

# *Manitoba Older Worker Project*



## **About the Institute of Urban Studies**

Founded in 1969 by the University of Winnipeg, the Institute of Urban Studies (IUS) was created at a time when the city's "urban university" recognized a need to address the problems and concerns of the inner city. From the outset, IUS has been both an educational and an applied research centre. The Institute has remained committed to examining urban development issues in a broad, non-partisan context and has never lost sight of the demands of applied research aimed at practical, often novel, solutions to urban problems and issues.



© The Institute of Urban Studies  
103-520 Portage Avenue  
Winnipeg MB R3C 0G2  
t: 204-982-1140  
f: 204-943-4695  
<http://ius.uwinnipeg.ca>

## Table of Contents

1. Introduction	2
2. The Manitoba Older Worker Project	4
3. Report Limitations	4
4. Report Organization	5
5. Characteristics of Older Workers	6
a. The Canadian Older Worker	8
b. The Manitoba Older Worker	13
c. The Manitoba Older Worker by Health Regions	19
6. The International Older Worker	32
a. Barriers to re-entering the workforce	33
b. Barriers to remaining in the workforce	35
c. Government Policy Direction and Interventions	36
d. The Role of Programming and Resources	38
7. The Canadian Context	40
8. The Manitoba Policy and Program Context	42
9. Conclusion	44
a. Identified gaps	46
10. Appendix	
a. Executive Panel on Older Workers	48
b. Best Employer Awards	50
c. Select International Promising Practices	52
d. Select Canadian Promising Practices	57
e. Data by RHA districts	63
11. References	65

*Given the right mix of incentives, programs, and job designs, we have an opportunity today to support those who wish to work later in life, thereby reinventing the traditional concept of retirement, helping to bolster individuals' retirement security, and fostering economic growth.*

United States Government Accountability Office [GAO], 2007, p. 12

## **Introduction**

Manitoba has changed dramatically over the past decade with many positive outcomes including a strengthened economy, increasing population and a positive outlook. With respect to population, between 2001 and 2006, Manitoba grew by 2.6%, to reach just under 1.2 million. Much of this growth was attributed to the strong economy as well as the concerted effort placed on attracting more individuals to Manitoba, with the highly successful Provincial Nominee Program playing a lead role.

As Manitoba's population continues to grow it is also, along with the rest of Canada, aging. To this effect, Statistics Canada (2006) reports that "the aging of the population will accelerate over the next three decades, particularly as individuals from the Baby Boom years of 1946 to 1965 begin turning age 65" (p.65). The report's authors also forecast that the number of Canadian seniors will rise from 4.2 million in 2005 to just under 10 million by 2036. It is expected that at 2036, seniors will make up 24.5% of the total population (more than double the present share).

Perhaps most challenging within this pending demographic shift is determining what seniors plan to do with respect to employment and retirement options. The idea of early retirement, while attractive for many young seniors may not be a viable option for those workers over 55 who did not earn significant salaries nor have the investment income to fund an early exit from the workforce. Moreover, for older workers facing career changes due to job loss, the challenge of finding meaningful work can become even more daunting, especially for those workers with limited educational and skills backgrounds.

For employers, not only are there distinct challenges with recruitment and retention of employees but also in accommodating the unique needs of older workers such as those seeking to transition into part time employment or others requiring skills upgrading to match changing workplace environments. However, with an expected rise in the percentage of older workers in the near future, the strategies that employers use to recruit and retain older workers will be critical for their economic success as well as employment stability. Embedded in this will be the need for increased governmental responsiveness to support this demographic transition through appropriate policy and program interventions. AS such, the adaptability of both employers and employees will play a central role in

ensuring there are adequate supports in place to offer a range of employment choices.

Perhaps one of the most complex issues in this regard is whether or not a labour shortage will ensue as a result of the pending exit of the baby boom cohort. While some reports project a shortage of labour, research by Marshall and Ferrao (2007), contend this may not be the case and suggest that “older workers are staying in the workforce longer and as a result, may be dampening the threat of a sudden and severe labour shortage as baby boomers retire” (p.9). The same report also concludes that a higher number of persons 55 to 64 are presently remaining in the workforce with approximately 2.1 million persons aged 55 to 64 either employed or looking for work in 2006, more than double the total in 1976. This trend is expected to continue.

With a higher percentage of older workers remaining in the workforce (and for a variety of reasons), policies and programs must have the adaptability to meet the range of needs and expectations of both workers and employers. Furthermore, government and the private sector will need to carefully consider many factors in the development of policies and strategies for older workers whose needs will vary but be dependant on such factors as the desirability to remain in work full time, shift to part time, volunteer or make other contributions to the employment sector.

Perhaps a first step in better understanding work at older ages is to consider old age as an active and exciting time in life (Walker, 2002; WHO, 2002). Therefore the traditional views that depict old age as an isolated time of withdrawal from society are outdated and dynamic approaches that view old age as an active and positive time of life are now commonplace in both academic and non-academic circles.

The following report reviews these issues with a focus on the Canadian and Manitoban experience.

## ***The Manitoba Older Worker Project***

To explore the role of older workers in Manitoba and in a broader context, ***The Manitoba Older Worker Project (MOWP)*** explores the trends in the literature and the experiences of both employers and employees. A key component of this effort focuses specifically on the salient literature with the intent of providing a sound, Manitoba-specific perspective with supporting data that examines the:

- Needs and experiences of older workers in Manitoba;
- Perceptions of older workers by employers and their desire and ability to retain them; and
- Current policies and options for policy reform which would encourage the benefits of an older workforce.

Specifically, this project is concerned with older workers 55 years of age or more who are working, unemployed or retired. The report is geared towards supporting policy and program development aimed at maintaining an older workforce that will meet the specific labour market needs of Manitoba.

To provide the necessary foundation for this project, the following literature review was conducted. The primary methods of data collection for this literature review occurred through consultation of both academic and non-academic sources with materials including a mix of peer reviewed journals as well as governmental and non-governmental documents on older workers<sup>1</sup>. In addition, programmatic information was gleaned from informal interviews conducted with organizations delivering programs to older workers in Manitoba and Canada.

### ***Report Limitations***

A central limitation of this effort is the lack of a universal definition of older workers. As such, the literature on older workers encompasses information and programming related to workers as young as 45. A second limitation is the lack of scholarly research that examines long term trends related to older workers. It was observed that the bulk of the literature focused primarily on today's older workers and to a lesser extent the pending retirement of the baby boom cohort. Furthermore, no scholarly research was found that documents or analyses the generations younger than the baby boom cohort and their plans for work and retirement at older ages. Finally, there is also a significant lack of research and literature that pertains to older women in the workforce and their attitudes about retirement (Phillipson, 2004). At present, most information is about men and their decision making in retirement. Additionally, there is a gap in the literature regarding different ethnicities and classes of people (Phillipson, 2004).

---

<sup>1</sup> Literature on "mature workers" and "senior workers" was also consulted because the definitions are synonymous with that of older worker.

While these limitations present challenges in understanding the dynamics of older workers, each limitation should also be seen as a strategic opportunity to explore further.

## ***Report Organization***

This report is divided into sections. The first introduces and defines the older worker. The second explores the international context and commonalities experienced by older workers in industrialized countries. The third section explores promising practices in programming and resources for and about older workers within an international context. The fourth section examines the Canadian situation and outlines Canada-specific barriers faced by our older workers. The fifth section looks at examples of practice in programming and resources from the federal government, provincial and territorial governments, and from private organizations. The final section investigates the Manitoba context and available programming and resources in the province. Finally, the conclusion summarizes the report and puts forth key considerations for future initiatives in Manitoba and beyond.

