The majority of employers suggested that age was not a factor in the employment process and there were no limitations on age. Regarding the recruitment process, some employers suggested that potential employees approach them directly or recruitment is done by word of mouth. Using this method, no particular age group is targeted for specific job functions. Other employers expressed that they relied upon government institutions to aid in the recruitment process. A specific employer indicated that there are grants for graduates that are under the age of 30, so naturally the company has the incentive to search for younger employees.

## **Benefits of Mature Workers**

Many of the individuals interviewed explained that mature workers possess a strong loyalty towards their employers. They continue to explain that mature workers have immense work experience that will not only help them finish their own work efficiently, but also help younger employees during the training process. The mature workers' experience will also allow them to be more easily trained because they have already encountered a variety of situations among their previous work places. The presence of mature employees in an organization will create an environment of strong work ethic and healthy competition for younger employees. Many employers feel that mature workers tend to be low maintenance and are able to complete their job properly.

## **Challenges of Hiring Mature Workers**

At times, mature workers may request higher pay rates for the position being offered due to their increased experience. Some employers feel that mature workers should not ask for higher wages for their position. A few employers also suggested that mature workers tend to believe in seniority, which can cause problems amongst them and the younger workers. Some employers indicated that mature employees had difficulties completing labour intensive jobs and maintaining an energetic presence when interacting with customers. A few employers stated that mature workers at times are set in their ways and, at times this can be an issue, but can also be beneficial in certain circumstances.

## **Succession Plans**

When analyzing the results regarding succession plans for mature individuals, very few organizations had any. Although many employers indicated a lack of succession plans, they did express they would try to be flexible depending on the circumstance. Some employers suggested that they are concerned about

the age of their managerial staff and they have to pay close attention to how many people will be retiring. Another employer suggested that they had begun their business at a younger age with a younger staff, but the company has now aged as a whole, which now requires assessment of succession plans.

## **Advice for Mature Employees**

Many of the employers suggested that mature workers should search and apply for positions that match their capabilities. They continued by explaining that mature workers should continue to expand their interests to continue working. Mature workers should continue to practice their mentorship skills and express clearly to employers what specialized skills they have. Mature workers should not solely rely on their experience, but also understand that their personality and confidence is a key component to success in the workplace. If mature workers are having trouble finding employment positions, some employers suggested to begin volunteering and that process could potentially open up a new avenue to employment.

In regards to the interview process, employers suggest that mature workers should be prepared and make sure they are familiar with the technology being used in that specific environment. An important aspect of the workplace includes the ability to connect their previous experience to the current work environment. Employers suggest that workers should understand the qualifications of the desired position and articulate how their skills not only fit these qualifications, but how they meet the goals of the organization. They should also be prepared to address the questions employers can't ask by emphasizing their specific aptitude for the job and desire to continue in the workforce.

## **Assistive Technology**

Employers suggested that there are many technologies in place to help mature employees with both physical and technological tasks. Although some employers do not have or offer assistive technology at the moment, they state that they would be open to implementing these accommodations if the situation occurs.

## **Conclusion**

While employers can be portrayed as opportunistic when it comes to hiring decisions, the majority are small business owners trying to run their businesses and do good in their community; this was very evident in our interviews. The challenge that mature workers will face is that there are both stereotypes and assumptions employers hold. If given the opportunity and there is a good job fit, the majority of employers would consider hiring a mature worker for a position. Hiring incentives such as those that exist for youth could play a significant role in motivating employers to consider hiring a mature worker.

## **Take Away**

- Mature workers are generally well represented in the workforce
- Employers value the work ethos and experience of mature workers but sometimes have difficulty meeting their expectations around pay and position
- Younger workers were valued for “bringing in new ideas and energy”
- 50% of employers indicated they did or could offer job accommodation but it was somewhat limited in scope
- Few employers had targeted hiring initiatives

- Succession planning where it was in place was mainly for managerial positions - though employers worried about an aging workforce 30% had no plans in place

## Chapter 6 - Trends and Technology Shaping our Ageing World

In Norway, the Netherlands and Finland, four day work weeks are gaining increasing popularity<sup>1</sup>; in Finland<sup>2</sup>, flex work has been the norm since 1996. In Japan, robots in nursing homes help tend to the most fragile in society<sup>3</sup>. In Germany, workers don exosuits like something from a science fiction movie, allowing them to lift more than 5x their normal capacity<sup>4</sup>, and in Europe, automated grocery stores work without cashiers or any staff<sup>5</sup>.

While the robots may yet be far from taking over, COVID has accelerated changes and trends that are happening in the labour force which is giving rise to greater automation, but also the greater use of technology in the workplace while also creating policies that are more worker friendly. In a tight labour market, employees have more capacity to create better working conditions and workplaces.

Despite this we have a workforce that is aging. As described in previously, we are seeing increased participation by mature workers at the same time as our workforce as a whole is aging. While Baby Boomers may be in better health than previous generations, they will eventually face physical and cognitive declines, leading to an exit of the workforce. In this chapter, we will explore some of the trends and technologies that are currently being developed that may help to extend the ability of individuals to continue working past traditional retirement age, and

---

<sup>1</sup> <https://zapier.com/blog/four-day-work-week/>

<sup>2</sup> <https://www.bbc.com/worklife/article/20190807-why-finland-leads-the-world-in-flexible-work>

<sup>3</sup> <https://www.bbc.com/worklife/article/20200205-what-the-world-can-learn-from-japans-robots>

<sup>4</sup> <https://www.popsci.com/story/technology/sarcos-exoskeleton-delta-guardian-xo/>

<sup>5</sup>

<https://www.telegraph.co.uk/technology/2019/06/26/tesco-turns-cashierless-stores-competition-amazon-h-eats/>

offer the necessary support to keep our workplaces age-friendly, diverse and thriving.

## HR Supports

### Flextime

Many employees have difficulty balancing their work schedules and personal schedules while working at a typical nine to five job<sup>6</sup>. Flextime is a solution to this problem which allows employees some flexibility in customizing their work schedules.<sup>6</sup> Flex time schedules can be implemented in any sector or job function, but it is the most difficult to use in a client focused environment.<sup>6</sup> The industry that would benefit most from flextime schedules are the information technologies sector because they typically operate on a 24 hour schedule.<sup>6</sup> Flextime offers amazing benefits for both employees and employers. Nathan (2019) states that in a 2015 study done by the Society for Human Resource Management, indicated that employers who offered flextime in their workspaces saw an 80% increase in employee morale and engagement.<sup>6</sup> Due to the decrease in conflicting schedules between personal and work life, less employees will have to take time off of work for various reasons.<sup>7</sup> Flextime also allows employees to avoid rush hour, which may encourage them to look for job positions further from home.<sup>6</sup> Businesses can benefit by having the opportunity to share office spaces because of the difference in working hours for each employee, having employees who are more focused and that have higher morale.<sup>6</sup>

For the mature worker, flextime creates the opportunity to work a more flexible schedule, one that they can build around family and personal needs. Some countries such as Finland, have had flexwork since 1995, and they are offered in many sectors in Canada already. Flex time becomes more difficult in sectors that have shift work, retail and forward customer facing positions. Flextime can also include workers who work remotely several days a week or altogether.

---

<sup>6</sup> <https://www.thebalancecareers.com/flextime-hours-and-benefits-1177979>

<sup>7</sup> <https://bmmagazine.co.uk/in-business/flextime-why-you-should-implement-it-and-how-to-make-it-work/>

With the advent of COVID-19, working remotely became a given and a trend that is anticipated to carry on past the end of the pandemic. Several tech companies (such as twitter) have announced that their employees may continue to work remotely, and whether adjustments to salaries will be made to reflect different costs of living in different regions, remains to be determined.

## **Worksharing**

Work-sharing is a concept whereby workers reduce their hours, and potentially share a position with co-workers, rather than be completely laid off.<sup>88</sup> While traditionally used to avoid massive layoffs, this concept is one that is gaining popularity particularly for mature workers.<sup>8</sup> Worksharing allows workers to continue in the workforce, while permitting reduced hours.<sup>8</sup> Sometimes positions are divided between morning and afternoon, other times, by day.<sup>8</sup> This trend has increased in popularity, particularly for new parents and those working two jobs; this provides employers some flexibility in dealing with economic downturns and uncertainty.<sup>8</sup>

## **Phased Retirement**

Phased retirement allows employees to transition from being a full-time employee to a full-time retiree using a graduated process.<sup>9</sup> Phased retirement, also referred to as graduated retirement, can include reduced hours or days of working and then part-time work during retirement for those who wish to continue working, but at a lower rate.<sup>9</sup> Phased retirement can be beneficial to mature adults as it affords them the ability to continue working, and saving towards retirement with a less demanding schedule.<sup>9</sup> Employers can benefit by retaining institutional knowledge,

---

<sup>88</sup><https://www.brookings.edu/blog/up-front/2020/04/16/what-is-work-sharing-and-how-can-it-help-the-labor-market/>

enhancing human capital knowledge transfer and increasing the diversity of their workplaces.<sup>9</sup> Employers can also use phased retirement to train new employees coming into the business and create mentorship programs to benefit new employees entering a sector.<sup>9</sup>

## **Transitioning Employees to Mentors**

More than 70% of Fortune 500 companies have some type of mentorship program<sup>9</sup>. This use of mentorship is due to the highly effective ways it builds networks, cohesion, knowledge transfer and incorporates new employees into an industry.<sup>10</sup> Employees who are mentors tend to have higher job satisfaction and display greater commitment to the company as a whole. Mentees tend to demonstrate less stress and anxiety in the workplace, acquire knowledge faster and have better personal relationships in the workplace. Moreover, mature workers can be utilized as mentors to create a more effective workplace by reducing conflicts due to generational gaps.<sup>11</sup> Mature workers can also benefit from reciprocal mentorship programs which target knowledge transfer across generations. This type of mentoring is geared towards creating a two-way relationship between younger employees and more experienced employees.<sup>11</sup>

Mentorship programs can be used both to incorporate new employees into the workplace, as well as a tool for knowledge transfer. In industries where the work is more physical, mentorship programs permit mature employees who may have physical barriers to contribute and continue working, although sectors such as manufacturing, construction and healthcare tend to have lower rates of mentorship.

---

<sup>9</sup><https://www.investopedia.com/terms/p/phased-retirement.asp>

<sup>10</sup><https://www.gqrgm.com/7-benefits-structured-workplace-mentoring-program/>

<sup>11</sup><https://business.linkedin.com/talent-solutions/blog/talent-leadership/2019/why-and-how-your-company-sould-embrace-older-workers>

Establishing mentorship pathways increases knowledge transfer, and recognizes the expertise and wisdom that a mature adult contributes to the workplace.<sup>12</sup> Mentors can contribute in a variety of ways, from training, to demonstrating tasks, to guiding the mentee, while providing criticism and constructive feedback.<sup>13</sup> Studies have demonstrated that the first month of employment is crucial in predicting the overall success of an employee. Workplaces with experienced mentors tend to have higher productivity in the workplace because mentees become less prone to making errors, and tend to stay in their positions longer.<sup>14</sup>

Building an effective mentorship program is not easy. It requires a clear purpose, training for mentors and mentees, adequate resources dedicated to training and networking, and be routine evaluation<sup>15</sup>. There are a variety of programs such as Cronus<sup>16</sup>, that can be implemented to help match mentors and mentees effectively. Designed much like a dating app, these programs assess interests and aptitudes to match mentors and mentees. For smaller organizations lacking the resources internally, there are consultants who work specifically in this sector which can be hired to help develop an effective mentorship program.

These are but a few of the tools that organizations and HR professionals can use to help make their workplaces more effective, age-friendly and diverse. Various resources that can be utilized as a starting point for creating a more age-friendly workplace are listed.

---

<sup>12</sup> <https://askjan.org/articles/Workplace-Mentoring-Its-all-Good.cfm>

<sup>13</sup> <https://www.roberthalf.com/blog/management-tips/how-mentoring-relationships-help-strengthen-your-company>

<sup>14</sup> <https://www.dominionsystems.com/blog/7-industries-where-mentorship-is-crucial-for-career-growth-1>

<sup>15</sup> <https://www.reworked.co/learning-development/6-tips-for-an-engaging-mentoring-program/>

<sup>16</sup> <https://chronus.com/software/mentoring-software>

## Technology Opportunities for Engaging and Supporting an Aging Workforce

Technology, in all its forms, is changing our world. Entire libraries are filled with science fiction works that predict the takeover of work by robots and technology. Futurists and trend predictors have warned us for decades about the end of work, and while full automation is not yet a reality, COVID-19 has accelerated many of these social changes.

Although most individuals are living longer and healthier lives, as we age, some physical and cognitive deterioration is likely to occur. Over the last few decades, we have seen the emergence of technologies that can accelerate and enhance the human condition. These technologies can be life changing: helping the blind to see and the deaf to hear. Others might be simple augmentations, such as glasses that reduce headaches and eyestrain for computer users. Regardless, technology is helping us to do more, even as our workforce ages. In the section below we examine some of the emerging assistive technologies that can help our workforce to continue beyond the age where the brain and body start to breakdown.

# Assistive Technologies

## Electronic Eyewear

Macular degeneration and other barriers related to vision are one of the more common side-effects of aging<sup>17</sup>, with mature workers more likely to suffer from age related eye disease.<sup>18</sup> Approximately one in three individuals over the age of 65 suffer from vision reducing eye disease, which will impact a mature worker's ability to complete their job.<sup>18</sup> Over the last few years, significant developments in the field of assistive devices for vision related barriers have developed. Taking the form of electronic glasses, different types of devices have emerged which can be used to assist those with vision challenges by providing features such as different colour contrast options, adjustable magnification, voice control, camera attachment, and reading assistance in multiple languages.<sup>18</sup> Different electronic glasses offer different features that may be helpful in certain job sectors. For example, in sectors such as logistics and maintenance, the most effective electronic glasses may be Acesight because it includes an HD display floating in front of you that individuals can use to guide work.<sup>19</sup>

Other models, such as NUeyes are meant to provide assistance to those with little or no vision. Features such as QR code scanning and OCR (Optical Character Recognition) can assist with reading. Others use navigation to assist individuals in maneuvering different obstacles.<sup>20</sup> The applications to work are immense and would enable individuals to enhance their work capacity. The price for a pair of smart glasses can range from \$2900 to \$6000, depending on the brand and features.<sup>20</sup> Despite this, these types of devices can be life changing for individuals

---

<sup>17</sup> <https://www.webmd.com/eye-health/macular-degeneration/age-related-macular-degeneration-overview#1>

<sup>18</sup> <https://www.aafp.org/afp/1999/0701/p99.html>

<sup>19</sup> <https://www.youbiquo.eu/logistic/>

<sup>20</sup> <https://irisvision.com/electronic-glasses-for-the-blind-and-visually-impaired/>

with barriers. They can also permit individuals to continue working in their field longer.



## Computer Glasses

One of the more simple devices that is becoming increasingly popular are computer glasses, prescription glasses designed specifically for computer work. With more and more work being done on the computer, eyestrain is a real challenge for many individuals.<sup>21</sup> Computer glasses are specifically designed to reduce the strain on an individuals' eyes while using screens.<sup>21</sup> Computer glasses

---

<sup>21</sup><https://www.cocoleni.com/blog/tips-advice/5-unbelievable-benefits-of-computer-glasses-you-need-to-know-right-now/>

have an anti-reflective and anti-glare coat that reduces the amount of glare that bounces off the lenses, while also minimizing blue light.<sup>21</sup> These glasses can minimize glare, in turn, causing a reduction in symptoms.<sup>21</sup> Not only do they reduce glare, but they could also lead to better posture through reducing the amount of hunching closer to a screen while improving eye focus.<sup>21</sup>

Computer glasses can be effective for all employees that are straining their eyes, but mature workers are at greater risk because of the potential eye problems they may already be coping with.<sup>22</sup> Mature workers are more likely to have presbyopia which is age-related eyesight loss.<sup>22</sup> In addition to eye conditions, Mature workers may have also had an increased amount of hours in front of the screen due to the amount of time they have spent at the company. Computer glasses are an inexpensive way to ensure that mature workers can continue performing their work duties without visually straining themselves.