## ***Characteristics of Older Workers***

Generally the term older worker is delineated by age. However, the definition of “older worker” differs significantly in the literature and is not consistently demarcated (Pitt-Catsouphes and Smyer, 2006). For example, literature and reports that pertain to retirement and associated issues, programs and policies tend to define older workers as being 50 plus (Hassell and Perrewé, 1995; Jensen and Slack, 2008; Chan and Stevens, 2001) or 55 plus (Charness and Czaja, 2006; Expert Panel on Older Workers [EPOW], 2008; Patrickson and Ranzijn, 2004). Some further separate older workers into two categories:

- *younger older workers*, those between the age of 45 and 55; and
- *older older workers* who are 55 plus (Cully, Vandedhevel and Wooden, 2000)<sup>2</sup>.

While similar in age, Canadian older workers should not be viewed as a homogeneous group. Rather, they are heterogeneous and can be differentiated by gender, ethnicity, class, linguistic abilities, length of time residing in Canada, Aboriginal status, region (rural/urban), extent of work experience, and work skills (blue collar/white collar, computer oriented skills/physical labour). These differing characteristics result in distinct policy and program needs as matching services and supports to a diverse population is challenging.

The desire to remain in the workforce is affected by many variables but typically older workers with higher incomes work by choice while those with lower incomes work out of necessity (Irving, Steels and Hall, 2005). Reasons for continued work include: financial incentives, benefits, employment opportunities, socialization and/or preference (Irving et al., 2005). Again, the policy needs of these two groups are distinct, each requiring specific actions to address the financial burden of not having secured financial means to retire to those wishing to remain employed for other reasons such as life satisfaction and a sense of contributing to society.

There are also different kinds of older workers: those that are working who would like to remain in the workforce; others who are unemployed who would like to (re)enter the workforce; some are underemployed older workers who, while working, may not be working as much as they would like or they may be working full time but for very low pay (Jensen and Slack, 2008); and some who are “displaced” meaning they are unemployed and not looking for work because their prospects are bleak. Furthermore, those who are displaced may have faced situations such as: being laid off, losing a job due to restructuring or plant/industry closure.

---

<sup>2</sup>

It should also be noted that in the Canadian context literature and reports that focus on issues such as job loss, unemployment, underemployment, reemployment and/or training often include individuals 45 and older (Human Resources Development Canada [HRDC], 1999).



As was noted there are also distinctions within the literature on the age ranges of older workers and the need to consider both younger older workers as well as those working past age 65. Furthermore, the literature is also mindful of the perceived differences and tensions between older workers generally and those younger workers. To this point, Guest and Shacklock (2005) suggest that older and younger workers are not necessarily substitutable but they are complementary or synergistic. Younger employees are perceived to be flexible, easily trained, suffer less illness and injury, have a willingness to change and have more relevant skills. Older workers, in contrast, are perceived to have well developed skills; to be reliable and dependable; to be loyal; to have low turnover; to have high attendance records/low absenteeism; and to do a better quality job. Guest and Shacklock (2005) report that a mix of older workers and younger workers may not only be complimentary but also be a potential tool in the solution to the labour shortages. (Guest and Shacklock, 2005)

Regardless of definitional differences the older worker is by no means captured solely by the designation "55 plus." Increasingly, older workers are seen as a diverse group whose employment behavior is motivated by many factors. What is clear however is that the programs and supports needed for older workers with limited income are distinct from those workers seeking to transition to part time status merely for a lifestyle change.

Furthermore, the strategies for transitioning into an older worker phase and eventually into retirement are equally complex. For example, Charness and Czaja (2006) raise the concepts of phased retirement and bridge employment as two distinct yet related employment practices that are gaining momentum. Both allow for greater flexibility, more time off, reduced hours and present opportunities to start new careers and are defined as follows:

- Phased retirement it "refers to staying with a particular job on a part-time or part-year schedule while phasing out employment over a number of years to retirement" (p. 1).
- Bridge employment typically refers to a new job that is taken which involves moving to another company and in some cases to a new career before full retirement.

According to Charness and Czaja it is estimated nearly half of all workers in the United States between the ages of 55 and 65 have some sort of bridge job before transitioning to full retirement.

## ***The Canadian Older Worker***

The following section provides a closer look at the demographic trends with respect to older workers in Canada. For the purpose of this section, older workers are defined in two categories, those 55-64 and those 65 and over. Using a series of Statistics Canada databases, Marshall and Farrao (2007) provide an important portrait of Canadian older workers. First, they estimate that as of 2006 there were over 2 million persons aged 55-64 either engaged in or looking for work (Table One). What is apparent from their analysis is that not only are there significantly more older workers in the Canadian workforce, but women have become much more prominent. As Marshall and Farrao note, “women’s labour force attachment today is much stronger throughout the life cycle than in the past. Therefore, as younger generations of women reach their retirement years, they will have higher rates of labour force participation than their predecessors” (p.6).

**Table One**  
**Employment Characteristics of the 55-to-64 Age Group**

	1976			2006		
	Both sexes	Men	Women	Both sexes	Men	Women
<b>Population ('000)</b>	1,916	926	990	3,615	1,780	1,836
% of total population	11	5	6	14	7	7
<b>Labour force ('000)</b>	1,017	703	314	2,123	1,180	943
% of total labour force	10	7	3	12	7	5
<b>Education (%)</b>						
University degree	5	7	4	19	22	17
Less than university	95	93	96	81	78	83
<b>Labour force</b>						
participation rate	53	76	32	59	66	51
University degree	75	86	53	67	72	60
Less than university	52	75	31	57	65	50

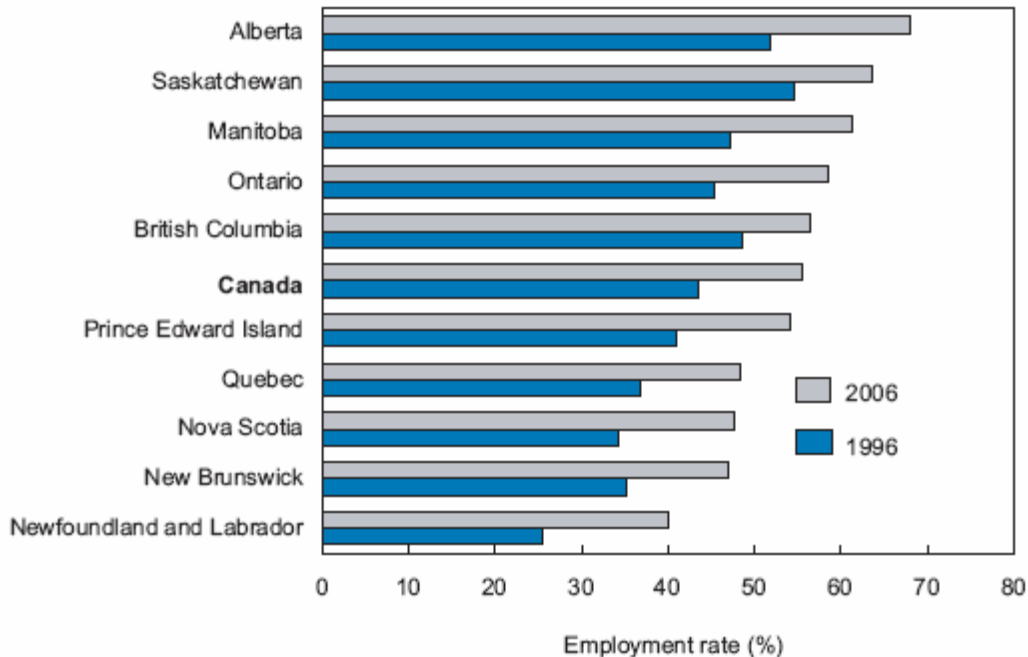
Source: Statistics Canada, Labour Force Survey

It is also important to review the Canadian participation rates and sectors of employment of older workers. Illustration One (p.9) displays the employment rate of older workers in both 1996 and 2006. As is clear, there is a marked difference in the overall numbers of older workers in 2006 as compared to a decade previous. For example, Alberta currently has the highest rate of participation among 55-64 year olds in Canada while Newfoundland had the lowest. For Manitoba, the data are encouraging as it ranked third with respect to the percentage of older workers engaged in employment. Manitoba also showed a significant increase in the overall employment rate over 1996. Again, this trend is pointing to higher numbers of older workers in the workforce.

---

**Chart E Almost 7 in 10 Albertans aged 55 to 64 had a job in 2006**

---



---

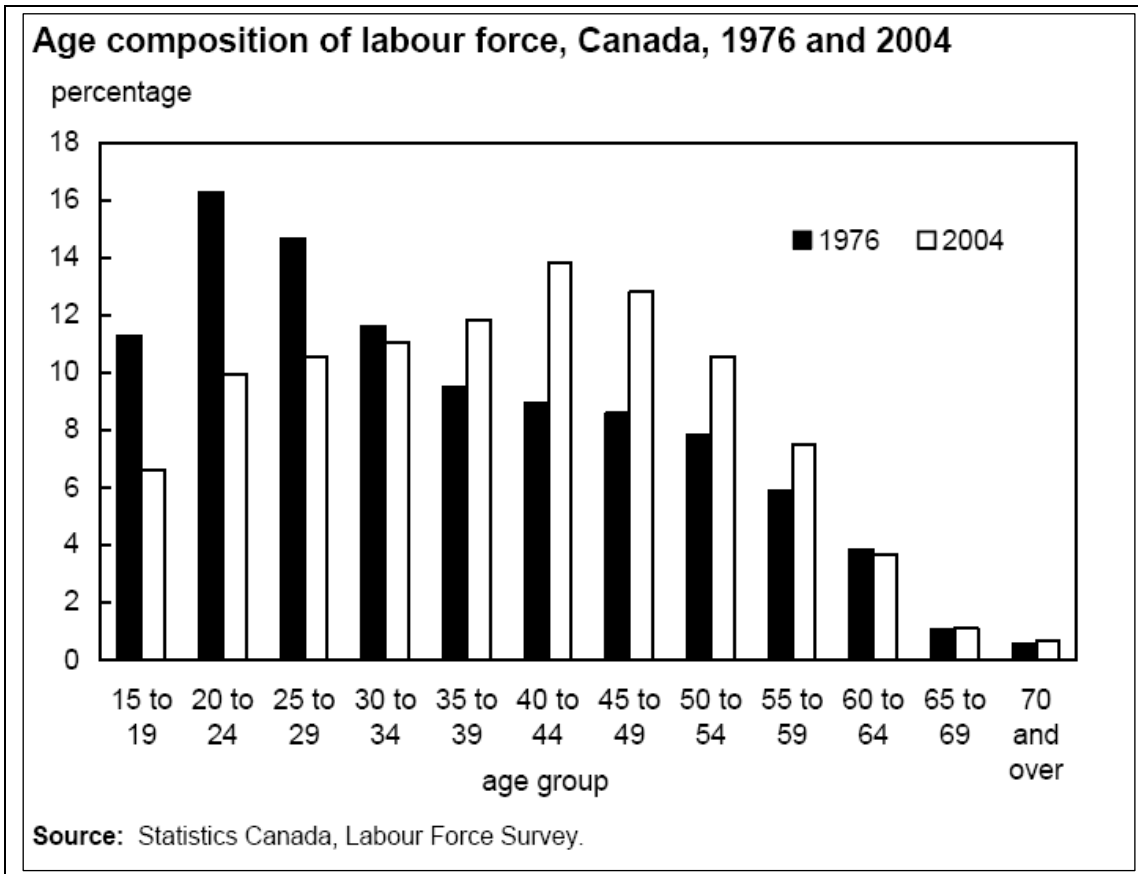
Source: Statistics Canada, Labour Force Survey

---

**Illustration One**

Source: Marshall and Farrao (2007)

In looking more broadly at the changing characteristics of the older workforce, several interesting trends have emerged between previous generations and the baby boom cohort. For example, Turcotte and Schellenberg (2006) conclude that older workers are much more engaged in the workforce than they were in the 1970s (Illustration Three) and there were a higher percentage of younger workers employed (under 30) in the 1970s than presently. According to the authors, this is partially explained by higher numbers of younger Canadians obtaining post secondary education thus delaying their entry into the workforce. What is also interesting in these data are the higher rates of older workers (over 40) which up to age 60 remain markedly higher than in 1976. Again, perhaps some change can be accounted for in that those entering the workforce later due to educational attainment will work longer to make up for earnings lost during schooling.



**Table Two**

Source: Turcotte and Schellenberg (2006)

With respect to the effects of education specifically, Turcotte and Schellenberg determined that

seniors with a university degree are much more likely to participate in the labour force than those with lower levels of education. For example, in 2004, the participation rate of university degree holders aged 65 and over was 4.6 times greater than the participation rate of seniors who had between 0 and 8 years of formal schooling (17.8% versus 3.9%) (p.117).

In looking at the 54-65 and 65 cohorts specifically, illustration three displays that having a university degree contributes to higher rates of participation.

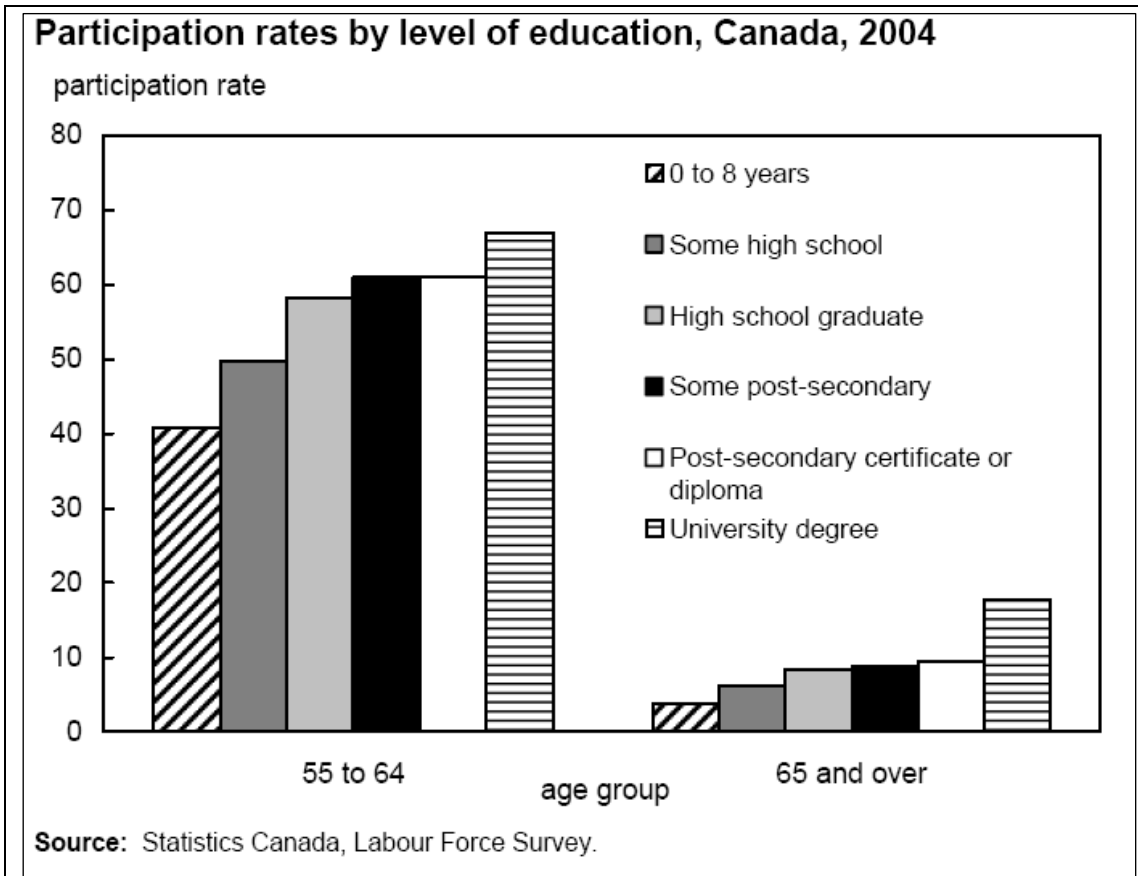


Illustration Three

Source: Turcotte and Schellenberg (2006)

Illustration four examines the job characteristics of older workers compared to those aged 25-54. While older workers tended to have lower employment rates, the percentage working full time remained somewhat consistent. Also, for men there was a sharp rise in the numbers of self-employed which jumped from 18% for those 25-54 to 30% for older workers. For women, a higher number worked part time hours (more than double the younger cohort). Also, important in the table is that those working “part time by preference” jump dramatically for older workers, rising from 28% to more than double at 66%.