Computer glasses can benefit businesses as well through employee retention. Industries such as technology, financial services, and communication, rely heavily on computer work which can be exhausting for many of its employees. Businesses thrive when their employees thrive, and computer glasses will improve the focus and performance of employees. Computer glasses come in a variety of different frames, colours, and benefits. They can range in cost from \$40 to \$150 per glasses.<sup>23</sup>

---

<sup>22</sup> [https://www.allaboutvision.com/cvs/computer\\_glasses.htm](https://www.allaboutvision.com/cvs/computer_glasses.htm)

<sup>23</sup> <https://ca.lenskart.com/collections/blue-light-blocking-eyeglasses>



24

## Hearing Assistive Technology: T-Coil

Today, individuals who are deaf or have a hearing loss have a wide variety of assistive devices to choose from<sup>25</sup>; this is encouraging for mature workers, who are more likely to suffer from hearing loss, impacting their ability to work. Devices can be as simple as a typical hearing aid, or more complex, such as a T-Coil.<sup>26</sup> A T-Coil (or telecoil) is a copper coil that increases the normal function of a typical hearing aid.<sup>25</sup> The T-Coil are sensitive to magnetic fields; cell phones for example have a strong enough magnetic field that they are able to interfere with a T-Coil.<sup>25</sup>

T-Coils were initially used for telephones, but now they can be used in different settings.<sup>25</sup> In the workplace, employers can install a hearing loop system that will allow the T-Coil to be effective in busy, public spaces.<sup>27</sup> A hearing loop system is created through a wire looped around a room and plugged in to an amplifier, which is then plugged in to an audio or video system.<sup>26</sup> A hearing loop system will cut out background noise and allows sound to go directly into the hearing aid.<sup>26</sup> Anyone with a T-Coil can have access to this system. The average cost for this system in a commercial setting ranges between \$5000 to \$15000.<sup>26</sup>

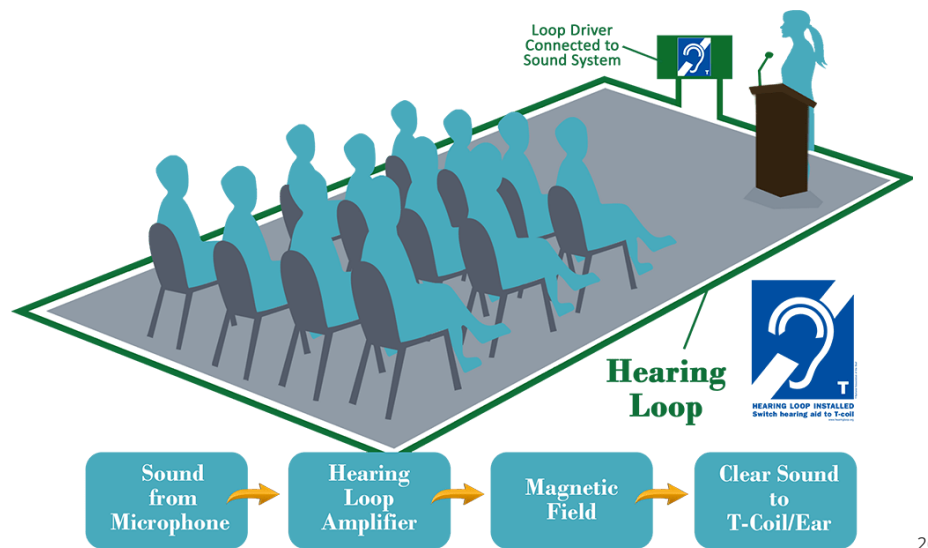
---

<sup>24</sup><https://www.amazon.com/KENZHOU-Blocking-Computer-Eyestrain-Protection/dp/B07FDX6DR8>

<sup>25</sup> <https://www.hearingloss.org/hearing-help/technology/hat/>

<sup>26</sup><https://www.starkey.co.uk/blog/articles/2018/05/what-is-a-telecoil-and-why-do-i-want-one-in-my-hearing-aid>

<sup>27</sup> <https://assist2hear.com/what-is-a-hearing-loop-system/>



26

## Speech Recognition Software

Speech recognition software enables users with limited fine motor control to be able to create text and explore online forums by using a microphone. A variety of text to speech and speech to text applications exist. One of the most well-known speech recognition software is *Dragon NaturallySpeaking*.<sup>28</sup> This software is used for recognition, dictation and transcription.<sup>29</sup> Dragon can help users navigate emails, browse the internet, and edit documents using speech recognition.<sup>29</sup> This type of software can cost up to \$500 per user and almost all industries can benefit from implementing this program.<sup>29</sup> Specifically, financial services, professional services, and healthcare services could benefit significantly.<sup>29</sup> This product will allow employers to broaden their hiring search and accommodate employees who have difficulties using fine motor skills, including conditions such as carpal tunnel syndrome, arthritis and other barriers.

---

<sup>28</sup> <https://guides.library.illinois.edu/c.php?g=533633&p=3651132>

<sup>29</sup> [https://shop.nuance.com/store/nuanceus/en\\_US/Content/pbPage.home?currency=CAD&pgmid=4990660600&gclsrc=aw.ds&&gclid=Cj0KCQiA962BBhCzARIsAlpWEL3znmUzLCmmlaLbxGfIP70-beGCF2nbKLHqBrGpKhZCgX979V9qjkaAhrmEALw\\_wcB](https://shop.nuance.com/store/nuanceus/en_US/Content/pbPage.home?currency=CAD&pgmid=4990660600&gclsrc=aw.ds&&gclid=Cj0KCQiA962BBhCzARIsAlpWEL3znmUzLCmmlaLbxGfIP70-beGCF2nbKLHqBrGpKhZCgX979V9qjkaAhrmEALw_wcB)

Mature workers can particularly benefit from speech recognition software. This demographic of workers are more likely to suffer from fine motor skills problems such as arthritis.<sup>30</sup> By implementing voice recognition software, workplaces can retain mature workers for a longer period of time. As previously stated, mature workers can provide the workplace with wisdom and knowledge that is unmatched, so finding methods to retain them in the workplace will be beneficial to all parties.



## Exosuits

Exosuits are a metal framework that is fitted to the user, which mimics the skeletal structure of a human.<sup>32</sup> The purpose is to multiply the strength of whoever is wearing the exosuit. Exosuits are a great tool to use to reduce musculoskeletal injury because they make objects feel almost weightless when lifted.<sup>32</sup> Exosuits were first developed for the military, but have been slowly making their way into healthcare, manufacturing, and agricultural.<sup>32</sup> These suits are most helpful in situations where employees are needed to move heavy objects repeatedly.<sup>32</sup>

---

<sup>30</sup> <https://www.verywellhealth.com/age-and-arthritis-189653>

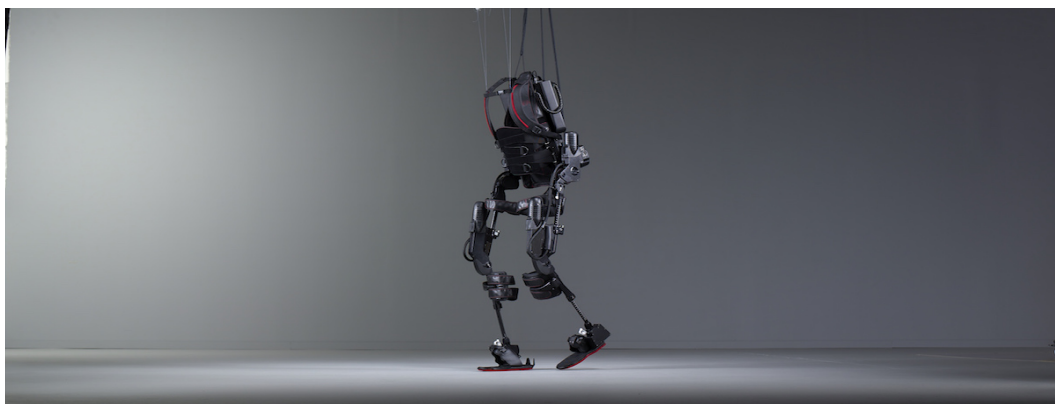
<sup>31</sup> <https://certifiedsupport.com/blog/using-dragon-and-olympus-for-background-voice-recognition/>

<sup>32</sup> <https://constructible.trimble.com/construction-industry/exoskeletons-for-construction-workers-are-marching-on-site>

Today, each suit can cost up to \$5000, but prices vary due to the variety of exosuits on the market.<sup>32</sup> Exosuits can be used in multiple ways, with variants designed for sitting, tool-holding, back support, and arm-support.<sup>32</sup>

Exosuits are still an emerging innovation that has not diffused into the general population. Harvard University is working towards creating wearable robots that are more comfortable and unobstructive in their interaction with the human body.<sup>33</sup> The ultimate goal is to create suits with the same movement capacity but that are constructed of softer material.<sup>33</sup> There are a variety of suits being developed, from lifting, to building, that will continue to amplify the ability of humans to work.<sup>33</sup>

For a mature worker, this type of innovation holds promise for its ability to enhance the physical capacity of the body, despite physical barriers to movement that an individual may have. In Japan, postponing retirement and working beyond traditional retirement age is commonplace, so having exosuits is extremely beneficial.<sup>34</sup> Similar to Canada, Japan has an ageing population, so exosuits are now commonly being used to allow workers to continue working past traditional retirement age.

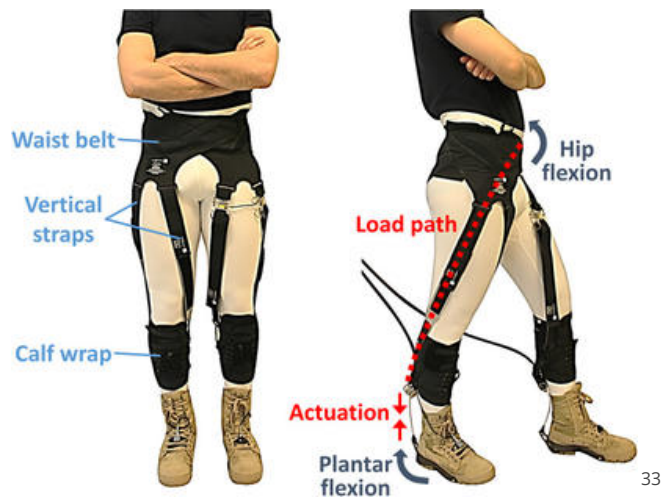


32

---

<sup>33</sup><https://biodesign.seas.harvard.edu/soft-exosuits>

<sup>34</sup> <https://nextshark.com/exoskeleton-suits-elderly-japanese-workers/>



## Robotics

The emerging field of robotics holds much promise in particular for supporting an ageing workforce. Robotics, whether focused on humanoid, pre-programmed robots, or robotic prosthetics, offer support that can assist an ageing workforce. Robots are being used in healthcare, manufacturing, logistics and other fields and this quickly developing technology is being used to conduct both mundane and dangerous tasks. Robots are also being used as companions, support workers for rehabilitation and even concierge workers. Opportunities exist for mature workers as technicians, operators and robotic maintenance workers.



## Automated Truck Drivers

Self-driving company, Otto, has created a system which allows trucks to drive themselves for long distances without needing a human driver.<sup>35</sup> This system was successfully tested in October, 2020.<sup>34</sup> The introduction of self-driving trucks does not necessarily mean the end of truck drivers; at least not yet.<sup>36</sup> Truck drivers may have to begin restructuring their idea of what their job entails, but will not be out of the job.<sup>35</sup> Regulations still require that each truck have a human inside at all times as an emergency precaution.<sup>35</sup> The technology may help to reduce accidents related to worker error, decrease maintenance costs, and the strain of traditional driving.<sup>37</sup> This type of truck would be most beneficial in the logistics sector and the cost for each truck would range up to \$200,000.<sup>36</sup>

Truck driving is a career that can cause various amounts of health problems because of the nature of the job.<sup>38</sup> Truck drivers are more likely than the general population to develop heart disease and diabetes.<sup>37</sup> If truck drivers develop a medical condition that affects their driving, they can lose their job.<sup>37</sup> These medical risks increase as workers age. Implementing self-driving cars can ensure truck drivers have the ability to continue working while placing less strain on their bodies.

---

<sup>35</sup><https://doft.com/blog/when-will-automation-take-over-trucking-industry-scientists-now-have-estimate>

<sup>36</sup><https://www.atbs.com/knowledge-hub/trucking-blog/self-driving-trucks-are-truck-drivers-out-of-a-job>

<sup>37</sup><https://medium.com/datadriveninvestor/the-reason-we-need-self-driving-trucks-e5b85e4de402>

<sup>38</sup> <https://www.cdc.gov/niosh/topics/truck/health.html>



## Telehealth

Telehealth innovation has exploded after the COVID-19 pandemic.<sup>39</sup> The healthcare sector has gone through a major transition phase this year, implementing more telehealth services, including group psychotherapy, cognitive assessment and care planning, psychological and neuropsychological testing.<sup>37</sup> Specifically, telehealth can benefit those who live in remote areas or who have difficulty finding transportation means.<sup>40</sup> Although there are many benefits to using telehealth, there are significant barriers for some mature adults; they may lack devices, Internet access, or may require training to be able to use the technology required by telehealth innovation.<sup>38</sup> Mature patients are also more likely to worry about privacy issues which will deter them from using the programs.<sup>38</sup> The average cost of a telehealth visit is \$40 to \$50 per visit, which is much less than an average cost of an in-person visit.<sup>3</sup>

---

<sup>39</sup><https://www.healio.com/news/primary-care/20201210/cms-makes-some-telehealth-services-permanent-after-covid19>

<sup>40</sup><https://www.cidrap.umn.edu/news-perspective/2020/05/covid-19-reveals-telehealth-barriers-solutions>

Telehealth can allow mature employees to have more flexible schedules by working from different locations.<sup>38</sup> This innovation can also allow workers to work less hours while helping the same number of patients. If mature workers in the healthcare sector are considering a phased retirement, telehealth can be an optimal method of accomplishing a smooth transition into retirement. Mature workers can slowly begin increasing the number of clients they interact with from home, which can make for a less stressful and abrupt departure from their current position.<sup>8</sup>



---

<sup>41</sup><https://jghnews.ciusswestcentral.ca/telehealth-opens-new-doors-and-video-screens-to-rehabilitation-at-home/>

## Conclusion

The various supports described throughout this chapter will allow mature workers to continue using their knowledge and experience to participate in the workplace. As baby-boomers age, the availability and wider adoption of some of these technologies will facilitate their ability to continue participating and contributing to the workplace. Challenges such as cost and availability exist in diffusing this technology into the general population.

Employers play an important role in supporting mature employees with barriers, and assisting in accommodating workplaces with technological support and innovation. Although many of these innovations require an investment, the ability to keep employees working longer, particularly in fields where we already have skills shortages, is essential. As the population continues to age, it is likely that more of these innovations will become mainstream and increasingly used in the workplace to support the needs of all workers.

## Take Away

- North America is surpassed by many other countries in the use of assistive devices and advanced technology in the workplace
- The aging workforce in Canada will accelerate the need to both develop and use such devices
- Flex time can provide an easy, cost efficient solution to the needs of mature workers and actually improve workplace productivity and morale

- Other cost efficient solutions include work sharing, phased retirement and mentorship initiatives
- Assistive technology offers the opportunity to compensate for age related or other physical or cognitive issues
- Exosuits, robotics, self driving trucks are examples of some of the developments that will ensemble individuals to work longer and have less strain on them physically

## Chapter 7 - Discussion of Findings

### Overview

Based on our research, we have identified several themes and trends that are common amongst the different research components we conducted. In this chapter, we bring together the common elements and group them under themes, reference supporting evidence and identify the underlying need driving the trend. We have organized the data into tables to keep the information easy to follow. Since we are not approaching this as an academic exercise, there will not be detailed discussions of comparable findings in other studies. Instead in Appendix C you will find a list of academic articles referenced for each theme (where applicable), that can be used as a starting point for those looking for additional information on a particular topic.

## Themes

### Learning

Learning is an important need identified by many of the mature adults we spoke with. Whether the need was for complete re-training for those unemployed, for career transitions, or for volunteer training, the need for ongoing learning is real. The learning has to be accessible to different populations and short, quick interventions were favoured over longer training programs. Individuals spoke about being closer to the end of their careers than the beginning, so they were more interested in a quick training program to get them working again. Technology was viewed as a challenge for some individuals, particularly access to the latest software or hardware.

Trend	Supporting Evidence	Need
<b>Continuous Learning</b>	<ul style="list-style-type: none"> <li>• All three mature adult cohorts identified learning as important to them</li> <li>• Technology was a challenge for some</li> <li>• Some left their jobs due to changing technology</li> <li>• Identified by Liberal government's creation of the Lifelong learning tax credit</li> </ul>	<ul style="list-style-type: none"> <li>• Avenues for continuous learning for all segments</li> <li>• Facilitated learning</li> <li>• Assessments to identify what an individual's learning needs are</li> <li>• Having access to latest technology and software</li> </ul>
<b>Quick Retraining Rather Than Long Programs</b>	<ul style="list-style-type: none"> <li>• Individuals spoke of being closer to the end of their careers than the beginning</li> <li>• Wanted to get back to work quickly</li> <li>• Employers spoke of need to spend more time training mature workers compared to younger workers</li> <li>• The longer an individual was unemployed, the harder it was for them to get back to work</li> </ul>	<ul style="list-style-type: none"> <li>• Rapid Re-skilling</li> <li>• Reduce time unemployed between jobs</li> <li>• Accessible technology training</li> </ul>
<b>Inconsistent Volunteer Training Program</b>	<ul style="list-style-type: none"> <li>• Turned away from volunteer roles because they lack technology skills</li> <li>• No consistency amongst volunteer training programs</li> </ul>	<ul style="list-style-type: none"> <li>• Standardized volunteer training program informed by industry standard practices and assessment</li> <li>• Situation specific volunteer training</li> </ul>

## Delayed Retirement Age, Career Transitions and Challenging Standard Definitions of Retirement

One of the most significant trends noted in both the primary and secondary research was a delay in traditional retirement age and a changing definition of what it means to be retired. In nearly all of the mature adult groups researched, whether individuals were working, fully retired or job seeking, a significant proportion of each group wanted to continue working, volunteering or being involved in some capacity.

Entrepreneurship was an area that many demonstrated significant interest in, particularly around using it as an opportunity to transition careers. Many individuals who were working or retired pivoted in their careers after the age of 50, or had a desire to pivot. Finally, we saw a significant amount of civic participation amongst the retirees, and a desire to give back amongst all groups. Many individuals wanted meaningful employment that allowed them the opportunity to benefit their community.