	25 to 54			55 to 64		
	Both sexes	Men	Women	Both sexes	Men	Women
Employed	11,620	6,127	5,493	2,012	1,117	895
Employment rate <sup>1</sup>	82	86	77	56	63	49
<b>Class of worker</b>						
Employee	85	82	88	76	70	83
Public sector	22	16	28	22	16	30
Private sector	63	66	60	54	54	53
Self-employed	15	18	12	24	30	17
Unionized (employees)	35	34	35	39	38	39
<b>Type of work</b>						
Full-time	88	95	81	81	89	72
Part-time	12	5	19	19	11	28
Part-time by preference	28	26	29	66	64	67
Average usual hours (all jobs)	39.0	42.1	35.6	37.7	40.9	33.6

1 Number employed expressed as a percentage of the population.  
Source: Statistics Canada, Labour Force Survey, 2006

**Illustration Four**

Source: Marshall and Farrao (2007)

Overall, Marshall and Farrao explain that the changing dynamics of the older worker are the result of multiple factors. This includes more women with higher education levels remaining or becoming employed. As well there appears to be an increasing shift to self-employment. The authors conclude that with early indications suggesting that baby boomers will remain in the workforce longer, the anticipated labour shortage may be overstated. However, this does not negate the fact that employment characteristics will change (again potentially to more part time or other arrangements). For Turcotte and Schellenberg, the Canadian workplace will become increasingly more complex with more baby boomers remaining employed for a variety of reasons and under varying terms.

In the end, there is a high degree of consensus that older workers with the ability to retire early or for that matter to reduce their workloads will do so voluntarily by engaging in complete retirement or a reduced workload. Moreover, those with a University degree also appear more likely to choose the terms of their employment past 55 years of age.

## The Manitoba Older Worker: A Statistical Profile

Older workers in Manitoba make a significant contribution to the provincial workforce and in key sectors of the economy. Overall, there are 41,090 workers in Manitoba over 55 years old, representing 11.35% percent of the 2001 workforce. The following section explores the nature of this population by first examining the Provincial distribution of older workers and then focusing on the Manitoba Regional Health Authority Boundaries (RHAs). This analysis was completed using Geographic Information System (GIS) software to map and display information by the RHAs. Please refer to Map One (p. 19) for the names and locations of the RHA boundaries.<sup>3</sup> Data used to develop the maps are listed in Appendix E and are presented in the five figures.

Manitoba and Winnipeg display similar characteristics with Canada with respect to the percentage of both older worker cohorts (55-64 and 65+) engaged in employment (Figure 1). The only variation can be found within the percentage of workers 65 plus, with Manitoba having a higher number in this category.

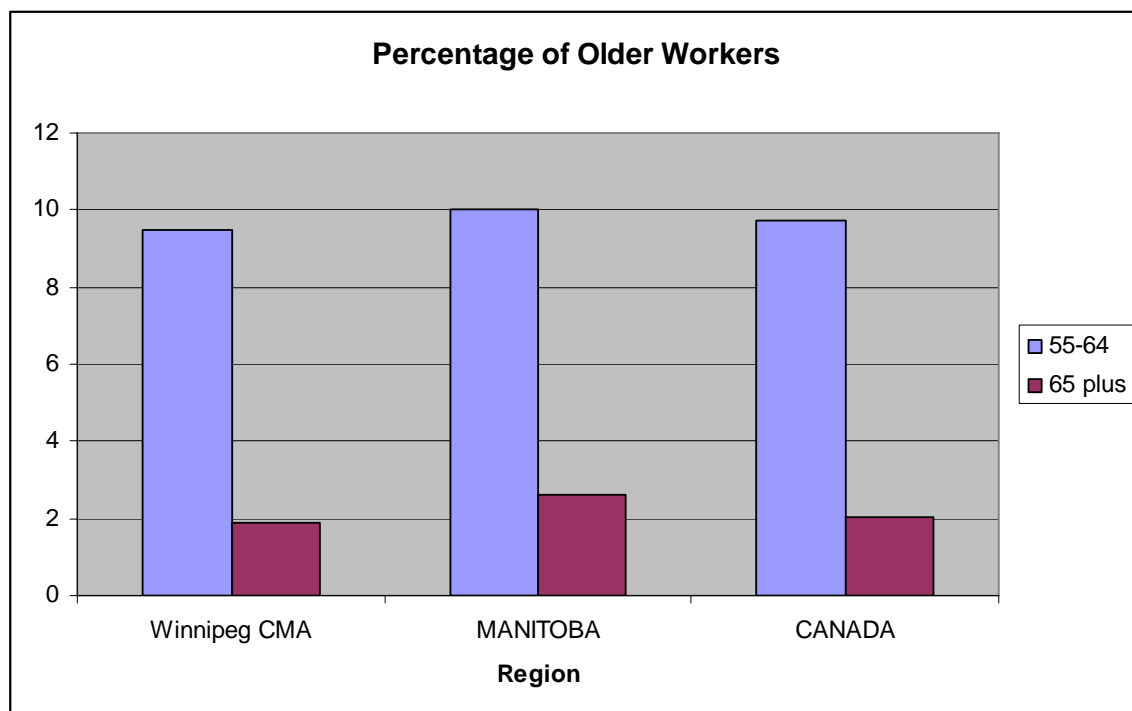
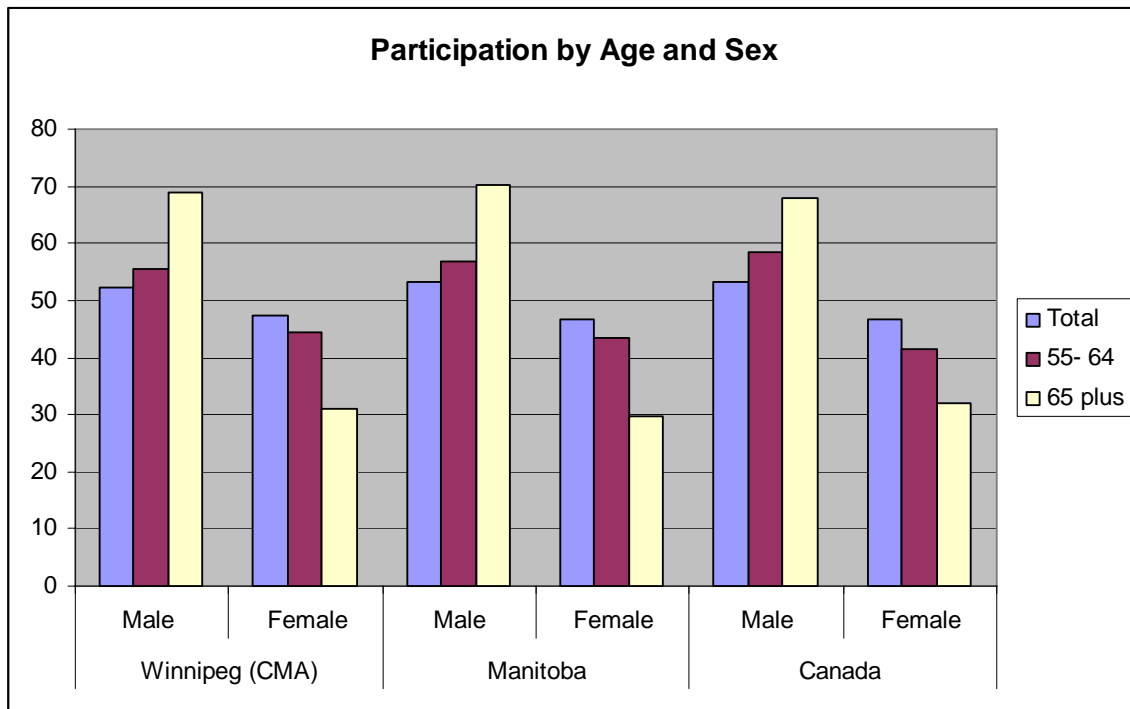


Figure 1

In looking at Manitoba worker data by gender unique patterns emerge (Figure 2). For example, female participation rates across all three geographies are consistent but much lower than males. With respect to male participation, there is a slightly lower percentage of males aged 55-64 working (against the Canadian

<sup>3</sup> Data comprising this section is drawn from Statistics Canada information for 2001, aggregated by RHAs.

average) but a slightly higher percentage of aged 65 plus working in Manitoba.