Trend	Supporting Evidence	Need
Many individuals want to work for longer, both for financial reasons, but also just to have something meaningful to do	<ul style="list-style-type: none"><li>• Delay in retirement age</li><li>• Greater labour force participation within the 55+ cohort</li><li>• Fewer company pensions</li></ul>	<ul style="list-style-type: none"><li>• Increased opportunities to earn income past traditional retirement age</li><li>• Increased financial planning</li><li>• Increased conversations with employers about how to transition employees</li></ul>
Many individuals have strong desire to give back	<ul style="list-style-type: none"><li>• High levels of civic participation</li></ul>	<ul style="list-style-type: none"><li>• Need to coordinate volunteer activities</li></ul>

<b>in their work or volunteering but do not know where to start and expressed some frustration over finding volunteer roles</b>	<ul style="list-style-type: none"> <li>• pre-covid</li> <li>• Expressed desire to give back</li> <li>• Frustration with rejections for volunteer roles due to lack of training</li> <li>• Frustration with volunteer re-training</li> </ul>	<ul style="list-style-type: none"> <li>• into needed sectors</li> <li>• Need a service that guides them as to where to volunteer</li> <li>• Need to better understand volunteering requirements</li> </ul>
<b>High levels of individuals expressed desire to work 10-20 hours per week or to pivot to new career and many expressed an interest in entrepreneurship</b>	<ul style="list-style-type: none"> <li>• This was the most common referenced time commitment that individuals wanted after the age of 55 in almost all cohorts</li> </ul>	<ul style="list-style-type: none"> <li>• Better and specific resources are needed to pivot mature job seekers to entrepreneurship</li> <li>• Entrepreneurship needs to be a considered option for this age cohort</li> <li>• Increased job carving allowing for skilled individuals to work part-time</li> </ul>

Job carving is the act of analyzing work duties performed in a given job and identifying specific tasks that might be assigned to an employee. [1]

<https://www.easterseals.com/southerncl/shared-components/document-library/workfirst-transition-project/job-carving-cary-griffin.pdf>

## Labour Market Challenges

Another significant theme that arose in the research is labour market challenges specific to mature workers. Changes in the demographic structures within different industries has become a significant issue. In recent years, mature workers have become a dominant group in the workforce across various sectors. Specific industries such as skilled trades continue to suffer from low recruitment, partly due to an ageing baby-boom cohort. To attract more recruits, sector specific strategies should be implemented such as increased work schedule flexibility and rapid skills training opportunities.

<b>Trend</b>	<b>Supporting Evidence</b>	<b>Need</b>
<b>Mature workers are a dominant age cohort in specific sectors. Will be a</b>	<ul style="list-style-type: none"> <li>• Mature workers represent 40% of the workforce in specific</li> </ul>	<ul style="list-style-type: none"> <li>• Retention of existing participants for as long as possible</li> </ul>

<b>concern as individuals age out of the workforce</b>	sectors and growing, including goods producing and manufacturing	<ul style="list-style-type: none"><li>• Attraction of new entrants into industry</li><li>• Targeted hiring initiatives</li></ul>
<b>Certain sectors are not attracting sufficient entrants</b>	<ul style="list-style-type: none"><li>• The trades continue to suffer from low recruitment</li></ul>	<ul style="list-style-type: none"><li>• Sector specific recruitment strategies</li><li>• Use volunteers where applicable to fill roles</li><li>• Use entrepreneurs to fill roles</li></ul>
<b>Lack of recognition of skills and experience</b>	<ul style="list-style-type: none"><li>• Many employers are discarding experience and skills and looking specifically at education</li></ul>	<ul style="list-style-type: none"><li>• Consider employees who exhibit skills through years of experience</li><li>• Provide means to demonstrate or certify existing skills</li></ul>

## Need to Be Connected

For both employed and unemployed mature individuals, there is a substantial gap between them and the workplace. Although disconnectedness has been a problem in past years, the effects are amplified due to COVID-19. Many individuals are feeling a sense of loneliness which can impact their work life, community involvement, and mental health. As noted previously, mature employees are looking at giving back to the community in a meaningful way and COVID-19 has limited the opportunities to do this. In addition, mature workers may face difficulties in regards to generational gaps that cause a sense of disconnectedness as well. Further, unemployed individuals face the difficulty of attempting to develop networking strategies in hopes to find a job.

Trend	Supporting Evidence	Need
Individuals, particularly as a result of this pandemic, expressed interest in connections to others, to community	<ul style="list-style-type: none"><li>• Loneliness is an increasing challenge for many individuals</li><li>• Mental health has deteriorated since start of pandemic and even before</li></ul>	<ul style="list-style-type: none"><li>• Create opportunities for in person and online connection with individuals</li></ul>
Individuals feeling disconnected in workplace	<ul style="list-style-type: none"><li>• Disconnected from teams, co-workers and overall corporate strategy</li></ul>	<ul style="list-style-type: none"><li>• Create more connections between coworkers, and build team cohesion, possibly through mentorship</li></ul>
Unemployed mature adults need to develop connections to assist them with finding a job	<ul style="list-style-type: none"><li>• Individuals speak of not knowing where to start or who to turn to</li><li>• Individuals worked for many years for one company, need to develop new networks</li></ul>	<ul style="list-style-type: none"><li>• Age specific networking events</li><li>• Mentorship programs, such as those used for newcomers</li><li>• Job Developers who are mature adults</li></ul>

## Career Transitions and Mid-Life Career/Professional Changes

A key trend that continued to appear throughout the research are the difficulties mature workers face when attempting to make professional changes. Many times, mature workers are looking to change careers, plan for retirement, or are considering self-employment. However, considering a career change in the later years of life can come with some unique challenges. For workers who are trying to find their way into a new career, they require support and guidance when making a pivot in their career. This trend can be connected to the *changing workplace trend* that was stated previously. Mature employees may require to change their roles in

the workplace or completely consider a different employment option due to the changes in demands of the workplace. Moreover, these changes require a sense of confidence which many mature workers struggle with. By providing the appropriate support, mature workers can build the confidence to tackle career changes at any point in life.

Trend	Supporting Evidence	Need
Individuals have a difficult time transitioning between careers; no idea where to start	<ul style="list-style-type: none"><li>• Noted in literature that this is a challenge for many individuals</li><li>• Many do not know where to start and so end up doing nothing</li></ul>	<ul style="list-style-type: none"><li>• Supports for mid career transitions</li></ul>
Individuals need guidance in how to plan for retirement (apart from financial)	<ul style="list-style-type: none"><li>• Noted in literature</li><li>• Individuals speak of how difficult retirement was without a plan</li></ul>	<ul style="list-style-type: none"><li>• Supports for retirement transition planning</li></ul>
Individuals need guidance on how to pivot a career into a business	<ul style="list-style-type: none"><li>• Individuals expressed significant interest in entrepreneurship</li></ul>	<ul style="list-style-type: none"><li>• Supports for career pivoting and entrepreneurship</li></ul>

## Ageism

A significant theme of ageism continued to arise in the research. There is a significant prevalence of ageism in the workplace and during the processes of applying for different positions. Many individuals note that they had a problem with age discrimination which can be problematic because of the false narrative placed on mature workers. The research notes that ageism is a fear inducing concept for the majority of mature workers. Ageism can be a more significant issue

for visible minority groups. Although ageism is a real issue, the fear of ageism can often be greater than actual experiences of ageism. This fear can be combated by improving the confidence of these workers. The key to developing confidence is developing an expertise in their field. In cases where ageism is overtly expressed in their workplace, organizational policies and HR professionals can be a helpful tool to emphasize the value mature individuals bring to the workplace.

<b>Trend</b>	<b>Supporting Evidence</b>	<b>Need</b>
<b>Many individuals had experiences with ageism</b>	<ul style="list-style-type: none"><li>• Ageism is well identified in the literature and many of our participants had experiences that were clearly ageist</li></ul>	<ul style="list-style-type: none"><li>• Unbundle the concept of age, demonstrate value of mature workers</li><li>• Work with HR professionals to understand why and how mature individuals can contribute</li></ul>
<b>Many individuals expressed a fear of experiencing ageism in the future</b>	<ul style="list-style-type: none"><li>• In some ways fear of ageism is worse than ageism itself</li><li>• Work with individuals on building confidence</li></ul>	<ul style="list-style-type: none"><li>• Develop Portfolios of experience, similar to prior learning assessments</li><li>• Work with individuals on counselling to understand what their fears and concerns might be</li></ul>
<b>In our sample, ageism was more pronounced for Women, Visible Minorities</b>	<ul style="list-style-type: none"><li>• This is well documented in the literature and supported by the research of our sample as well</li></ul>	<ul style="list-style-type: none"><li>• Develop focused and targeted programs for this particular demographic group</li></ul>

## Supporting Employers

Employers are one of the most significant factors impacting the employment of mature workers. Most of the employers we spoke to were not implementing supportive programs through succession plans, discrimination policies, or employee accommodations. Many employers may see these support systems as detrimental to their workplace, but in reality, having appropriate accommodations can propel workplaces forward. Similar to the issues expressed by mature workers in regards to ageism, the trends shown here, represent the reality of ageism in the workplace. Many employers are unaware of ageism as a type of discrimination, but also provide little assistive technologies or succession planning. Education can be used as an effective tool to combat these discrepancies between employers and employees.

Trend	Supporting Evidence	Need
Ageism not mentioned as type of discrimination	<ul style="list-style-type: none"><li>Only 7% of employers surveyed specifically mention ageism in discrimination policies</li></ul>	<ul style="list-style-type: none"><li>Education, outreach, and accessible language</li></ul>
Employers offer few if any accommodations	<ul style="list-style-type: none"><li>Not aware of different accommodations</li><li>May not be cost effective</li></ul>	<ul style="list-style-type: none"><li>Understand how accommodations can empower workforce</li><li>For certain industries, rise in wages</li></ul>
Employers likely unaware of assistive technologies	<ul style="list-style-type: none"><li>Little uptake or knowledge</li><li>Little connection between technology and sector</li></ul>	<ul style="list-style-type: none"><li>Better dissemination and connecting work in tech sector with industry</li></ul>
Employers do not have	<ul style="list-style-type: none"><li>Most only did</li></ul>	<ul style="list-style-type: none"><li>Concepts like</li></ul>

<b>succession plans for all roles</b>	succession planning for key management roles	graduated retirement, mentorship and government support to encourage activities in key sectors
---------------------------------------	--	--

## Improving Service Delivery in the Sector

Service delivery was a significant theme that continued to emerge throughout the research. Service providers play a vital role in the employment of mature individuals because of the networking support they provide. Different agencies tend to provide different levels of services which at times can be inadequate to help achieve the goals of unemployed individuals. Agencies have the responsibility to create productive learning assessment and goal setting. Varying agencies have also shown resistance in sharing information with one another. It is important to keep the best interest of the client in mind rather than the best interest of the agency. In addition, some individuals noticed a generational gap between themselves and those working at the agencies. Agencies could improve this aspect of their business by hiring mature individuals that can better relate to this cohort.

<b>Trend</b>	<b>Supporting Evidence</b>	<b>Need</b>
<b>Some territoriality with regard to information sharing and clients</b>	<ul style="list-style-type: none"> <li>• Requests for information met with some resistance</li> <li>• Agencies "territorial" with clients</li> <li>• How success is measured is different agency to agency</li> <li>• Funding sources that do not encourage service providers to</li> </ul>	<ul style="list-style-type: none"> <li>• More open information sharing</li> <li>• Sending clients to best place, not necessarily their own</li> <li>• Better partnerships across the sector</li> </ul>

	share clients and are preferential to youth programs adds to this issue.	
<b>Individuals had some difficulty relating to job developers that were 30+ years younger than themselves</b>	<ul style="list-style-type: none"> <li>• Individuals spoke of some conflict with job developers who were difficult to relate to and had little knowledge of particular sector's hiring practices</li> <li>• Individuals did not feel these individuals understood them or their needs</li> </ul>	<ul style="list-style-type: none"> <li>• Better matching of job developers with individuals who are closer to their age or have experience in the sector</li> <li>• Better targeted programs for this demographic group</li> </ul>
<b>Sometimes job developers contributed to client stress levels and lack of self confidence</b>	<ul style="list-style-type: none"> <li>• Individuals spoke of job developers being "realistic" and mentioning how difficult it would be to find them a job</li> <li>• Has been documented in other studies that this is a factor</li> </ul>	<ul style="list-style-type: none"> <li>• Need to, in particular for job seekers who are struggling, develop and build self confidence rather than focus on negative.</li> </ul>
<b>Clients identified need for targeted programming for mature adults</b>	<ul style="list-style-type: none"> <li>• Individuals did not always feel that the programs were developed for their needs</li> </ul>	<ul style="list-style-type: none"> <li>• Targeted age specific/focused programming</li> </ul>

## Advocacy

A significant theme that continued to appear throughout the research is the lack of advocacy for the needs of mature workers. Mature workers are an essential part of the community and can bring great value to the workforce, which is why advocacy should increase their focus toward their needs. Much of the advocacy done for

mature individuals focus on health care services and community outreach, but rarely focus on employment opportunities. Advocacy groups should focus on the importance of employment for mature individuals, similarly to how the importance of health care is emphasized. There have been recent closures of significant organizations that advocated for the needs of mature workers, so there is a need to fill this void.

Trend	Supporting Evidence	Need
<b>In the London region, few groups or individuals speaking out for the needs of the mature worker</b>	<ul style="list-style-type: none"><li>• With the closure of the Council for London Seniors, and the move away from advocacy for Over 55, there is less advocacy happening in the sector</li><li>• Age Friendly has partially filled that void, but it lacks authoritative scope to take required next steps</li></ul>	<ul style="list-style-type: none"><li>• Need for more advocacy that can have feet on the ground doing advocacy work on behalf of mature worker</li></ul>
<b>Many advocacy groups focus on themes such as health and wellness, but few focus on employment</b>	<ul style="list-style-type: none"><li>• There is a gap in understanding of the importance of employment for mature workers</li></ul>	<ul style="list-style-type: none"><li>• Advocacy groups need to put as much effort into employment advocacy</li></ul>

## Increasing Social Disparity & Quality of Life

Although mature individuals may choose to work because of a variety of reasons, the most significant are financial related. Individuals often mentioned facing financial difficulties because of current unemployment or a lack of financial planning. This year has been particularly challenging because of the problems that come with the COVID-19 pandemic. Many individuals mentioned that they are

unable to find a job because of lack of positions being offered at this time, which further increases financial need, and in some cases, poverty. In addition to the challenges individuals face due to COVID-19, many mature individuals have been laid off from employment positions they have worked at for over 10 years. Overall, individuals who have financially prepared for later life, report being happier and search for employment that fulfills their purpose. This discrepancy in the quality of life between different economic cohorts can be addressed by providing better career and financial planning for everyone.

<b>Trend</b>	<b>Supporting Evidence</b>	<b>Need</b>
<b>Individuals who are not getting help fall further behind financially and cases are becoming increasingly multi barried and complex</b>	<ul style="list-style-type: none"><li>• Individuals spoke of financial challenges of being able to continue without working</li><li>• Financial challenges were single greatest reason many kept working</li></ul>	<ul style="list-style-type: none"><li>• Need to take person by person approach with wrap around supports</li><li>• Better financial planning</li></ul>
<b>COVID-19 has amplified poverty for those already living in poverty</b>	<ul style="list-style-type: none"><li>• Those without work are getting further behind and in more financial pressure</li><li>• Some have had to vacate their homes and move into friends/families homes</li></ul>	<ul style="list-style-type: none"><li>• Need systematic method for reaching out to individuals living on the edge</li></ul>
<b>Job seekers are spending longer looking for a job</b>	<ul style="list-style-type: none"><li>• Many in our sample were looking for a job for 6 months or more and many for a year or more</li></ul>	<ul style="list-style-type: none"><li>• Programs targeted to helping those individuals transition or get employment</li></ul>
<b>Those with financial means (usually pensions), can retire, are happier and more stable with</b>	<ul style="list-style-type: none"><li>• Those with financial stability, more likely to report being happier with their</li></ul>	<ul style="list-style-type: none"><li>• Better career and financial planning</li><li>• Better wrap around supports that assess</li></ul>

<b>greater numbers of choices. The others are financially precarious, many without internet at home, cell phones or support, making it difficult for them to rejoin the workforce; these individuals are falling further behind</b>	<p>choices; the rest are more likely to be challenged</p> <ul style="list-style-type: none"><li>• Those with financial stability look to find jobs more for the purpose of fulfillment</li></ul>	<p>this as part of job development process</p>
---	--	--

## Conclusion

Based on the research conducted, several themes were identified that translate into specific needs. These themes, covering several different areas and supported by evidence from both our primary research and the broader secondary research, provide us with an overview of the trends, challenges and necessities uncovered during the research conducted. These trends, from ageism to a need for connection and continuous learning, as well as specific observations for service providers and employers, create opportunities for creating new supports and updating existing ones. It is by better understanding the existing needs of mature adults that we can then develop recommendations and build action plans to address them.

### Take Away

- Most mature adults identified the need for continuous learning particularly around technology but had a preference for short accelerated programs
- Community involvement was expressed as a desire for many of our participants
- Covid 19 has increased the sense of social isolation and precarious economic status for many mature adults
- Changing roles whether it to retirement or alternate employment often presents many challenges for the mature individual
- Ageism whether real or perceived negatively impacts the mature worker or job seeker
- Employers generally have given little consideration to ageism as a workplace issue

- Few employment programs specific to the needs of the mature job seeker/worker exist

## Chapter 8 - The Challenge of an Aging Workforce

In the previous chapter, a secondary data review identified that our workforce is aging. In some sectors, this is occurring faster than in others. This creates concerns about the ability of employers to fill positions, looming skills shortages, and economic slowdowns as positions remain unfilled and productivity decreases. This chapter examines what an aging workforce means, identifies the scale of the problem and looks at the impact to specific industries.

### The Impact of Aging Workers

When discussing an aging workforce, many times numbers, statistics and graphs fill the discourse. There is a tendency to get lost in data, without extracting the actual meaning or implications of an aging workforce. As our workforce ages, there will undoubtedly be changes to the type of work individuals do, as well as how they do it.

Mature workers tend to have fewer accidents than younger workers, but when they are injured, these tend to be more severe and have longer recovery times<sup>42</sup>. Mature workers tend to have more back injuries, while younger workers have more hand and wrist injuries. Mature workers also tend to have more musculoskeletal injuries, particularly in positions that have repetitive tasks.

---

<sup>42</sup> Therapist-[https://www.ccohs.ca/oshanswers/psychosocial/aging\\_workers.html](https://www.ccohs.ca/oshanswers/psychosocial/aging_workers.html)

There are definitive changes that happen as we age. The Canadian Centre for Occupational Health and Safety fact sheet on aging workers identifies the following physiological changes that impact how mature workers are able to do their jobs:

- People lose 15-20% of strength between ages of 20-60; this means a decrease in load bearing capacity
- As individuals age, they may lose range of motion and flexibility. This can lead to problems in situations where unpredictable movements can happen
- Between the ages of 30 and 65, the ability of the body to breathe can be reduced by 40%. These changes can affect the ability to carry out extended heavy physical labour, while reducing the body's ability to adjust to hot and cold conditions
- Generally mature workers may find it harder to maintain good posture and balance. Work that requires precise adjustments, strong muscular effort (including lifting and carrying), joint movements at extreme angles, or those done on a slippery or unstable surface, will be affected by poorer posture
- Sleep regulation becomes challenging with age, creating challenges for shift or night time workers
- Thermoregulation is an increasing challenge with age, particularly if a job involves work in extreme conditions. Mature workers may overheat faster
- Vision changes with age and macular degeneration, visual acuity and peripheral visual field changes are common
- Auditory hearing also changes, with a loss of hearing of some higher frequencies and hearing particular voices in a crowd or noisy environment
- Cognitive changes can arise with new skill acquisition taking longer. It has been found that fluid intelligence may decrease with age, while verbal tasks and vocabulary increase
- Short term memory tasks may take longer, and working in very busy and noisy environments can be a challenge

## Changing Training Needs

Hands-on training is found to be more effective for mature workers<sup>43</sup>. Providing justification and explaining the logic for a training sequence has been found to be important. Mature adults may require more practice and assistance than younger age groups. Individuals with a history of learning or training appear to have an easier time learning new tasks as opposed to workers who may have resisted training before.

## Work Performance as the Workforce Ages

Industry literature suggests that there is no relationship between aging and work performance<sup>44</sup>. Like younger workers, mature workers often cite reasons for poor performance such as:

- lack of recognition and feeling as if their work is not valued
- not getting along with supervisors
- high job stress
- lack of supports

Conversely, mature workers tend to have lower rates of absenteeism and more dedication. They tend to be more positive in general about their workplaces<sup>45</sup>.

Mature workers bring a significant amount of expertise and experience to the workplace. On average, the mature worker has less turnover, meaning they stay in their jobs longer and have greater skills focused in particular fields<sup>46</sup>. The

---

<sup>43</sup>

<https://www.forbes.com/sites/nextavenue/2017/10/17/employers-need-to-train-their-older-workers-too/?sh=476657f06853>

<sup>44</sup> <https://www.ncbi.nlm.nih.gov/books/NBK148825/>

<sup>45</sup> herapist-[https://www.ccohs.ca/oshanswers/psychosocial/aging\\_workers.html](https://www.ccohs.ca/oshanswers/psychosocial/aging_workers.html)

<sup>46</sup> <https://hbr.org/2019/09/the-case-for-hiring-older-workers>

depth of knowledge of the mature workers may be far greater than what a younger counterpart may ever acquire, as these younger workers tend to stay in jobs far less.

Employers are going to have to do more to keep and retain their talent. It will mean new innovation for workplaces and individual organizations. A recent study<sup>47</sup> found that 57% of Baby Boomers have shared less than half the knowledge required to perform their jobs with others when they retire, and 21% have shared none of their knowledge. This will ultimately lead to a brain drain for many employers.

## **Size of the Impact of an Aging Workforce**

In discussing the changing workforce, it is useful to identify the scale of the challenge presented.

Among the G7 nations, Canada had the highest levels of labour force participation for mature workers. Despite this, the increase in the labour force participation rate for those age 55+ will not be sufficient to offset the full impact of a large segment of the population retiring. In the 1980s, when most of the baby boomers were in the labourforce, there were six people working to support every person age 65+ who was not working. By 2017, this ratio had declined to four people in the labour force for every person age 65+ who was not in the labour force. Under all scenarios that the government has projected, this ratio could approach 2:1 by 2036 for London and region.

The smaller generations following the baby boomers have challenged the ability of labour markets to keep up with the forecasted retirement of the baby

---

<sup>47</sup>

<https://www.expresspros.com/Newsroom/America-Employed/New-Express-Poll--Boomers-Staying-in-and-Returning-to-the-Workforce-.aspx>

boom generation. There are several factors cited that will continue to contribute to keeping those age 55+ in the workforce. These include:

- Delay in workforce entry by more recent generations due to higher levels of education
- Decline of company pension plans
- Increase in market oriented defined contribution plans
- Indebtedness of Canadian households
- Increase in life expectancy
- Increase in sectoral labour shortages

Overall, more individuals are going to be working for longer.

In determining what the impact might be to the local labour market, there are several studies that can provide some guidance. A 2017 report by Statistics Canada focused on the impact of an aging society to labour markets, identified that between 2021 and 2036, labour force growth was expected to decrease to on average 0.7% per year for most CMAs (Census Metropolitan Areas) in Ontario. In addition, the labour force participation rate was anticipated to fall from its average of 64.8% to 61.7% for most CMAs in Ontario.

In examining the numbers for London, the participation rate in December 2020 was 61.7%, which was below the provincial average. London had numbers similar to Thunder Bay and Sudbury, which this report forecasted would experience more significant declines, from 60.4% to 55.5% by 2036. These cities were actually facing a contraction of their labour forces annually by -0.5%.

This is the result of two simultaneous forces: the first is the contraction of the workforce due to retirements, and the second is an overall decreased participation rate as those eligible to work, but not working, increases.

In modelling the potential impact for London, three different forecasts were used to capture different ends of the spectrum. The high scenario utilizes a 0.7% growth rate, while the low scenario represents a -0.5% contraction. The mid scenario assumes a 0% growth rate. Then, an estimate of the labour force participation rate, anywhere from 55% to 62%, was used to identify the impact of decreased participation.

Overall, the outcome is not promising. In a worst case scenario, the labour force contracts by over 50,000 people, with a participation rate of 55%. In a best case scenario, the London labour force could increase by almost 40,000, with a participation rate of 62%. However, the most likely scenario is a stagnation of growth and a decline in the participation rate over the next 15 years.

Change in Labour Force Size based upon changing participation rates and industry contraction or growth as population ages				
Scenarios		High	Medium	Low
<i>Participation rate</i>	<i>Annual change</i>	<i>0.7% growth</i>	<i>0% change</i>	<i>-0.5% contraction</i>
Year	2021	2036	2036	2036
62.0%	331,276	367,817	331,276	307,281
61.7%	329,673	366,037	329,673	305,794
61.0%	325,933	361,885	325,933	302,325

60.0%	320,590	355,952	320,590	297,369
59.0%	315,246	350,020	315,246	292,413
58.0%	309,903	344,087	309,903	287,457
57.0%	304,560	338,154	304,560	282,501
56.0%	299,217	332,222	299,217	277,544
55.0%	293,874	326,289	293,874	272,588

What will the impact of these contractions be? Likely, we will see more jobs advertised for longer, and many that go unfilled. Wages in key sectors may have to increase to encourage individuals to enter those career fields<sup>48</sup>. Innovation from the region as a whole, could stagnate, and regional GDP may decrease significantly

<sup>49</sup>.

## Examining Key Industries In Depth

The prognosis is not promising. However, the impact of this decline will not be felt evenly across all sectors. Some industries are experiencing decline far more than others. A 2017 Statistics Canada report entitled “Results from the 2016 Census: Occupations with Older Workers” identifies specific jobs and the number of youth

<sup>48</sup>

<https://www.conferenceboard.ca/press/newsrelease/2018/05/15/imagining-canada-s-economy-without-immigration>

<sup>49</sup>

<https://www.spglobal.com/en/research-insights/articles/declining-labor-force-participation-will-weigh-on-us-gdp-growth-and-fed-monetary-policy>

entering the industry compared to the number of adults 55+ currently in the industry. What is evident is both a significant gender and skill bias to some industries, marked by a lack of job entrants.

Solving the labour shortfall in each of these industries could evolve into its own labour market partnership (LMP) project, and goes beyond the scope of this initiative. However, identifying these shortfalls is a first step to developing a plan for addressing looming skills shortages. When we look at lower skilled industries that are male dominated, jobs such as custodians, landscapers, manufacturing workers and farm managers are the ones suffering the greatest gap between job exits and entries. For higher skilled male dominated professions, jobs such as college and university professors, and management consultants were the top professions with low rates of new entrants.

For women the situation is slightly different; the entry of women into the workforce has softened the blow to most industries. The top Industries where there are labour market shortages for professional highly skilled women are for psychiatric nurses, professors and auditors are among the positions that have the greatest labour shortages which are beginning to be filled by highly skilled women. For lower skilled women, administrative assistants, bookkeeping and cooks mark the lower skilled occupations with the highest gaps.

In some of these industries, other trends such as automation, increased efficiencies and productivity may account for some of the contraction, but not all. In other industries, where higher levels of youth are entering the field, the field itself may be increasing in size, such as technology and marketing based roles.

There are protectionist regulations that may perpetuate some of these issues. Often by way of industry associations and governing bodies, industries limit

the number of individuals accepted into their fold and dictate the training requirements for individuals entering into these professions. This makes it more difficult for internationally trained individuals to enter into professions. While some pathways have been developed in recent years to facilitate transitions for internationally trained individuals, more focus is definitely required to understand the barriers preventing these individuals from entering into certain industries, specifically where there are few entrants compared to those exiting.

## Take Away

- Changes in physical well being, cognition and overall health does happen as we age and may affect job function
- Training for mature individuals may require more hands on experience and explanation
- Mature adults bring significant value to the workplace i.e. experience, knowledge, reliability etc.
- Not accommodating mature individuals or preparing for their leaving the workforce may result in a brain drain
- The ratio of working people to individuals over the age of 65 is predicted to be 2:1 by 2036
- London is predicted to have a labour force participation rate decline over the next 15 years leaving many jobs unfilled
- There are significant differences in the impact on women, internationally trained individuals and specific industries related to the aging population

## Chapter 9 - Recommendations Overview

The previous chapter identified the needs that were observed in both the primary and secondary research. This chapter connects those needs to recommendations broken down by target group. The top recommendations for each sector are identified along with the necessary steps and resources to accomplish the recommendation. Finally, key stakeholders needed to implement these findings are identified. In Appendix D, we have developed handouts that will be disbursed to different sector partners based on roles. The handouts identify situations around an aging workforce that different groups may face, and suggest actions for resolving those situations. We focus on individuals who are retired, looking for work, looking to transition careers, HR professionals and industry associations, non profit employment service providers and policy makers. These have been designed to be used as quick reference guides that can provide some insight into opportunities for each group to assist with the development of a more age-friendly workforce.

### Recommendations for Individuals

#### a. Retired

One of the biggest challenges that we have seen with retired individuals is both the need to feel connected, particularly during COVID-19, and to continue to have a purpose. For some, purpose lies in family and friends, volunteering with community groups or focusing on a sport or hobby. For a large proportion of individuals, particularly those whose identity was tied to work, there is a significant need to have a strong purpose and planning for retirement. This planning is not just financial, but rather purpose oriented; it

is important for individuals to define the vision they have for retirement and to develop a plan to accomplish it.

The major difference in the reported well being of individuals in our sample and in the literature was between individuals who were financially and emotionally ready for retirement, and those who were not. Those who retired simply because they felt it was time, and never planned or were struggling financially, faced greater difficulties.

**Key recommendations for this group include:**

- Develop a service, such as a mid-career coach or guidance counsellor, who can work with individuals to develop these mid-life career goals and assist them to develop a plan for post retirement. This would be highly individualized and would function as a starting point for retirement planning.
- Develop ongoing opportunities to foster collaboration, encourage networking and volunteer opportunities with this group. This can be in the form of events, online learning or activities.
- Volunteer training is often mentioned as a need. Standardizing volunteer training and creating a platform for earning a certificate or diploma would be of significant value to organizations and individuals who participate or would like to participate in the volunteer sector.

**b. Transitioning Jobs or Industries**

Individuals who are transitioning jobs or industries need support to allow them to try new careers, and to volunteer in new sectors without punitive measures to their current employment circumstances. They may need education, work experience and a plan.

**Key recommendations for this group include:**

- Develop opportunities to gain experience in new sectors, **particularly sectors facing skills shortages**. These can be in the form of paid job placements or other skills programs.
- Develop a transitioning career support position who can be a industry specialist and provide advice to individuals who are looking to transition to specific sectors, particularly sectors that are facing skills shortages.
- Create rapid-reskilling programs that allow individuals to begin training for a new sector while they are still employed. This permits them to continue meeting their basic needs while acquiring new skills and experience. It is recommended that this focus on industries that are facing a skills shortage or have ageing workforces. These may include healthcare (such as personal support workers) manufacturing, logistics and the skilled trades.

### **c. The Unemployed or Underemployed**

Mature individuals who are unemployed or underemployed may have recently experienced a layoff or reduction in work. They may be suffering financially and may in some respects, have fallen through the cracks. Once unemployed, particularly for someone who was in a job for a long period of time, they may be without their existing networks and resources. They may need training but more than anything they need consistency in service providers to get them back on their feet quickly.

**Key recommendations for this group include:**

- Development of a centralized system where individual career plans and goals are identified
- Coordination and case management from one service provider to the next
- Consistency in service delivery
- Employ individuals who are specialized to this sector or in their demographic age group
- Provide opportunities and events for individuals to continue expanding networks

- Develop a database of short term volunteer opportunities that may permit them to gain work experience in a sector that they are seeking employment in
- Encourage them to be open to new experiences, education, technology and tools
- Ensure resumes and employment profiles exist on the best social forums (LinkedIn, Indeed, etc...)
- Ensure resumes are updated to a contemporary format that works with all major forms of technology
- Provide opportunities to network with younger colleagues through formal or informal means

#### **d. Those Continuing to Work Past Traditional Retirement Age**

Those who are interested in continuing to work past traditional retirement age may require adaptations to their existing job, assistance negotiating with employers for adapted employment, and/or may need guidance in supporting their employer depending upon their sector. Linkages to technology are increasingly important and can help with some of the main challenges that exist.

##### **Key recommendations for this group include:**

- Creation of a funded office for technology adoption or non profit that can serve as an advisor and partner to help industry adapt new technologies to support aging or barriered workers
- Short training seminars for individuals to provide them with knowledge around how to mitigate risk and how to negotiate with their employer
- Associations for mature workers, representation with unions, and advocacy for protecting rights of mature workers
- Clear presentation and interpretation of international standards to support mature workers

### **e. Individuals Considering Entrepreneurship**

Entrepreneurship is a pathway for many who are interested in transitioning in the workforce. Mature adults represent the fastest growing group of new entrepreneurs. Despite this, few specialized services exist for them.

#### **Key recommendations for this group include:**

- Develop supports to help these individuals fast track into entrepreneurship
- Develop mentorship programs to train new entrepreneurs, particularly in fields where there is a skills shortage
- Provide ongoing supports/spaces for mature entrepreneurs to both incubate and grow their businesses

## **2. Employers**

For the average small business, an aging workforce represents both increased costs and risks. From a labour perspective, there is an assumption that mature workers are more likely to get hurt on the job, despite the fact that younger workers tend to have significantly more accidents. Employers also have to deal with benefits providers that may cut off employees at the age of 65 or 70. Not providing equal benefits to all individuals can leave an employer exposed to a lawsuit, despite the fact that benefits providers can double or triple the costs for a mature worker, or simply refuse coverage. Employers also need to be aware of methods that can be used to help accommodate aging employees. These can vary from simple and inexpensive to complex and costly.

#### **Key recommendations for this group include:**

- Opportunities to create benefits companies targeting this age group
- Supports such as grants, similar to the Canada Summer Jobs program, to encourage hiring of mature workers, particularly in industries facing skills shortages
- Employment agencies focused on placing mature workers in key industries for a fee
- Creating campaigns to spread awareness of the benefits of mature workers

- Providing supports for employers to accommodate mature workers
- Providing education to employers on different types of accommodations
- Provide actionable standards for employers to create an age-friendly workplace
- Create an award for best age-friendly workplace, have individuals who assess workplaces
- Reach out to industry associations, HR professionals and non profit organizations to understand best practices around ageism
- Encourage mature workers to be mentors and develop pathways for knowledge transfer
- Develop mentorship programs between different age groups
- Be open to adopting technology into the workplace
- Help mature employees interested in transitions to pivot within your company
- Be open to hiring mature workers, look beyond the physical age

### **3. HR Professionals or Industry Associations**

HR professionals and industry associations represent a key group to target for information diffusion. The key challenge for this group is creating awareness around HR practices that discourage age discrimination, such as in the case of technology that can be used to filter for age, key terms, wording or syntax that would identify someone as over a certain age (typically 55+). Communication and education are key here because these groups represent a means of diffusing information both through larger companies and through specific sectors.

#### **Key recommendations for this group include:**

- Develop education about how to become more age friendly and include information regarding hidden ageism
- Communicate how to use technology to support mature employees
- Develop best practice accommodations by sector and guide entrepreneurs how to implement
- Encourage entrepreneurs to develop mentorship programs
- Encourage companies to develop graduated retirement programs
- Develop expertise on what best practices for an age-friendly workplace

- Promote information and practices that support the value of mature individuals in the workforce

#### **4. Non Profit Sector**

Non profit sector partners in the employment services sector and others in the non profit space represent an engaged and motivated group of service providers. Some of the main recommendations for this group centre around creating capacity and better utilizing this workforce through standardized tools and training programs, and recognizing the specific needs of mature individuals.