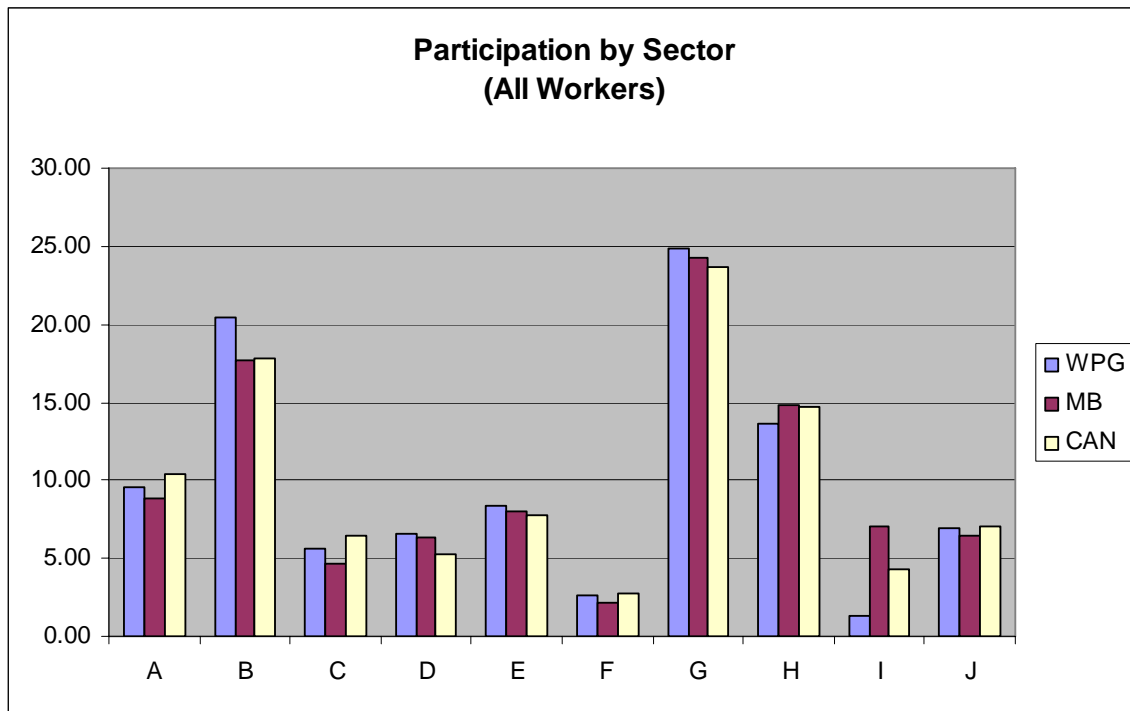
**Figure 2**

The final section explores the sectors of the economy in which older workers are engaged (refer to the categories displayed on p. 15). Overall, Figures 3-5 provide a high degree of consistency when examining the characteristics of the employment sectors for all workers as well as older workers (both the 55-64 and 65+ cohorts). The only observed variations are a slightly higher number of Winnipeggers engaged in the business sectors and a slightly lower level in primary industries, with the latter being expected in an urban setting. Finally, Manitoba displays a higher overall rate of participation in the primary sector.

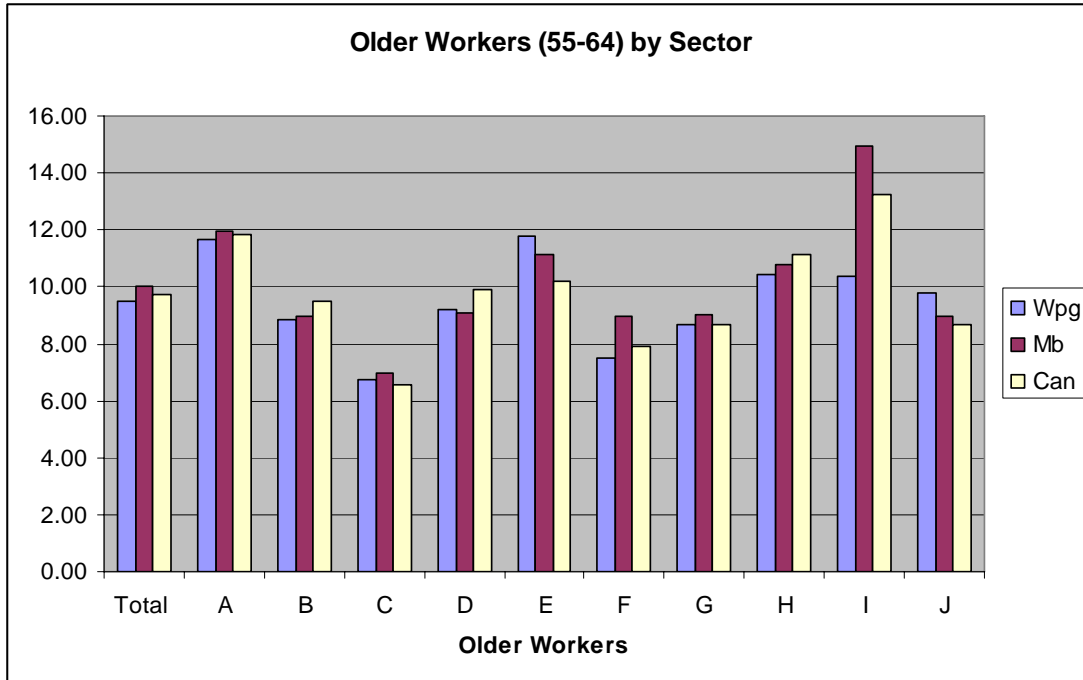
In looking more closely at Figure 4, what is interesting is that for Manitoba as a whole, there are a slightly higher number of older workers involved in the occupations related to the primary sector (denoted as "I"). This difference becomes even more pronounced when looking at those working past age 65 where nearly 13% of this occupation is made up of persons 65 plus. This factor can be explained by Manitoba's agri-sectors that remain an important part of the overall economy of the province. The presence of high numbers of workers 65+ remaining in this sector presents an important area that requires a closer examination.