##### **Key recommendations for this group include:**

- Enhance online learning through partnerships, such as bringing together all of the different learning providers under one website or platform that sells and provides courses. Make them specific to needs of mature workers, including adopting accessibility best practices
- Develop standardized tools and shared information systems
- Advocate for development of age specific programming and for needs of mature workers in general
- Develop better volunteer training programs through standardization and shared resources
- Develop tech lending library through partnerships where individuals can borrow latest technology to help augment digital literacy
- Use Entrepreneurship or task based work to fill industries with high skills shortages
- Develop a mid-life guidance counsellor type service that can be a resource to those transitioning careers. Consider a paid service that is geared to income
- Create opportunities for peer-to peer learning and mentoring

## 5. Government and Policy Makers

In this final section which is intended for government and policy makers, the main requirements and needs are to create infrastructure that encourage the adoption of policy and training programs, creating pathways to fund these and encouraging employers and sector partners to take ownership of these initiatives.

### **Key recommendations for this group include:**

- Create funding for job placement programs, as currently exists for youth, but for mature workers, similar to TIOW, but with modifications. Instead of cities with populations under 250,000, target specific sectors currently facing skills shortages
- Create programs or placements for those seeking to transition to sectors facing skills shortages
- Provide employer supports and/or training through sectoral councils and industry associations for recognition of Age Friendly Workforces and create programs to target ageism in the workplace
- Provide funding for employers to offer assistance to hire mature workers, either through tax credits or write-offs, or short term programs
- Develop better connections between research centres, tech industry, education and everyday companies (e.g. TACs)
- Develop pathways for dissemination of industry specific adaptive technology
- Develop lists of adaptations by industry that can be provided to employers (e.g. exoskeletons for the construction industry)
- Assist employers in developing mentorship programs to enhance team understanding, increase networks and enhance knowledge transfer
- Provide funding for the formal development of mentorship programs in the workplace

## Conclusion

Adults age 55+ represent a vastly untapped resource which can be engaged to help address our current and forthcoming labour market challenges. However, these individuals continue to face significant barriers, ranging from ageism to a lack of specialized training, to general attitudes which could limit their employment options. For any solution to be successful, it must be multi-faceted and involve all key stakeholders.

## Chapter 10 - Action Plan

During the course of this project, valuable feedback was collected from individuals age 55+, employers, and key stakeholders. From this process, Over 55 London has developed the following action plan to address the challenges addressed throughout this report.

Given the capacity of the organization, Over 55 will plan to directly address the items detailed below, but will continue to advocate and build partnerships to address the other needs outlined in this report.

Recommendation	Notes	Resources	Priority	Funding
Advocate for TIOU program	Continue to advocate for a replacement to this program.	<ul style="list-style-type: none"> <li>• Social Media</li> <li>• Summer Student</li> <li>• Fanshawe College</li> </ul>	High	Canada Summer Jobs (CSJ)
Support TIOU-like initiatives	Skills training programs for mature adults	<ul style="list-style-type: none"> <li>• Social Media</li> <li>• Summer Student</li> <li>• Fanshawe College</li> </ul>	High	Skills funding
Expand Entrepreneurship offering	Take materials online; create certification	<ul style="list-style-type: none"> <li>• Facilitators</li> <li>• Content</li> <li>• Technical Support</li> </ul>	High	Skills funding
Create a physical hub for entrepreneurs age 55+	Working to secure location and partnerships	<ul style="list-style-type: none"> <li>• Facilities</li> <li>• Community Partners</li> <li>• Facilitators</li> </ul>	High	Several; some self-generated
Additional Volunteer Opportunities for those 55+	Look to local long-term care facilities and agencies	<ul style="list-style-type: none"> <li>• Community Partners</li> <li>• Volunteer Certification Program</li> </ul>	High	New Horizons; Agape
Develop mid-career supports	A guidance counsellor type service; geared to income	<ul style="list-style-type: none"> <li>• A suitable Associate Member to deliver this service</li> <li>• Community Partners</li> </ul>	High	JCP - transition to O55 associate; Self-generated funds
Expand PLAR program with Bill Pigram	Support expansion to help more adults age 55+	<ul style="list-style-type: none"> <li>• A suitable Associate Member to deliver this service</li> <li>• Consultation with</li> </ul>	High	Potential JCP; Self-generated funds

		Bill Pigram		
SeniorHub.ca expansion and marketing	Continue to add content.	<ul style="list-style-type: none"> <li>• Content</li> <li>• Facilitators</li> <li>• Stakeholder Feedback</li> </ul>	High	Agape; New Horizons
Workplace standards for mature works	Based on international standards; will also address ageism	<ul style="list-style-type: none"> <li>• Consultant to interpret and simplify standards</li> <li>• Designer</li> <li>• Marketing</li> </ul>	High	TBD
Creating programs to help individuals ease into retirement	Similar to mid-career counselling	<ul style="list-style-type: none"> <li>• Facilitator</li> <li>• Associate Member to deliver service</li> <li>• Support from Bill Pigram</li> </ul>	High	Libro
Develop volunteer training program	Extension of SeniorHub.ca	<ul style="list-style-type: none"> <li>• Content</li> <li>• Facilitators</li> <li>• Stakeholder Feedback</li> </ul>	High	Agape; New Horizons
Test volunteer training program with VON	Extension of Seniorhub.ca	<ul style="list-style-type: none"> <li>• Dedicated staff</li> <li>• Content</li> <li>• Facilitators</li> <li>• Marketing</li> </ul>	High	TBD
Tech lending library or peer to peer tech mentoring/intergenerational tech program	Deploy HelpAge programming locally	<ul style="list-style-type: none"> <li>• HelpAge Canada support</li> <li>• Devices</li> <li>• Tech support resources</li> <li>• Facilitators</li> <li>• Marketing</li> </ul>	High	TBD
Tiny house construction	Carry out as part of a partnership; currently speaking with WISH	<ul style="list-style-type: none"> <li>• Over 55 Contractors</li> <li>• City buy-in</li> <li>• Adjustment to housing rules</li> <li>• Partner Support</li> </ul>	High	TBD
Expand construction	Carry out as	<ul style="list-style-type: none"> <li>• Over 55</li> </ul>	High	TBD

social enterprise work, look at social benefit contracts, intergenerational knowledge transfer	part of a partnership; including LiUNA, Pathways	Contractors <ul style="list-style-type: none"> <li>• Pre-Apprentice pipeline</li> <li>• Suitable Contracts</li> </ul>		
Establish an independent seniors centre	Need to secure suitable venue	<ul style="list-style-type: none"> <li>• Venue</li> <li>• Partnerships</li> <li>• Facilitators</li> <li>• Resources</li> <li>• Programming</li> </ul>	High	JCP OTF Tourism TBD
Disburse Longevity Economy material to stakeholders and policy makers	The work cannot end here.	<ul style="list-style-type: none"> <li>• Dedicated position</li> <li>• Marketing</li> <li>• Advocacy</li> <li>• Facilitation</li> </ul>	High	TBD

## **APPENDICES**

## **Appendix A: Survey Questions**

**Please see supplemental PDF files.**

## Appendix B - Service Provider Ecosystem

### Employment Services

Agency	Programs	Specifically for 55+
<b>ATN Access Inc.</b>	<ul style="list-style-type: none"> <li>- Work experience placements and assistance in finding employment for adults with injuries, physical or learning disabilities or barriers</li> <li>- Employment tool kit</li> </ul>	-no programming specific for this group
<b>Fanshawe Community Employment Services (CES)</b>	-Job search and resume help, subsidized job placements, apprenticeship information and opportunities, links to education and upgrading, free access to computers, fax and phone.	-N/A
<b>Community Employment Choices</b>	<p>-Providing Job Seekers in Middlesex County communities with:</p> <ul style="list-style-type: none"> <li>• Job search support</li> <li>• career planning</li> <li>• Training</li> <li>• Information</li> <li>• Job placement opportunities</li> </ul>	-All CEC services are available to all ages. Previously had programs specific to the mature job seeker. They do have specific staff that generally work with their mature clientele.
<b>Goodwill Career Centre</b>	-Services include Second Career and apprenticeship assistance, workshops, career counseling, and Internet	-N/A

	access through their Employment Resource Centre.	
<b>London Employment Help Centre</b>	-Services include career counseling, employment preparation workshops, the Job Finding Club, and placement opportunities. Assistance is also available for internationally trained individuals	
<b>LondonWorks</b>	-An online guide to workforce information in London. Includes links to job boards, London services, apprenticeship and internship information, seminars, conferences and more.	-N/A
<b>Over55 (London) Inc.</b>	-A non-profit agency that connects mature workers to entrepreneurship opportunities and employers. A membership fee is required.	-Yes, services and programming are aimed at individuals aged 55+
<b>Pathways Skill Development &amp; Placement Centre</b>	-Pathways offers employment preparation workshops, skills training programs, English language training and job placement services to assist eligible employment seekers.  -Also offers a woodshop program, open to all ages but aimed at mature adults	-Woodshop is meant to target mature adults
<b>WIL Employment Connections</b>	-Employment preparation, job search and GED services to	-N/A

	the general public with a special focus on newcomers and internationally trained individuals.	
<b>Fanshawe College St. Thomas/Elgin Regional Campus</b>	-There most applicable generic services are Employment Service and Literacy and Basic Services, both funded by Employment Ontario.	-N/A

**Training Services**

<b>Agency</b>	<b>Programs</b>	<b>Specifically for 55+</b>
<b>ATN Access Inc.</b>	-Computer training	-No programming specific for this group
<b>Community Employment Choices</b>	-Providing <b>Job Seekers</b> in Middlesex County communities with: <ul style="list-style-type: none"><li>• Job search support</li><li>• career planning</li><li>• Training</li><li>• Information</li><li>• job placement opportunities</li></ul>	-All of CEC services are available to all ages. They had programs specific to the mature job seeker at one point but no longer. They do have specific staff that generally work with their mature clientele.
<b>Goodwill Career Centre</b>	-Services include Second Career and apprenticeship assistance, workshops, career counseling, and Internet access through their Employment Resource Centre.	-N/A
<b>London Employment Help Centre</b>	-Services include career counseling, employment preparation workshops, the	-N/A

	Job Finding Club, and placement opportunities. Assistance is also available for internationally trained individuals	
<b>London Training Centre</b>	<p>-Free training programs include hospitality (food service and preparation) and computer/employment skills</p> <p>-Smart Serve and WHMIS training for a fee.</p>	-No specific programs for this age group; does offer customized employment counselling, job development and one to one workshops for any need
<b>Nokee Kwe Occupational Skill Development Inc</b>	Skills assessment, employment counselling, life skills and computer literacy services for the general public. Employment and training programs for persons of aboriginal ancestry.	-N/A
<b>Pathways Skill Development &amp; Placement Centre</b>	-Pathways offers employment preparation workshops, skills training programs, English language training and job placement services to assist eligible employment seekers.	

### Disability Services

<b>Agency</b>	<b>Programs</b>	<b>Specifically for 55+</b>
<b>Canadian Hearing Society London</b>	-Employment services for people with hearing impairments.	<p>-Return-to-work plans</p> <p>- Resume and cover letter services</p> <p>-Job readiness workshop</p> <p>- Job search and interview techniques</p> <p>-Job development with employers</p> <p>-Job matching and placement</p>

		<ul style="list-style-type: none"> <li>-Job retention services</li> <li>-Information on the types of workplace accommodations</li> <li>-Employer accommodation seminars</li> <li>-Access to resource materials</li> <li>-Referral and information</li> <li>-Job training opportunities</li> <li>-Assisting seniors to stay connected</li> <li>-Counsellors provide home visits, education, and demonstrations and recommendations of communication devices</li> </ul>
<b>CNIB</b>	-Delivers innovative programs and powerful advocacy that empowers people impacted by blindness to live their dreams and tear down barriers to inclusion	-Programs geared towards all adults
<b>Community Living London</b>	-Employment services for people who are over 18 years of age with intellectual disabilities	-N/A
<b>Hutton House</b>	-Offers employment search and support programs for adults and youth with disabilities.	<ul style="list-style-type: none"> <li>-Does not currently have specific employment programs for those over the age of 55.</li> <li>-Individualized case management which can be adjusted to what is the best support for all, including those 55+.</li> </ul>
<b>Leads Employment Services Inc.</b>	-An employment and skills development agency for people with physical, mental, developmental and learning	-Offers a Mature Worker's Workshop which discusses the following topics: Coping with Job Loss; Myths and Realities of Hiring Older Workers; Identifying Skills and Strengths; Confidence and Motivation;

	disabilities and/or barriers to employment.	Career Exploration; Applying for Work; Employment Alternatives; Digital Literacy; Community Resources.
<b>March of Dimes Canada</b>	-A full range of employment services for those with physical disabilities.	

### Clothing Providers

Agency	Programs	Specifically for 55+
<b>Clothing Works</b>	- Provides clothing for job interviews or employment, free of charge. Customers must first be referred by a community service agency.	- N/A

### Counseling Services

Agency	Programs	Specifically for 55+
<b>Daya Counselling Centre</b>	-Provides professional, short term counselling to individuals, couples, families and groups. Clients pay only what they can afford.	-N/A
<b>Goodwill Career Centre</b>	-Services include Second Career and apprenticeship assistance, workshops, career counseling, and Internet access through their Employment Resource Centre.	-N/A
<b>London Employment Help Centre</b>	-Services include career counseling, employment preparation workshops, the	-N/A

	Job Finding Club, and placement opportunities. Assistance is also available for internationally trained individuals	
<b>Nokee Kwe Occupational Skill Development Inc</b>	Skills assessment, employment counselling, life skills and computer literacy services for the general public. Employment and training programs for persons of native ancestry.	-N/A
<b>Pathways Skill Development &amp; Placement Centre</b>	One-on-one employment counselling, Flex pre employment preparation, skills workshops, (Logistics & Manufacturing, Property Maintenance, Admin. ) (Construction less so but has offered the course to older workers who typically then get work at local home improvement retailers)	

### Intercultural Services

Agency	Programs	Specifically for 55+
<b>Cross Cultural Learners Centre</b>	-Newcomer settlement agency and intercultural education resource centre  -promotes intercultural awareness and understanding	-Provides pre-employment services to all newcomer clients including 55+ years of age -Assistance is provided based on clients' needs including resume building and editing in one-on-one appointments or in group sessions -Referrals are provided to clients based on their needs including internal (Job Search Workshop sessions) or external

		(Employment Ontario services) and/or to those over the age of 55. -Follow up support is provided based on clients' needs.
<b>London Employment Help Centre</b>	-Services include career counseling, employment preparation workshops, the Job Finding Club, and placement opportunities. Assistance is also available for internationally trained individuals	-N/A
<b>LUSO Community Services</b>	-The Employment Support Program assists Ontario Works recipients, with an emphasis on newcomers	-N/A
<b>WIL Employment Connections</b>	-Employment preparation, job search and GED services to the general public with a special focus on newcomers and internationally trained individuals.	
<b>Pathways Skill Development &amp; Placement Centre</b>	-Pathways offers employment preparation workshops, skills training programs, English language training and job placement services to assist eligible employment seekers.	

## **Review of Ecosystem & Existing Resources in Southwestern Ontario**

The London region is rich in employment and training services to assist both targeted and general job seekers. Most serve all ages with the exception of organizations like Youth Opportunities Unlimited. Few have programs specifically developed with the mature learner or job seeker in mind. The following is a list of organizations in this category with a brief description of their services and information specific to the percentage of individuals in the 55+ age range they have served in this fiscal year (where available).

### **London Ontario Employment Service Providers**

#### **ATN Access Inc.**

Address: The Skill Centre at 141 Dundas St., Suite 504, London, ON, N6A 1G3

Phone: 519-433-7950

Website: <https://www.atn.ca>

Computer training, work experience placements and assistance in finding employment for adults with injuries, physical or learning disabilities or other barriers.

ATN Serves clients of all ages.

During this fiscal year, 8% of ATN's clients were over the age of 55. Presently, ATN does not have programs directed to mature job seekers, but they do tend to access core services such as employment counselling, employment tool kit, and job development.

#### **Canadian Hearing Society London**

Address: 181 Wellington St., London, ON, N6B 2K9

Phone: 519-667-3325, TTY 519-667-3323

Website: <https://www.chs.ca/contact/locations/london>

CHS London offers employment services for people with hearing impairments. CHS provides employment services for clients of all ages, but does not have a separate employment program geared specifically to the needs of the mature worker. CHS provides the following services:

- Return-to-work plans
- Resume and cover letter services
- Job readiness workshop
- Job search and interview techniques
- Job development with employers
- Job matching and placement
- Job retention services
- Information on the types of workplace accommodations
- Employer accommodation seminars
- Access to resource materials
- Referral and information
- Job training opportunities

CHS does provide services specifically for clients 55+ in our Hearing Care Counselling Program. This program offers the following:

- Assisting seniors to stay connected
- Counsellors provide home visits, education, and demonstrations and recommendations of communication devices

Many of our generic services can assist the mature worker:

- Return-to-work plans
- Resume and cover letter services
- Career exploration
- Job search and interview techniques
- Job development with employers
- Job matching and placement
- job retention services
- Information on the types of workplace accommodations
- Referral and information
- Job training opportunities

The option of completing a Government of Ontario Second Career application can be explored. Assistance with connecting clients with training/educational institutions and their Accessibility Services offices can be provided. A referral to an employment agency that specializes in Second Career applications can be discussed.

Currently, 31.5% of CHS clientele is over the age 55.

### **Clothing Works**

Address: 255 Horton St. E., London, ON

Phone: 519-850-9000

Website: <https://clothingworks.ca>

Provides clothing for job interviews or employment, free of charge. Customers must first be referred by a community service agency.

Clothing Works serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **CNIB**

Address: 749 Baseline Road, London, ON

Phone: (519) 685-8420

Website: <https://cnib.ca/en/contact/london?region=on>

In the past CNIB served a Vision Loss Group that was specific to older adults. However, CNIB programs are geared towards all adults 30+. Programs are geared towards all levels of skill. For example, technology programs with basic, advanced or expert levels, or book clubs that read a variety of materials.

All CNIB services (with the exception of those designed specifically for children and youth), are available for this target group.

51% of clientele was reported as being over the age of 55.

### **Community Living London**

Address: 379 Dundas St., Suite 120, London, ON, N6B 1V5

Phone: 519-673-5600

Website: <https://www.cll.on.ca>

Employment services for people who are over 18 years of age with intellectual disabilities.

Community Living London serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **Daya Counselling Centre**

Address: The Skill Centre at 141 Dundas St., 6th floor, London, ON, N6A 1G3

Phone: 519-434-0077

Website: <https://dayacounselling.on.ca>

Daya Counselling Centre provides professional, short term counselling to individuals, couples, families and groups. Clients pay only what they can afford.

Daya Counselling Centre serves clients of all ages.

In the past year, 12% of Daya's clients have been over the age of 55, representing 268 clients.

### **Fanshawe Community Employment Services - (CES)**

Address: 155 Clarke Rd., London, ON N5W 5C9, and 431 Richmond Street, London, ON, N6A 6E2.

Phone: 519-452-4430 ex 6501

Website:

<https://www.fanshawec.ca/student-success/career-co-op-employment/community-employment-services-london>

Fanshawe CES offers job search and resume help, subsidized job placements, apprenticeship information and opportunities, links to education and upgrading, free access to computers, fax and phone.

Fanshawe CES serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **Community Employment Choices**

Address: 16 Second Street, Strathroy, ON

Phone: (519) 245-4500

Website: <http://communityemploymentchoices.ca/>

CEC Provides Job Seekers in Middlesex County communities with: job search support, career planning, training information and job placement opportunities.

All of CEC's services are available to all ages. They previously offered programs specific to the mature job seeker. CEC do have specific staff that generally work with their mature clients.

15% of CEC clients served are over the age of 55.

### **Cross Cultural Learners Centre**

Address: 505 Dundas St., London, ON

Phone: (519) 432-1133

Website: <https://lcclc.org>

The Job Search Workshop program at CCLC provides pre-employment services to all newcomer clients including those 55+ years of age. Assistance is provided based on clients' needs including resume construction and editing of marketing documents in one-to-one appointments or in a group sessions. Clients may also be referred to external resources, such as Employment Ontario service providers and/or Over 55. Follow up support is provided based on individual client needs.

CCLC serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve. CCLC does not collect a breakdown of their clients by age as their funders do not require this information.

### **Goodwill Career Centre**

Address: 255 Horton Street East, London, ON

Phone: (519) 850-9000

Website: <https://goodwillindustries.ca/goodwill-career-centre/>

Services include Second Career and apprenticeship assistance, workshops, career counseling, and Internet access through their Employment Resource Centre.

Goodwill Career Centre serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **Hutton House**

Address: 654 Wonderland Road North, London, ON, N6H 1S6

Phone: 519-472-1541 ext. 232 or 229

Website: <https://huttonhouse.com>

Hutton House offers employment search and support programs for adults and youth with disabilities.

Hutton House does not currently have specific employment programs for those 55+, but does offer individualized case management which is adjusted to client needs, including those over the age of 55.

About 10% of Hutton House clients are over 55.

### **Leads Employment Services Inc.**

Address: 171 Queens Ave, Suite 410, London, ON, N6A 5J7

Phone: 519-439-0352, TTY/TDD 519-439-0367

Website: <https://leadsservices.com>

Leads is an employment and skills development agency for individuals with physical, mental, developmental and learning disabilities and/or barriers to employment.

Leads offers a mature job seeker workshop covering topics such as: Coping with Job Loss; Myths and Realities of Hiring Older Workers; Identifying Skills and Strengths; Confidence and Motivation; Career Exploration; Applying for Work; Employment Alternatives; Digital Literacy; Community Resources.

All of Leads' services are customized to suit the specific needs of its clientele. Mature job seekers might also be particularly interested in Leads' wellness workshop, basic computer training, introduction to social media as well as employment-based programs.

Provided the job seeker meets the eligibility criteria set out by our funders, the target group can access individualized skills development, employment placement, and employment support services at no cost. This might include the following activities:

- Career Exploration, including the development of an Employment Action Plan
- Employment Counselling
- Customized Soft Skills Development
- Cover Letter, Resume, and Reference development
- Job Search and Application
- Advocacy to Employers
- Job Coaching and Post-Follow-up Employment Support services

In the first half of 2020, Leads supported **57** mature job seekers (age 50+) in securing employment. Target sectors for employment include: healthcare, retail, landscaping, delivery driver, cleaning/maintenance, security, manufacturing, food service, construction trades, and accounting.

### **London Employment Help Centre**

Address: 150 Dufferin Avenue, Suite 100, London, Ontario

Phone: 519-439-0501

Website: <https://www.lehc.ca>

Services include career counseling, employment preparation workshops, the Job Finding Club, and placement opportunities. Assistance is also available for internationally trained individuals.

LEHC serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **London Training Centre**

Address: 317 Adelaide St. South (Adelaide & Commissioners), Unit 110, London, Ontario N5Z 3L3,

Phone: 519 685-4331

Website: <http://www.londontraining.on.ca>

Free training programs include hospitality (food service and preparation) and computer/employment skills. Smart Serve and WHMIS training is available for a fee.

LTC does not have specific programs for mature job seekers but customizes its employment counselling, job development and one to one workshops to fit any need.

LTC offers Employment counselling, various training programs (e.g. food safety, WHMIS, First Aid, etc...), job development, job search and career workshops, training incentives, training supports, culinary training and pre-apprenticeship.

Age breakdowns of clients vary from month to month, with the proportion of 55+ clients ranging from 20-30%.

### **LondonWorks**

An online guide to workforce information in London. Includes links to job boards, London services, apprenticeship and internship information, seminars, conferences and more.

LondonWorks serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **LUSO Community Services**

Address: 1193 Oxford St. E., Unit 2, London, ON N5Y 3M2

Phone: 519-452-1466

Website: <http://www.lusocentre.org>

The Employment Support Program assists Ontario Works recipients, with an emphasis on newcomers.

LUSO serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **March of Dimes Canada**

Address: 920 Commissioners Road East, London, ON, N5Z 3J1

Phone: 519-642-3999

Website: <https://www.marchofdimes.ca/en-ca>

A full range of employment services for those with physical disabilities.

March of Dimes serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **Nokee Kwe Occupational Skill Development Inc**

Address: 104-1069 Wellington Road South, London, ON, N6E 2H6

Phone: 519-667-7088

Website: <https://nokeekwe.ca>

Skills assessment, employment counselling, life skills and computer literacy services for the general public. Employment and training programs for persons of native ancestry.

Nokee Kwe serves clients of all ages, and did not provide additional details for the percentage of clients over the age of 55 which they serve.

### **Over 55 (London) Inc.**

Address: Located in the Kiwanis Community Centre at 78 Riverside Dr., London, ON, N6H 1B4

Phone: (519) 438-1111

Website: <https://www.o55.ca>

Founded in 1986 as a social enterprise, Over 55 is the only organization in London focused exclusively on mature entrepreneurs. Over 55 works with the existing skills, capacities and resources of mature entrepreneurs to help them launch a micro business, and supports them

with marketing, administration and training. 95% of entrepreneurs are over the age of 55, however end users of services may be of any age.

### **Pathways Skill Development & Placement Centre**

Address: 205 Horton Street East, London, ON

Phone: (519) 667-7795

Website: <https://pathways.on.ca>

Pathways is a non-profit career college offering employment preparation workshops, skills training programs, English language training and job placement services to assist eligible employment seekers. Pathways does not offer programs specifically for the mature job seeker, and makes the following services available to all clients: one-on-one employment counselling, flex pre-employment preparation, skills workshops (Logistics & Manufacturing, Property Maintenance, administration and clerical, construction).

In the past year, 6.7% of Pathways clients were ages 50-55, and 8.1% were age 55+.

### **WIL Employment Connections**

Employment preparation, job search and GED services to the general public with a special focus on newcomers and internationally trained individuals. Located in The Skill

### **Fanshawe College Career and Employment Services - St. Thomas/Elgin**

Address: 120 Bill Martyn Parkway, London, ON

Phone: (519) 633-2030

Website: <https://www.fanshawec.ca/about-fanshawe/campus/st-thomas-campus>

Currently there are no programs specifically for the mature worker at St Thomas / Elgin Fanshawe CES, however they did support TIOWs when the program existed.

Fanshawe CES St. Thomas/Elgin currently offers the following services to all job seekers: employment services, literacy and basic services, funded by Employment Ontario.

Approximately 10% of clients served are 55 and over.

### **Pre-covid COMPUTER TRAINING FOR SENIORS**

Many senior and community centres offered opportunities for older individuals to receive computer training utilizing both volunteers and paid staff, however all of these organizations are currently closed due to the pandemic.

[London \(City of\) - Argyle Seniors' Satellite](#)

[London \(City of\) - Beacock Seniors' Satellite](#)

[London \(City of\) - Medway Seniors' Satellite](#)

[London \(City of\) - Parks and Recreation Department - Play Your Way Fund](#)

[London \(City of\) - Parks and Recreation Department - Spectrum](#)

[London \(City of\) - Westminster Seniors' Satellite](#)

[London Public Library - Central Library](#)

[London Public Library - Central Library - Labs \(The\)](#)

[Northwest London Resource Centre](#)

[South London Neighbourhood Resource Centre - Intergenerational Computer Classes](#)

Thames Valley District School Board - GA Wheable Centre - Adult and Continuing Education

### **Skills Upgrading and General Literacy Resources**

#### **Literacy Link South Central Information**

Address: 3B - 647 Wilton Grove Road, London, ON N6N 1N7

Phone: (519) 681-7307

Website: <https://www.llsc.on.ca>

Supports literacy programs and learners in Middlesex, Oxford, Elgin, Brant, Haldimand and Norfolk counties. Services are available to clients of all ages. Approximately 17% of learners served last fiscal year (April 1, 2019 - March 20, 2020) were between 45 and 64 years of age.

## Appendix C: Supporting Research

### Learning

Trend	Supporting Literature
<b>Continuous Learning</b>	<ul style="list-style-type: none"> <li>• Fenwick, T. (2012). Older professional workers and continuous learning in new capitalism. <i>Human Relations</i>, 65(8), 1001–1020. <a href="https://doi.org/10.1177/0018726712445939">https://doi.org/10.1177/0018726712445939</a></li> <li>• Hennekam, S. (2015). Career success of older workers: the influence of social skills and continuous learning ability. <i>Journal of Management Development</i>, Vol. 34 No. 9, pp. 1113-1133. <a href="https://doi.org/10.1108/JMD-05-2014-0047">https://doi.org/10.1108/JMD-05-2014-0047</a></li> </ul>
<b>Quick retraining rather than long programs</b>	<ul style="list-style-type: none"> <li>• Knighton, T., Hujaleh, F., Lacampo., J and Werkneh., G (2009). Lifelong Learning Among Canadians Aged 18 to 64 Years: First Results From the 2008 Access and Support to Education and Training Survey. <i>Statistics Canada Catalogue</i> no. 81-595-M – No. 079.</li> </ul>
<b>Inconsistent Volunteer training programs</b>	<ul style="list-style-type: none"> <li>• Chaudhry, I.W. (2010). Gaps and Issues in Volunteer Management: Evidences from civil society organizations <a href="https://www.researchgate.net/publication/260298529_Gaps_and_Issues_in_Volunteer_Management_Evidences_from_civil_society_organizations">https://www.researchgate.net/publication/260298529_Gaps_and_Issues_in_Volunteer_Management_Evidences_from_civil_society_organizations</a></li> </ul>

## Delayed Retirement Age, Career Transitions and Challenging Standard Definitions of Retirement

Trend	Supporting Literature
<p><b>Many individuals want to work longer for financial reasons, but also just to have something to do</b></p>	<ul style="list-style-type: none"> <li>• Brown, J. (2015). Why old people want to keep on working. <i>Insider</i>. Retrieved from: <a href="https://www.businessinsider.com/why-old-people-want-to-keep-on-working-2015-8">https://www.businessinsider.com/why-old-people-want-to-keep-on-working-2015-8</a></li> <li>• Rodney, B. (2020). Never retire: why people are working in their 70s and 80s. <i>U.S. News</i>. Retrieved from: <a href="https://money.usnews.com/money/retirement/second-careers/articles/never-retire-why-people-are-still-working-in-their-70s-and-80s">https://money.usnews.com/money/retirement/second-careers/articles/never-retire-why-people-are-still-working-in-their-70s-and-80s</a></li> </ul>
<p><b>Many individuals have strong desire to give back in their work or volunteering but don't know where to start and expressed some frustration over volunteer roles</b></p>	<ul style="list-style-type: none"> <li>• Abraham, I. L., Arrington, D. T., Wasserbauer, L. I. (1996). Using elderly volunteers to care for the elderly: Opportunities for nursing. <i>Nursing Economics</i>, 14,232-238.</li> <li>• Morrow-Howell, N., Hinterlong, J., Rozario, P., Tang, F. Effects of Volunteering on the Well-Being of Older Adults, <i>The Journals of Gerontology: Series B</i>, Volume 58, Issue 3, May 2003, Pages S137-S145, <a href="https://doi.org/10.1093/geronb/58.3.S137">https://doi.org/10.1093/geronb/58.3.S137</a></li> </ul>
<p><b>High levels of individuals expressed desire to work 10-20 hours per week or to pivot to new career and many expressed an interest in entrepreneurship</b></p>	<ul style="list-style-type: none"> <li>• Ratten, V. (2019). Older entrepreneurship: a literature review and research agenda. <i>Journal of Enterprising Communities: People and Places in the Global Economy</i>, Vol. 13 No. 1/2, pp. 178-195. <a href="https://doi.org/10.1108/JEC-08-2018-0054">https://doi.org/10.1108/JEC-08-2018-0054</a></li> </ul>

## Labour Market Challenges

Trend	Supporting Literature
<p><b>Mature workers are the dominant age cohort in specific sectors. Will be a concern as individuals age out of work</b></p>	<ul style="list-style-type: none"> <li>• Saunders, R., Maxwell, J. (2003). Changing Labour Markets: Key Challenges Facing Canada. <i>Canadian Policy Research Networks Inc.</i> Retrieved from: <a href="http://oaresource.library.carleton.ca/cprn/20430_en.pdf">http://oaresource.library.carleton.ca/cprn/20430_en.pdf</a>.</li> <li>• Department of Canada. (2014). Jobs report: The state of Canadian labour market. Retrieved from: <a href="https://www.budget.gc.ca/2014/docs/jobs-emplois/pdf/jobs-emplois-eng.pdf">https://www.budget.gc.ca/2014/docs/jobs-emplois/pdf/jobs-emplois-eng.pdf</a></li> <li>• Cross, P. (2015). The recession's impact of Canada's labour market. <i>The school of public policy</i>. Retrieved from: <a href="https://www.policyschool.ca/wp-content/uploads/2016/03/canadas-labour-market-crossfinal.pdf">https://www.policyschool.ca/wp-content/uploads/2016/03/canadas-labour-market-crossfinal.pdf</a></li> </ul>
<p><b>Certain sectors are not attracting sufficient entrants</b></p>	<ul style="list-style-type: none"> <li>• Roach, C. (2019). Canada's labour market crisis? Shortage of skills or labour. <i>David Aplin Group</i>. Retrieved from: <a href="https://www.aplin.com/blog/canada-labour-market-skills-shortage">https://www.aplin.com/blog/canada-labour-market-skills-shortage</a></li> </ul>
<p><b>Lack of recognition of skills and experience</b></p>	<p>Government of Canada. (2016). Age-friendly workplaces: Promoting older workers. Retrieved from: <a href="https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/older-worker-participation.html">https://www.canada.ca/en/employment-social-development/corporate/seniors/forum/older-worker-participation.html</a></p>

## Need to Be Connected

Trend	Supporting Literature
<p><b>Individuals, particularly with COVID-19 expressed interest in connections to others, to community</b></p>	<ul style="list-style-type: none"> <li>• Suttie, J. (2014). How Social Connections Keep Seniors Healthy. Greater Good Magazine. Retrieved from: <a href="https://greatergood.berkeley.edu/article/item/how_social_connections_keep_seniors_healthy">https://greatergood.berkeley.edu/article/item/how_social_connections_keep_seniors_healthy</a></li> <li>• Smith, M., Steinman, L., and Casey, E. (2020). Combating Social Isolation Among Older Adults in a Time of Physical Distancing: The COVID-19 Social Connectivity Paradox. <i>Frontiers in Public Health</i>. Retrieved from: <a href="https://www.frontiersin.org/articles/10.3389/fpubh.2020.00403/full">https://www.frontiersin.org/articles/10.3389/fpubh.2020.00403/full</a></li> </ul>
<p><b>Individuals feeling disconnected in workplace</b></p>	<ul style="list-style-type: none"> <li>• O'Rourke, H.M., Collins, L. &amp; Sidani, S. Interventions to address social connectedness and loneliness for older adults: a scoping review. <i>BMC Geriatr</i> 18, 214 (2018). <a href="https://doi.org/10.1186/s12877-018-0897-x">https://doi.org/10.1186/s12877-018-0897-x</a></li> <li>• Iciaszczyk, N. (2016). Social Connectedness, Social Support and the Health of Older Adults: A Comparison of Immigrant and Native-born Canadians. <i>Western University</i>. Retrieved from: <a href="https://ir.lib.uwo.ca/cgi/viewcontent.cgi?article=5707&amp;context=etd">https://ir.lib.uwo.ca/cgi/viewcontent.cgi?article=5707&amp;context=etd</a></li> <li>• Cornwell, B., Laumann, E., &amp; Schumm, L. (2008). The Social Connectedness of Older Adults: A National Profile. <i>American Sociological Review</i>, 73(2), 185-203. Retrieved February 6, 2021, from</li> </ul>