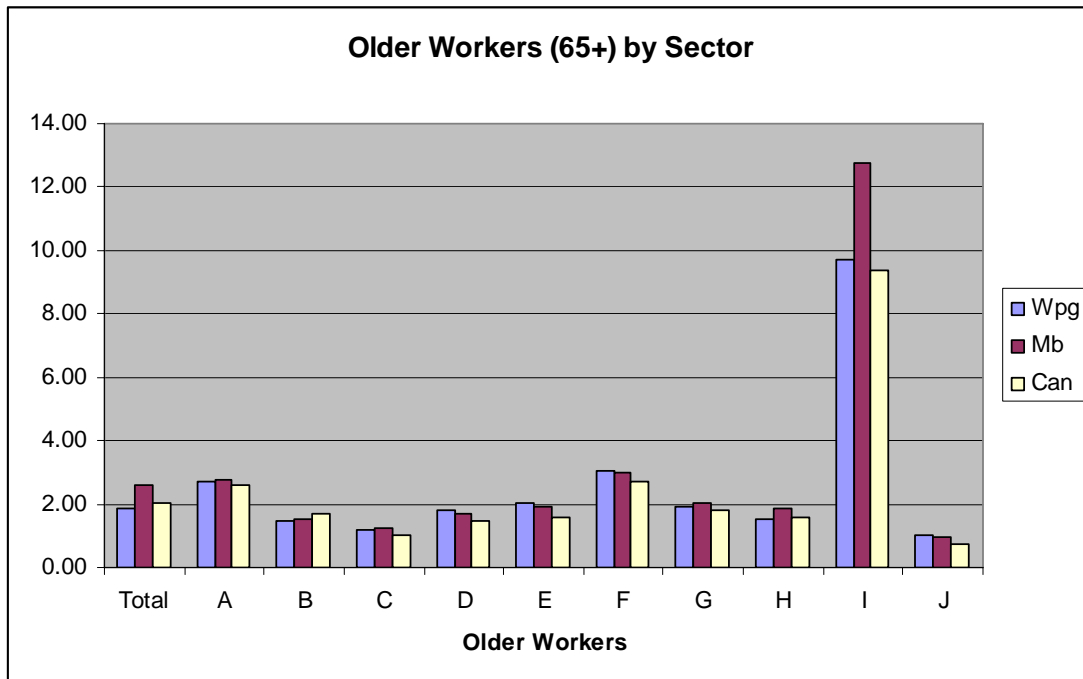
Employment Sector Codes	
A	Management occupations
B	Business, finance and administrative occupations
C	Natural and applied sciences and related occupations
D	Health occupations
E	Occupations in social science, education, government service and religion
F	Occupations in art, culture, recreation and sport
G	Sales and service occupations
H	Trades, transport and equipment operators and related occupations
I	Occupations unique to primary industry
J	Occupations unique to processing, manufacturing and utilities



**Figure 3**



**Figure 4**



**Figure 5**

Overall, the Manitoba older worker displays very similar characteristics when compared with the Canadian average. The only distinctions observed were with respect to the number of older workers (65+) engaged in the occupations related to the primary sector. This may be explained by a high number of farm related occupations in rural Manitoba.

The distribution of older workers in Manitoba was also explored by the RHA boundaries (depicted in Map One) for a number of variables including gender, participation rates, as well as sector of employment. To begin this discussion, Map Two displays both the proportion of older workers by each RHA zone along with the gender and ages of those engaged in work. What is clear is that the proportion of older workers is concentrated in southern Manitoba, with the southwest quadrant ranking highest with between 16% and 20% of the workforce being over the age of 55. The Northern region of the province shows a much lower overall proportion of older workers as collectively these RHAs have fewer than 10% older workers.

Map Two also contains a gender and age breakdown (illustrated in the pie charts). In all RHAs, the percentage of older workers is predominately male with relatively few 65+ older workers present in any of the zones. In fact, in the Churchill RHA, there were no reported females 65+ in the labour force. However, in looking again at the southwest portion of the Province, there is a much higher range of older workers 65+ who are male. Perhaps part of the explanation for both these occurrences can be explained as follows. First, in the more northern RHAs fewer opportunities exist for “aging in place” as many northern communities lack sufficient resources for older persons generally (hospitals, care home etc.) which may contribute to overall lower numbers of seniors remaining either to work or retire for that matter. In the more southern and rural RHAs, the higher numbers may have more to do with the rural farm economy and the fact that many older workers may continue to work on the farm in later years (some potentially due to lack of pension and others wishing to simply remain employed).

Map Three provides further context for the composition of the older workforce in Manitoba by displaying the overall participation rate.<sup>4</sup> What this map shows is in the North, of those older workers present in communities, a very high number (comparatively) are engaged in the workforce. Again, this may be somewhat explained by the limited opportunities for retirement in the North, meaning that those who do remain do so for employment as opposed to retiring in the community. This also holds true for the smaller South Eastman RHA which ranges from 37%- 56.5%.

The final section examines older workers by sector of employment and age. In looking at Maps Four and Five for the northern RHAs, what is clear is that the distribution of sectors for the 55-64 cohorts is much more diverse than that of the 65+ cohort. In particular, the 65+ cohort in Churchill (although small) is entirely concentrated in administrative functions whereas in both Norman and Burntwood, sales and service is highest.

---

<sup>4</sup> These data are available for only the 55+ cohort as a whole

Maps six and seven focus on the Parkland region and again the findings are similar with the 65+ cohort being much less diverse than their younger counterparts. In particular, the primary sector remains the main source of employment for workers 55+ in this region, with sales and trades and transport following.

Maps eight and nine focus on the South Central region and include the city of Winnipeg. With the exception of Winnipeg, the primary sector is again well represented for all workers 55+. In particular, both the Central and South Eastman RHA districts show marked increases in the proportion of workers 65+ engaged in primary activities with the Central RHA going from approximately a quarter to approaching 70%.

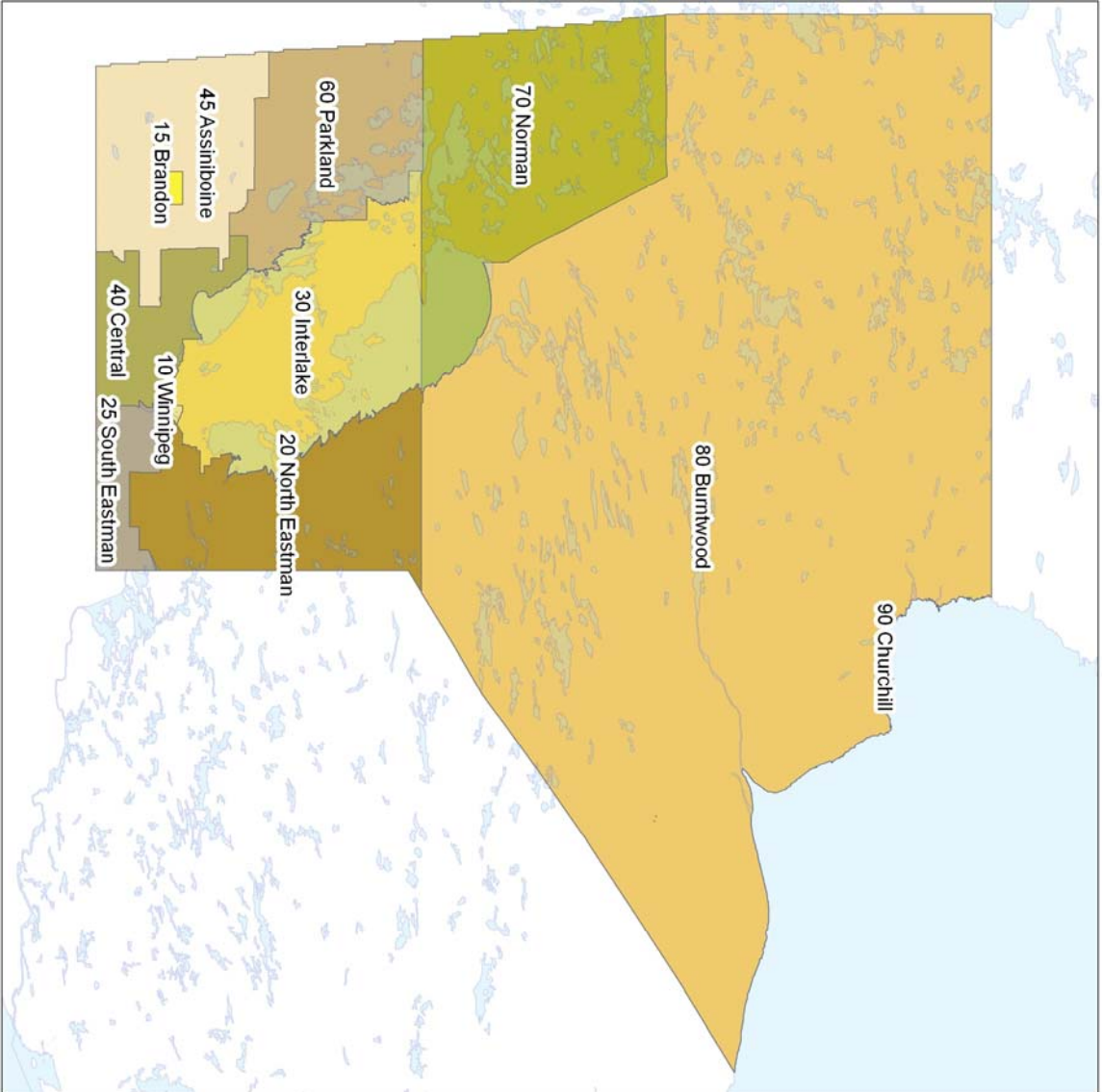
The final four maps (10-13) continue the same pattern of a more diversified 55-64 workforce and a much more concentration in the primary sector for those workers 65+. This dispersal holds true for Manitoba's second largest city (Brandon) which while more diversified than the other RHAs, still show a marked concentration of 65+ workers in the primary sector.