	<p><a href="http://www.jstor.org/stable/25472522">http://www.jstor.org/stable/25472522</a></p> <ul style="list-style-type: none"><li>• Employment and Social Development Canada. (2017). Social isolation of seniors. Understanding the issue and finding solutions. Retrieved from: <a href="https://www.canada.ca/en/employment-social-development/corporate/partners/seniors-forum/social-isolation-toolkit-vol1.html#fn15-0-rf">https://www.canada.ca/en/employment-social-development/corporate/partners/seniors-forum/social-isolation-toolkit-vol1.html#fn15-0-rf</a></li></ul>
<b>Unemployed mature adults need to develop connections to assist them with finding a job</b>	<ul style="list-style-type: none"><li>• Vantage. (2019). Networking tips for older job seekers. Retrieved from: <a href="https://vantageaging.org/blog/networking-tips/">https://vantageaging.org/blog/networking-tips/</a></li><li>• Wickre, K. (2018). Networking And Job Hunting Advice For People Over 50. Forbes. Retrieved from: <a href="https://www.forbes.com/sites/nextavenue/2018/11/28/networking-and-job-hunting-advice-for-people-over-50/?sh=47db40b75cad">https://www.forbes.com/sites/nextavenue/2018/11/28/networking-and-job-hunting-advice-for-people-over-50/?sh=47db40b75cad</a></li></ul>

## Career Transitions and Mid-Life Career/Professional Changes

Trend	Supporting Literature
<p><b>Individuals have a difficult time transitioning between careers; no idea where to start</b></p>	<ul style="list-style-type: none"> <li>• Hurst, Matt. (2008). Work-related training. <i>Perspectives on Labour and Income</i>. Vol. 9, no. 4. April. Statistics Canada Catalogue no. 75-001-X. p. 12-21.</li> <li>• Alini, E. (2019). Too old for your job, too young to stop working. How ageism can scuttle your retirement plans. <i>Global News</i>. Retrieved from: <a href="https://globalnews.ca/news/5105670/ageism-retirement-financial-planning-career-advice/">https://globalnews.ca/news/5105670/ageism-retirement-financial-planning-career-advice/</a></li> </ul>
<p><b>Individuals need guidance in how to plan for retirement (apart from financial)</b></p>	<ul style="list-style-type: none"> <li>• Kagan, J. (2020). These five steps will help you toward a safe, secure, and fun retirement. <i>Investopedia</i>. Retrieved from: <a href="https://www.investopedia.com/articles/retirement/11/5-steps-to-retirement-plan.asp">https://www.investopedia.com/articles/retirement/11/5-steps-to-retirement-plan.asp</a></li> </ul>
<p><b>Individuals need guidance on how to pivot a career into a business</b></p>	<ul style="list-style-type: none"> <li>• Terrien, R. (2020). Transitioning Older Workers Into New Opportunities Doesn't Have to Be Hard. <i>Entrepreneur</i>. Retrieved from: <a href="https://www.entrepreneur.com/article/352880">https://www.entrepreneur.com/article/352880</a></li> <li>• Timpane, J. (2019). More Adults Over 50 Starting Their Own Businesses. <i>AARP</i>. Retrieved from: <a href="https://www.aarp.org/work/small-business/info-2019/older-adults-becoming-entrepreneurs.html">https://www.aarp.org/work/small-business/info-2019/older-adults-becoming-entrepreneurs.html</a></li> </ul>

## Ageism

Trend	Supporting Literature
<p><b>Many individuals had experiences with ageism</b></p>	<ul style="list-style-type: none"> <li>CTV News Staff. (2012). 'Ageism' widespread in Canada, survey finds. <i>CTV News</i>. Retrieved from: <a href="https://www.ctvnews.ca/canada/ageism-widespread-in-canada-survey-finds-1.1021641">https://www.ctvnews.ca/canada/ageism-widespread-in-canada-survey-finds-1.1021641</a></li> <li>Jones, S. (2018). Ageism is alive and thriving in our workforce, limiting older employees, say experts. Chartered Professional Accountants Canada. Retrieved from: <a href="https://www.cpacanada.ca/en/news/canada/2018-08-09-ageism-is-alive-and-thriving-in-our-workforce-limiting-older-employees-say-experts">https://www.cpacanada.ca/en/news/canada/2018-08-09-ageism-is-alive-and-thriving-in-our-workforce-limiting-older-employees-say-experts</a></li> <li>Lewis, S. (2012). Canadians Believe Employers Discriminate Against Older Workers. Age Discrimination Info. Available at: <a href="http://www.agediscrimination.info/News/Pages/ItemPage.aspx?Item=657">http://www.agediscrimination.info/News/Pages/ItemPage.aspx?Item=657</a></li> <li>Stall, N. and Sinha, S. (2020). COVID-19 isn't the only thing that's gone viral. Ageism has, too. Available at: <a href="https://www.theglobeandmail.com/opinion/article-covid-19-isnt-the-only-thing-thats-gone-viral-ageism-has-too/">https://www.theglobeandmail.com/opinion/article-covid-19-isnt-the-only-thing-thats-gone-viral-ageism-has-too/</a></li> </ul>
<p><b>Many individuals expressed a fear of experiencing ageism in the future</b></p>	<ul style="list-style-type: none"> <li>Ranosa, R. (2019). How to fight age discrimination in the workplace. Human Resource Director. Retrieved from: <a href="https://www.hcamag.com/ca/news/general/how-to-fight-age-discrimination-in-the-workplace/176570">https://www.hcamag.com/ca/news/general/how-to-fight-age-discrimination-in-the-workplace/176570</a></li> </ul>
<p><b>Ageism in our sample, was more pronounced for Women, Visible Minorities</b></p>	<ul style="list-style-type: none"> <li>Barnes, C. (2020). Gendered Ageism is the new Sexism. <i>Forbes</i>. Retrieved from: <a href="https://www.forbes.com/sites/forbes">https://www.forbes.com/sites/forbes</a></li> </ul>

	<p><a href="https://sbusinessdevelopmentcouncil/2020/09/28/gendered-ageism-is-the-new-sexism/?sh=5b7b7ff414b1">sbusinessdevelopmentcouncil/2020/09/28/gendered-ageism-is-the-new-sexism/?sh=5b7b7ff414b1</a></p> <ul style="list-style-type: none"><li>• Aging Equal. (2018). Ageism and Gender. Retrieved from: <a href="https://ageing-equal.org/ageism-and-gender/">https://ageing-equal.org/ageism-and-gender/</a></li><li>• Taylor, D., and Richards, D. (2019). Triple Jeopardy: Complexities of Racism, Sexism, and Ageism on the Experiences of Mental Health Stigma Among Young Canadian Black Women of Caribbean Descent. <i>Frontiers in Sociology</i>. Retrieved from: <a href="https://www.frontiersin.org/articles/10.3389/fsoc.2019.00043/full">https://www.frontiersin.org/articles/10.3389/fsoc.2019.00043/full</a></li><li>• Singletary, M. (2020). Women 55 and older who lose their job in the pandemic face greater risk of long term unemployment. <i>The Washington Post</i>. Retrieved from: <a href="https://www.washingtonpost.com/business/personal-finance/women-55-and-older-who-lose-their-jobs-in-the-pandemic-face-greater-risk-of-long-term-unemployment/2020/05/22/7df768ea-9c3b-11ea-ac72-3841fcc9b35f_story.html">https://www.washingtonpost.com/business/personal-finance/women-55-and-older-who-lose-their-jobs-in-the-pandemic-face-greater-risk-of-long-term-unemployment/2020/05/22/7df768ea-9c3b-11ea-ac72-3841fcc9b35f_story.html</a></li></ul>
--	--

## Supporting Employers

Trend	Supporting Literature
<b>Ageism not mentioned as type of discrimination</b>	<ul style="list-style-type: none"> <li>Ontario Human Right Commission. Ageism and age discrimination (fact sheet). Retrieved from: <a href="http://www.ohrc.on.ca/en/ageism-and-age-discrimination-fact-sheet">http://www.ohrc.on.ca/en/ageism-and-age-discrimination-fact-sheet</a></li> </ul>
<b>Employers offer few if any accommodations</b>	<ul style="list-style-type: none"> <li>Sidall, K. (2015). How to handle workplace accommodation. <i>Benefits Canada</i>. Retrieved from: <a href="https://www.benefitscanada.com/benefits/disability-management/how-to-handle-a-workplace-accommodation-68553">https://www.benefitscanada.com/benefits/disability-management/how-to-handle-a-workplace-accommodation-68553</a></li> <li>Canada Human Right Commission. What is the duty to accommodate? Retrieved from: <a href="https://www.chrc-ccdp.gc.ca/eng/content/what-duty-accommodate">https://www.chrc-ccdp.gc.ca/eng/content/what-duty-accommodate</a></li> </ul>
<b>Employers likely unaware of assistive technologies</b>	<ul style="list-style-type: none"> <li>Leckie, Norm, André Léonard, Julie Turcotte and David Wallace. (2001) . Employer and Employee Perspectives on Human Resource Practices. The Evolving Workplace Series. <i>Statistics Canada Catalogue</i> no. 71-584-MPE – No.1. Ottawa.</li> </ul>
<b>Employers do not have succession plans for all roles</b>	<ul style="list-style-type: none"> <li>Wealth Management. (2017). The complexities of business succession and how to promote success. Retrieved from: <a href="https://www.rbcwealthmanagement.com/ca/en/research-insights/the-complexities-of-business-succession-and-how-to-promote-success/detail/">https://www.rbcwealthmanagement.com/ca/en/research-insights/the-complexities-of-business-succession-and-how-to-promote-success/detail/</a></li> </ul>

## Improving Service Delivery in the Sector

Trend	Supporting Literature
<b>Individuals noted conflicting standards, inconsistent learning assessments, and goal setting</b>	<ul style="list-style-type: none"><li>• Johnson, S. How to solve public service sector delivery challenges. <i>Social Solutions</i>. Retrieved from: <a href="https://www.socialsolutions.com/blog/improving-service-delivery-in-public-sector-organizations/">https://www.socialsolutions.com/blog/improving-service-delivery-in-public-sector-organizations/</a></li></ul>

## Increasing Social Disparity & Quality of Life

Trend	Supporting Literature
<p><b>Individuals who fall “through the cracks” have difficult time getting out and cases are becoming more complex with individuals facing multiple barriers</b></p>	<ul style="list-style-type: none"> <li>• Terrell, K. (2020). Unemployment during a pandemic takes toll on older workers is the worst in half a century. <i>AARP</i>. Retrieved from: <a href="https://www.aarp.org/work/working-at-50-plus/info-2020/pandemic-unemployment-older-workers.html">https://www.aarp.org/work/working-at-50-plus/info-2020/pandemic-unemployment-older-workers.html</a></li> <li>• Singletary, M. (2020). Women 55 and older who lose their job in the pandemic face greater risk of long term unemployment. <i>The Washington Post</i>. Retrieved from: <a href="https://www.washingtonpost.com/business/personal-finance/women-55-and-older-who-lose-their-jobs-in-the-pandemic-face-greater-risk-of-long-term-unemployment/2020/05/22/7df768ea-9c3b-11ea-ac72-3841fcc9b35f_story.html">https://www.washingtonpost.com/business/personal-finance/women-55-and-older-who-lose-their-jobs-in-the-pandemic-face-greater-risk-of-long-term-unemployment/2020/05/22/7df768ea-9c3b-11ea-ac72-3841fcc9b35f_story.html</a></li> </ul>
<p><b>COVID-19 has increased poverty for those already living in poverty</b></p>	<ul style="list-style-type: none"> <li>• Canadian Human Rights Committee. Statement - Inequality amplified by COVID-19 crisis. Retrieved from: <a href="https://www.chrc-ccdp.gc.ca/eng/content/statement-inequality-amplified-covid-19-crisis">https://www.chrc-ccdp.gc.ca/eng/content/statement-inequality-amplified-covid-19-crisis</a></li> <li>• D'Amore, R. (2020). Poverty in Canada was bad pre-coronavirus. Experts worry what will come next. <i>Global News</i>. Retrieved from: <a href="https://globalnews.ca/news/7328686/canada-coronavirus-poverty-impacts/">https://globalnews.ca/news/7328686/canada-coronavirus-poverty-impacts/</a></li> </ul>
<p><b>Job seekers are spending longer looking for a job</b></p>	<ul style="list-style-type: none"> <li>• Scheel, E. (2020). Struggling to find a job during the pandemic? You're not alone. <i>CBC News</i>. Retrieved from: <a href="https://www.cbc.ca/news/canada/calgary/covid-19-job-seekers-1.5683928">https://www.cbc.ca/news/canada/calgary/covid-19-job-seekers-1.5683928</a></li> </ul>

	<ul style="list-style-type: none"><li>• Tarki, A., Sanandaji, T., Francis, B. (2020). Why hiring during covid is different than in previous downturns. <i>Harvard Business Review</i>. Retrieved from: <a href="https://hbr.org/2020/10/why-hiring-during-covid-is-different-than-in-previous-downturns">https://hbr.org/2020/10/why-hiring-during-covid-is-different-than-in-previous-downturns</a></li></ul>
--	--

## Appendix D: Handouts

### Handouts for Retired Individuals

Situation	Potential Actions
<b>I want to continue learning...</b>	<ul style="list-style-type: none"><li>• Be open to continuous learning</li><li>• Be open to volunteering</li><li>• If you have skills in a high demand area, consider mentoring, or going back to work part time</li></ul>
<b>I want to retrain...</b>	<ul style="list-style-type: none"><li>• If you have a desire to get back into the workforce and have been retired for some time, or want to try a new field, consider retraining</li></ul>
<b>I want to keep connected but I am not sure where to start...</b>	<ul style="list-style-type: none"><li>• Look for an organization that focuses on something you are passionate or care about</li><li>• Look online for others who may have similar interests and/or join groups where you can get together outside or interact online</li></ul>
<b>I am not sure what to do in retirement...</b>	<ul style="list-style-type: none"><li>• If you are retired and feeling depressed, sad or lost, first speak with a mental health professional</li><li>• It is never too late to plan! Sit down with a life coach and identify what you care about and how you can use your talents</li></ul>
<b>I have been the victim of ageism, or I am afraid I will experience ageism in the future...</b>	<ul style="list-style-type: none"><li>• You are more than your age! Understand what scares you about ageing, and identify some positive ways you can contribute.</li></ul>

## Handout for Individuals who are Considering Career Transitions/ Are Unemployed or Underemployed

Situation	Potential Actions
<b>I want to change careers, or I am looking to get a job...</b>	<ul style="list-style-type: none"><li>• Be open to continuous learning, this will make your transition easier</li><li>• Be open to volunteering to discover what you are passionate about</li></ul>
<b>I need to retrain, but I am not sure where to start...</b>	<ul style="list-style-type: none"><li>• There are many short training programs emerging in Ontario to support retraining and career transitions. An Employment Ontario provider can help you to navigate some of these offerings in your local community</li></ul>
<b>I want to retire eventually, but for now I just want to transition in my career or start a new career...</b>	<ul style="list-style-type: none"><li>• If you are considering a career transition, look for a life coach or career coach that can help you to plan for the next few years of your life</li><li>• Experts believe you should start planning in your mid to late 40s for retirement and understanding what kind of job you want to do and how you can do it</li></ul>
<b>I have been the victim of ageism; or I am afraid to start a new opportunity where I may be the victim of ageism...</b>	<ul style="list-style-type: none"><li>• It can be scary to start a new career or move to a new industry! Aging does not make you less competent. You are more than your age. Remember the sum of your experiences and education that got you here in the first place.</li><li>• If it has been some time since you have interviewed or updated your resume, visit an Employment</li></ul>

	Ontario provider, particularly one who has experience in your sector of interest, and that can help get you ready for transitioning careers.
<b>I have heard that there are job opportunities in some sectors - how do I get started?</b>	<ul style="list-style-type: none"> <li>Look at sectors that are experiencing high growth and/or have workforce shortages. Such sectors may be easier to transition into</li> </ul>
<b>I want to transition careers, but I am not sure how to get started...</b>	<ul style="list-style-type: none"> <li>The idea of a career coach or life coach, that can guide you and support you through your career transitioning journey is important</li> <li>Look for someone with knowledge of the sector you want to enter</li> <li>Recruiters who specialize in particular sectors may also be able to provide industry specific insights and help you</li> </ul>
<b>I think I could turn my experience into a business. I am not sure how to get started...</b>	<ul style="list-style-type: none"> <li>Individuals over the age of 55 represent the fastest growing group who are starting businesses. If you have an interest in entrepreneurship but are not sure where to start, visit your local Small Business Enterprise Centre to help you get started on your business journey</li> </ul>
<b>I am unsure of what retirement will mean financially for me. I am not sure where to start...</b>	<ul style="list-style-type: none"> <li>Speak with a financial advisor before making any transition. Identify how you can create opportunities for yourself while continuing to earn income to help ensure stability during your later retirement</li> </ul>
<b>I have no network; have lost my old contacts. I am not sure where to start...</b>	<ul style="list-style-type: none"> <li>Find ways to connect with a wide variety of colleagues, from youth to individuals your own age, from new employees to seasoned, such as inviting them for coffee</li> </ul>

	<ul style="list-style-type: none"> <li>• Volunteer somewhere new and re-build networks</li> </ul>
<b>As a woman, BIPOC or LGBTQ2 individual, I am not sure of how to avoid ageism, discrimination or how to get a job after the age of 55...</b>	<ul style="list-style-type: none"> <li>• Build connections with fellow community members</li> <li>• Take a leadership course to help with self-confidence</li> <li>• Volunteer somewhere new</li> <li>• Be open to change</li> </ul>
<b>I went to one job service provider who has asked me for something completely different or that contradicts the last service provider I went to...</b>	<ul style="list-style-type: none"> <li>• Communicate clearly that this was already done for another service provider</li> <li>• Work with them to understand why they want the changes</li> <li>• Identify a service provider that specializes or has experience in your field</li> <li>• Look externally to a head hunter who specializes in your industry</li> </ul>
<b>My job developer is a lot younger than me, I do not feel they contribute and in fact they keep mentioning my age as a factor in why it may take me longer to get a job...</b>	<ul style="list-style-type: none"> <li>• Look for an individual you can communicate and are comfortable with regardless of age</li> <li>• Communicate some of your experiences</li> <li>• Be open to what they want to share</li> <li>• Ask your job developer to focus on constructive feedback and not negative</li> </ul>
<b>I am trying to find a group in the London region but cannot find one who can support me as an older worker...</b>	<ul style="list-style-type: none"> <li>• Gather with like minded individuals and start meeting regularly - use social media to connect</li> <li>• Create a local chapter for a national umbrella group</li> </ul>
<b>I can't seem to find help. I feel like I have fallen "through the cracks", and cannot identify how to solve my multiple challenges...</b>	<ul style="list-style-type: none"> <li>• Reach out to someone, anyone</li> <li>• Many groups will connect you to essential services that can help you</li> </ul>

## Handout for Individuals Who Want to Continue Working/Self Employed

Situation	Potential Actions
<b>I feel I need to retrain or learn new skills...</b>	<ul style="list-style-type: none"><li>• Contact a local service provider to enquire about training programs</li><li>• Consider a short certificate or course from a post secondary institution, or an online provider</li><li>• Access learning materials for mature adults at SeniorHub.ca</li></ul>
<b>Understand why you want to work; is it for financial reasons or for enjoyment/purpose....</b>	<ul style="list-style-type: none"><li>• If financial: work with a financial professional to develop a retirement plan and goals</li><li>• If for personal fulfillment: identify what you enjoy most about working</li><li>• Talk to your employer about developing adaptations or mentorship roles for you</li></ul>
<b>Talk to your employer about building a “graduated retirement process”...</b>	<ul style="list-style-type: none"><li>• If there is a trend for individuals to retire early at your workplace, talk to your employer about how you might offer benefit to the organization in a continued capacity past official or traditional retirement ages</li><li>• Talk to employer or HR about a graduated process that will allow you to shed some of the more demanding tasks in favour of tasks that highlight your capabilities</li></ul>
<b>I am interested in starting a part time business as a way to continue being active or working...</b>	<ul style="list-style-type: none"><li>• Brainstorm how you might pivot your skill set to start a business</li><li>• Visit a local small business centre and get information about the resources in your area</li><li>• Talk to your employer to see if might be able to continue working as a contractor but in a reduced capacity</li><li>• Plan a session with a business coach</li></ul>

	<p>who can work with you how to transition your workplace skills and experiences and life interests into an entrepreneurship role</p> <ul style="list-style-type: none"> <li>• Contact Over 55 to see if their programs can assist you</li> </ul>
<b>Discuss opportunities for mentorship in the workplace...</b>	<ul style="list-style-type: none"> <li>• Talk to your employer about building a mentorship program</li> <li>• Research industry associations and see how they are helping to build mentorship into workplaces</li> </ul>
<b>I need adaptations to continue working...</b>	<ul style="list-style-type: none"> <li>• Where possible be upfront with your employer about your needs; they have a duty to accommodate where possible</li> <li>• Reach out to different non profit agencies in your region that can advise on possible adaptations</li> <li>• Research potential accommodations and present them to your employer</li> </ul>
<b>My employer is not open to accommodations or is not aware of them...</b>	<ul style="list-style-type: none"> <li>• Talk to your HR professional or employer about how you might be able to continue working and how some adaptations might enable you to do your job better</li> <li>• Research your rights</li> </ul>
<b>Employers do not have succession plans for all roles...</b>	<ul style="list-style-type: none"> <li>• Offer to help with developing a succession plan for your job</li> <li>• Research examples of succession programs</li> <li>• Ask your company about engaging a consultant to develop a succession plan</li> </ul>

## Handout for Employers

<b>Situation</b>	<b>Potential Actions</b>
<b>Employees need continuous learning for this job...</b>	<ul style="list-style-type: none"> <li>• Seek out online education and low-cost</li> <li>• Pay employees for training time</li> <li>• Encourage employees who show</li> </ul>

	<p>resistance to learning</p> <ul style="list-style-type: none"> <li>• Recognize exceptional learners who demonstrate initiative</li> <li>• Invest in creating learning resources</li> <li>• If applicable, consider contacting a trade association</li> </ul>
<b>I have employees who want to continue working but I don't think they can do the job anymore...</b>	<ul style="list-style-type: none"> <li>• Be open about your concerns, ensure you are being fair and not ageist</li> <li>• Develop benchmarks for performance that are applicable to all employees</li> <li>• Develop a plan to transition the employee to a mentor/coach role</li> <li>• Seek sources or solutions to retain ageing employee through accommodations</li> </ul>
<b>I have an employee who wants to only work 10-20 hours per week, despite the fact that our work week is 35-40 hours</b>	<ul style="list-style-type: none"> <li>• If applicable, split a job so two employees or more can job share</li> <li>• Understand your employee's motivation for wanting to work less hours</li> <li>• Give them special projects that might enable them to job share with minimal disruptions to others</li> <li>• Be open to innovation that allows more flexibility to work</li> </ul>
<b>My workforce is largely ageing, and I cannot attract new individuals...</b>	<ul style="list-style-type: none"> <li>• Higher wages tend to attract more individuals, if possible, increase wages</li> <li>• Develop a mentorship or coaching program to recruit new individuals to the workplace/industry</li> <li>• Offer younger individuals ways to connect to others, including performance bonuses and ways to give back to issues that are of importance to them</li> <li>• Allow more flexibility in work schedules</li> </ul>
<b>I have individuals who want to retire but we have no plan for how to replace</b>	<ul style="list-style-type: none"> <li>• Involve them in the development of succession plans and or graduated</li> </ul>

<b>them...</b>	<p>retirement</p> <ul style="list-style-type: none"> <li>• Make them coaches to help bring on and train newer employees</li> </ul>
<b>I have a key individual who wants to pivot to a new area of our business...</b>	<ul style="list-style-type: none"> <li>• Be open and understand the motivations for the change</li> <li>• Work with the employee to develop a graduated shift if possible</li> <li>• Develop succession plans for key roles</li> </ul>
<b>Mature individuals are afraid of ageism in the workplace....</b>	<ul style="list-style-type: none"> <li>• Assure new hires that they will be respected, regardless of age, as long as they get the job done</li> <li>• Develop networking opportunities between different ages of coworkers</li> <li>• Develop opportunities for co-learning amongst different cohorts</li> </ul>
<b>Ageism is not mentioned as discrimination in any of our policies...</b>	<ul style="list-style-type: none"> <li>• Rewrite policies to include ageism</li> <li>• Approach HR associations to understand how policies and actions can be deemed ageist without meaning to be</li> </ul>
<b>I currently do not, or cannot offer any accommodations; I am unsure of which accommodations to offer....</b>	<ul style="list-style-type: none"> <li>• Talk to your employees. Accommodations can be done on a case by case basis</li> <li>• Understand the industry and work with industry associations to identify the most commonly used accommodations</li> <li>• Understand that as the workforce ages, employers who are able to offer accommodations may be more competitive in recruiting and keeping workers/staff</li> <li>• Start with easy accommodations, such as flexible schedules, flextime</li> </ul>
<b>I would like to use assistive technologies with my staff but I am unsure how to start...</b>	<ul style="list-style-type: none"> <li>• Reach out to industry associations who may have more information on where to start looking</li> <li>• Reach out to regional service providers or specialists in this area to understand how to get started or</li> </ul>

	<p>how to develop assessments for employees</p> <ul style="list-style-type: none"><li>• Consult with individual employees regarding their specific accommodation needs</li></ul>
<b>I do not have succession plans for any or all of my roles....</b>	<ul style="list-style-type: none"><li>• Involve key employees</li><li>• Engage a coach or professional to help you develop a plan</li><li>• Identify key employees who can be moved into new roles</li></ul>

## Handout for HR Professionals/Industry Associations

Situation	Potential Actions
<b>Our industry has a need for continuous learning and/or quick retraining programs...</b>	<ul style="list-style-type: none"> <li>• Develop linkages with colleges and universities or other training institutes that can help to design learning for your sector</li> <li>• Encourage mature employees to keep upskilling, through perks or recognition</li> <li>• Lobby or work with service providers to create programs specific to your needs</li> </ul>
<b>The average age in our workforce is increasing....</b>	<ul style="list-style-type: none"> <li>• Identify ways to engage with your ageing employees</li> <li>• Develop mentorship opportunities for them</li> <li>• Develop recruitment programs which partner youth and mature workers</li> <li>• Develop a graduated retirement program for each of your staff</li> <li>• Identify workers who would like to work past traditional retirement age and identify supports they will need to keep working</li> </ul>
<b>Many people in this industry may be interested in working fewer hours as they age or want to pivot to become a contractor....</b>	<ul style="list-style-type: none"> <li>• Develop job sharing programs, identify ways that employees may be able to carve out tasks from existing jobs and continue contributing in contractor capacity</li> <li>• Assist and support key employees who seek to transition to other jobs</li> </ul>
<b>We are not attracting sufficient youth into our programs...</b>	<ul style="list-style-type: none"> <li>• Consider hiring a mature adult to fill labour gaps</li> <li>• Consider hiring newcomers to fill these roles</li> </ul>
<b>Many individuals in this industry are</b>	<ul style="list-style-type: none"> <li>• Create opportunities for interaction</li> </ul>

<b>becoming increasingly disconnected with work or co-workers</b>	<p>between co-workers; either virtual or in person</p> <ul style="list-style-type: none"> <li>• Consult with employees regarding ways to enhance morale and make job functions more interesting</li> </ul>
<b>Individuals who are interested in transitioning roles in the workplace in the same sector...</b>	<ul style="list-style-type: none"> <li>• Connect them with a mentor in the new area or hire a private job coach to help them transition to a new career so they have the supports they need to continue thriving</li> </ul>
<b>Individuals need guidance in how to plan for retirement (apart from financial)...</b>	<ul style="list-style-type: none"> <li>• Provide career or retirement guidance counsellor as a work benefit</li> <li>• Reach out to retired employees and connect with them or host alumni events where they can come and chat with existing staff about their experiences</li> </ul>
<b>Many individuals had experiences with ageism or have a fear of experiencing ageism in the future</b>	<ul style="list-style-type: none"> <li>• Work with individuals to identify their skills</li> <li>• Develop leadership courses and offer to staff as way to build their confidence</li> <li>• Participate in a PLAR session with your key employees</li> </ul>
<b>Women, visible minorities and others have more concerns about ageism in the sector....</b>	<ul style="list-style-type: none"> <li>• Create mentorship programs specific to these demographic groups and mentor, where possible, women with women, etc</li> <li>• Provide some targeted training to help build confidence</li> <li>• Recognize the contributions of high achieving women in your workforce</li> <li>• Recognize the value of workforce diversity</li> </ul>
<b>Ageism not mentioned as type of discrimination in most workplace policies in this sector</b>	<ul style="list-style-type: none"> <li>• Add ageism to discrimination policies</li> <li>• Seek out best practices for wording and applicability</li> <li>• Identify best practices to create an</li> </ul>

	age-friendly workplace
<b>Employers offer few if any accommodations or may not be aware of accommodations....</b>	<ul style="list-style-type: none"> <li>• Survey employees to identify any accommodations they may have a need for</li> <li>• Start simply, with flex time, job sharing and/or other accommodations</li> <li>• Connect with industry associations and sector technology centres to identify new and upcoming technologies that you may be able to implement into the workforce</li> </ul>
<b>Employers do not have succession plans for all roles....</b>	<ul style="list-style-type: none"> <li>• Develop succession plans starting with top management and all the way down the chain for all your employees</li> <li>• Identify where you can find or replace for key positions</li> </ul>
<b>There are individuals out there looking for a job that might be great mature candidates, but our recruitment processes are not reaching them or are screening them out prematurely...</b>	<ul style="list-style-type: none"> <li>• Work with a specialist to identify any barriers in your recruitment processes</li> <li>• Check resume scanning tools for preferences that are ageist</li> </ul>

## Handout for Service Providers

Situation	Potential Actions
<b>I am a young job developer being asked to work with a mature client...</b>	<ul style="list-style-type: none"> <li>• Try not to talk down to the client; they are individuals with rich life experiences and transferable skills</li> <li>• Focus on positives</li> </ul>
<b>I believe that mature adults have a harder time finding work and I want to ensure the clients are aware of this....</b>	<ul style="list-style-type: none"> <li>• Do not say this directly to the client</li> <li>• Focus instead on ways to help the client communicate their value</li> </ul>
<b>Help! I have a mature client I cannot find a job for....</b>	<ul style="list-style-type: none"> <li>• Encourage them to look at entrepreneurship as an option</li> <li>• There are many resources available to help identify skill sets, be open to</li> </ul>

	look at work differently
<b>I have employers who do not want to hire individuals over a certain age....</b>	<ul style="list-style-type: none"> <li>• Introduce them to clients one on one - ensure they have the skill sets</li> <li>• Present employers with the business case for hiring an older individual</li> </ul>
<b>Some of the unemployed individuals I have who are 55+ have few workplace connections...</b>	<ul style="list-style-type: none"> <li>• Arrange meetings for them with different individuals who currently work in the sector</li> <li>• Develop volunteer opportunities that will provide individuals with opportunities to demonstrate skills</li> <li>• Consider portfolio development activities to document individual skill sets to present to employers</li> </ul>
<b>Individuals have a difficult time transitioning between careers; no idea where to start</b>	<ul style="list-style-type: none"> <li>• Focus on the transferable skills the employee has</li> <li>• Be a positive coach who supports them during this transition</li> <li>• Reach out to employers you know to give them an opportunity</li> <li>• Arrange for short volunteer opportunities</li> <li>• Arrange for job shadowing in the new sector</li> </ul>
<b>Individuals need guidance on how to pivot a career into a business</b>	Connect them to a business coach or an agency that focuses on entrepreneurship
<b>Many individuals had experiences with ageism</b>	<ul style="list-style-type: none"> <li>• Develop classes targeted to supporting the unique needs of employment searches for this demographic</li> </ul>
<b>I have an individual that would be perfect for a job, but they need some accommodations and this employer offers few if any accommodations</b>	<ul style="list-style-type: none"> <li>• Seek the advice of service providers specializing in accommodations ex. CNIB, ATN, March of Dimes</li> <li>• Income support services often have money for accommodations if there is a job offer</li> </ul>
<b>In the London region, few are</b>	<ul style="list-style-type: none"> <li>• Connect your mature workers with</li> </ul>

<b>advocating for the needs of the mature worker</b>	<p>advocacy groups in your region or with existing organizations</p> <ul style="list-style-type: none"> <li>• Document the concerns of your mature job seekers to provide support for advocacy initiatives</li> <li>• Connect with Over 55 to access additional resources</li> </ul>
<b>I have Individuals who fallen “through the cracks” and are having a difficult time getting out and cases are becoming more complex with individuals facing multiple barriers</b>	<ul style="list-style-type: none"> <li>• Identify what other support services in your community an individual may need, connect them and encourage them to address some of their other barriers</li> </ul>
<b>COVID-19 has increased poverty for those already living in poverty</b>	<ul style="list-style-type: none"> <li>• Stabilize your client first, connect them to relevant supports</li> </ul>
<b>I have mature job seekers who are spending longer looking for a job...</b>	<ul style="list-style-type: none"> <li>• Consider hosting some virtual or real events, make personal connections and introductions</li> <li>• Peer support groups offer incentives to continue job search for those who are becoming discouraged</li> </ul>
<b>Those with financial means (usually pensions), can retire, are happier and more stable with greater numbers of choices. The others are living precariously close to the edge, many without internet or cell phones, making it difficult for them to rejoin the workforce - they are getting further behind</b>	<ul style="list-style-type: none"> <li>• Work with income support, housing and food security groups to try to ensure clients basic needs are met</li> <li>• Connect them with places where they can access resources to help them find a job</li> <li>• Provide clients access to computers and phones to conduct their job search</li> </ul>

## Handout for Policy Makers

Situation	Potential Actions
<b>There is a demographic shift, and within 10 years nearly 25% of the population will be 65+</b>	<ul style="list-style-type: none"> <li>• Educate employers and service providers on this demographic shift</li> <li>• Create policies that recognize the value of the mature worker</li> <li>• Develop programs such as the TIOW to support mature workers</li> </ul>
<b>Sectors such as the Skilled Trades are experiencing labour shortages</b>	<ul style="list-style-type: none"> <li>• Support the delivery of rapid re-skilling</li> <li>• Promote the mature worker as a viable alternative, similar to campaign to attract youth to the trades</li> <li>• Create incentives (grants, tax credits) to allow employers to implement accommodations</li> </ul>
<b>The workforce is largely ageing, and attracting new individuals is difficult...</b>	<ul style="list-style-type: none"> <li>• Promote the untapped resource that is the mature worker, as a source of knowledge and mentor</li> <li>• Support the delivery of rapid re-skilling</li> <li>• Create incentives (grants, tax credits) to allow employers to implement accommodations</li> </ul>
<b>Mature individuals are afraid of ageism in the workplace....</b>	<ul style="list-style-type: none"> <li>• Clearly identify ageism as a form of discrimination</li> <li>• Offer resources which will help organizations to adopt age friendly processes</li> <li>• Promote the untapped resource that is the mature worker, as a source of knowledge</li> </ul>
<b>Employers would like to implement assistive technologies but do not know where to start...</b>	<ul style="list-style-type: none"> <li>• Consider creation of tax credits and grants to offset costs of accommodations</li> <li>• Reach out to industry associations for consultation</li> </ul>

## The Longevity Economy