Overall, the maps for Manitoba show a number of trends. First, as in the case for the Canadian averages, the number of females in the workforce tends to drop-off with age. Second, the distribution of employment type by sector becomes much less diverse, with much of rural Manitoba showing a strong concentration of workers 65+ remaining in the primary sector. In the North, perhaps the high proportion of older workers can be explained more by the fact that there are limited options for retirement in those communities, meaning again those who do stay, do so for work reasons.

The findings for rural Manitoba must be more closely examined to determine the reason for such a marked concentration in primary sector and the factors that have contributed to this arrangement. This pattern was not evident in Winnipeg which remains more diverse between the two older worker cohorts. As was certainly stated, part of the high number of workers in the primary sector can be explained by the rural economy but this alone does not fully explain the reasons why many remain.

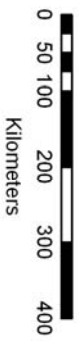
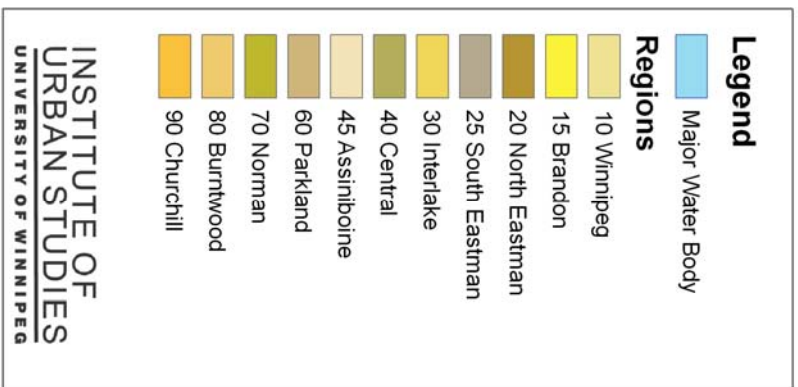
The following thirteen maps (pp 19 -31) provided an overview of the location and characteristics of older workers in Manitoba.

# Manitoba Older Worker by Health Districts



## Workers 55 to 65+

Manitoba Regional  
Health Authority Zones



Prepared by: Dan Powell, IUS  
Geospatial data: Statistics Canada (2001)

### Workers 55 to 64+

Manitoba, Canada  
MRHA Boundaries



**Legend**

**Participation Rate**

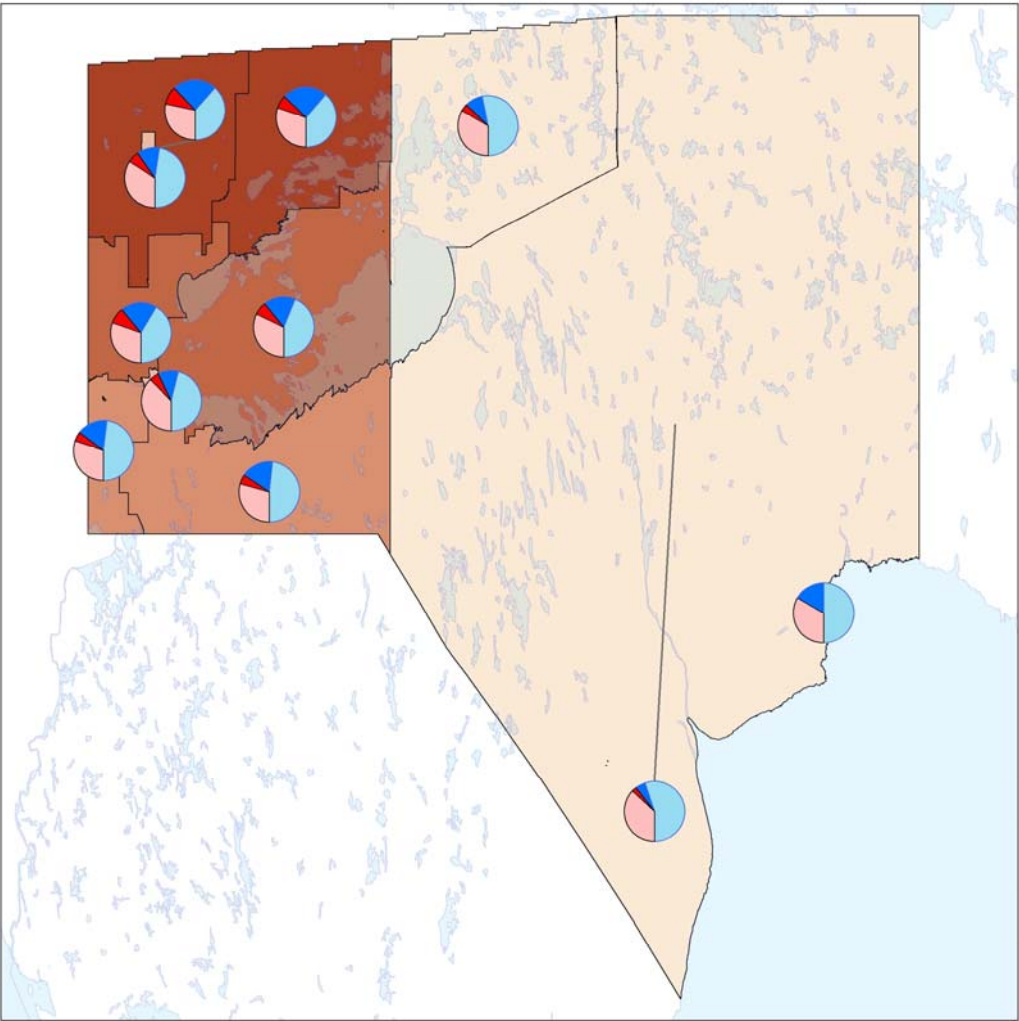
**All Seniors (55+)**

26.7% - 28.7%
28.8% - 30.4%
30.5% - 34.6%
34.7% - 37.2%
37.3% - 56.5%

**INSTITUTE OF URBAN STUDIES**  
**UNIVERSITY OF WINNIPEG**

0 50 100 200 300 400  
Kilometers





Prepared by: Dan Powell, IUS  
Geospatial data: Statistics Canada (2001)








**Workers 55 to 65+**  
 Manitoba, Canada  
 MRHA Zones

**Legend**

**Workforce Gender split**

-  Younger Male Seniors (55-64)
-  Older Male Seniors (65+)
-  Younger Female Seniors (55-64)
-  Older Female Seniors (65+)

**Proportion of workforce 55+**

-  8.60% - 9.59%
-  9.60% - 11.22%
-  11.23% - 14.11%
-  14.12% - 15.88%
-  15.89% - 19.59%

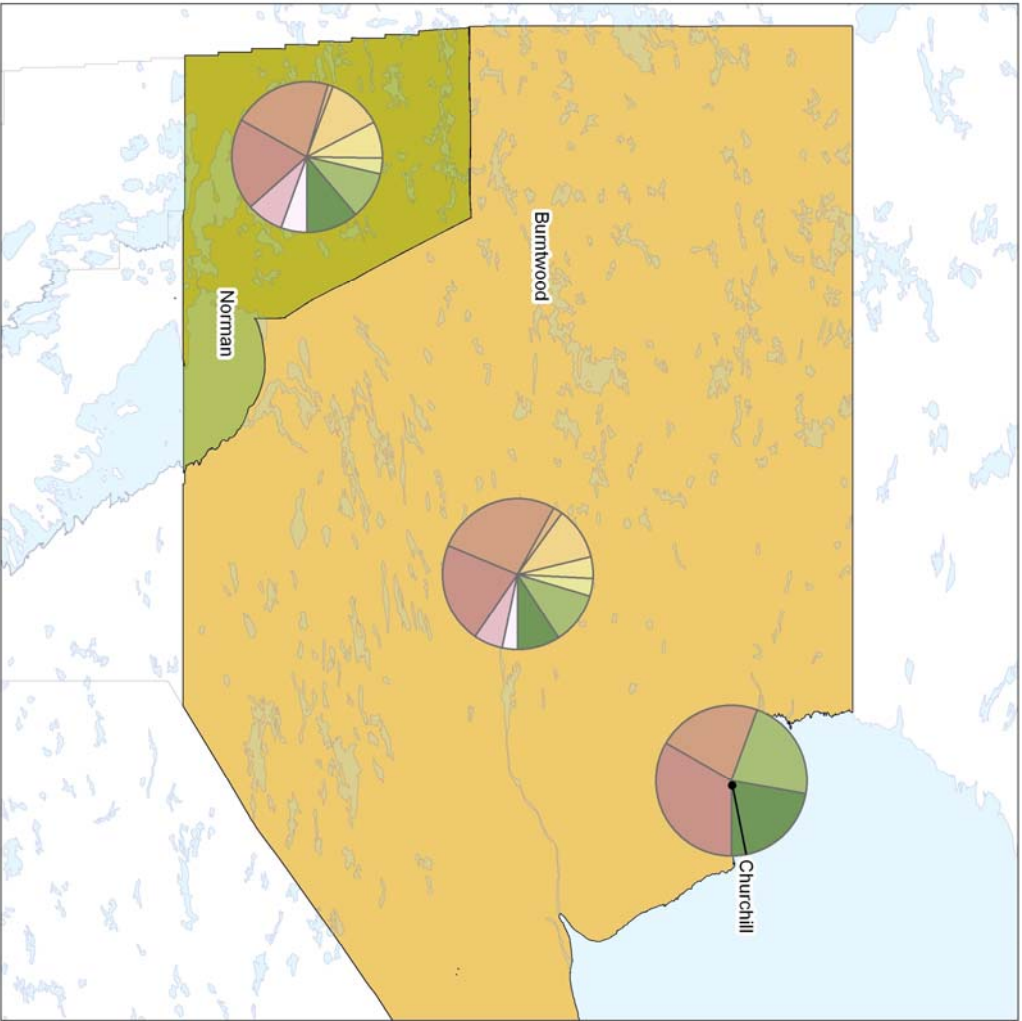
**INSTITUTE OF URBAN STUDIES**  
 UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
 Geospatial data: Statistics Canada (2001)

# Workers 55 to 64

Manitoba Regional Health Authority Zones



**Legend**

**Distribution of aged 55 to 64 by sector**

- A - Management
- B - Administration
- C - Sciences
- D - Health
- E - Social, Education, Gov.
- F - Arts and Recreation
- G - Sales and Service
- H - Trades and Transport
- I - Primary Industry
- J - Manufacturing

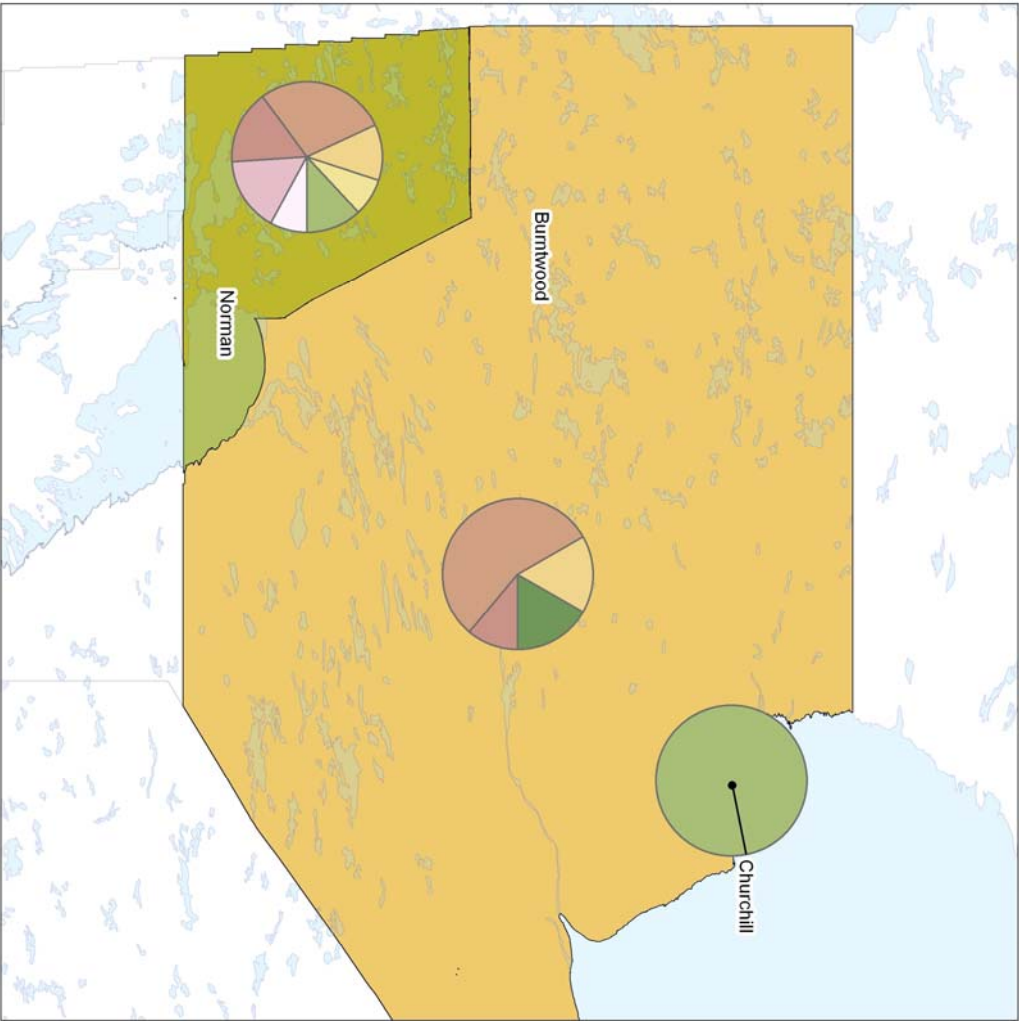
**INSTITUTE OF URBAN STUDIES**  
UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
Geospatial data: Statistics Canada (2001)



**Workers 65+**  
 Manitoba Regional  
 Health Authority Zones



**Legend**

**Distribution of aged 65+ by sector**

- A - Management
- B - Administration
- C - Sciences
- D - Health
- E - Social, Education, Gov.
- F - Arts and Recreation
- G - Sales and Service
- H - Trades and Transport
- I - Primary Industry
- J - Manufacturing

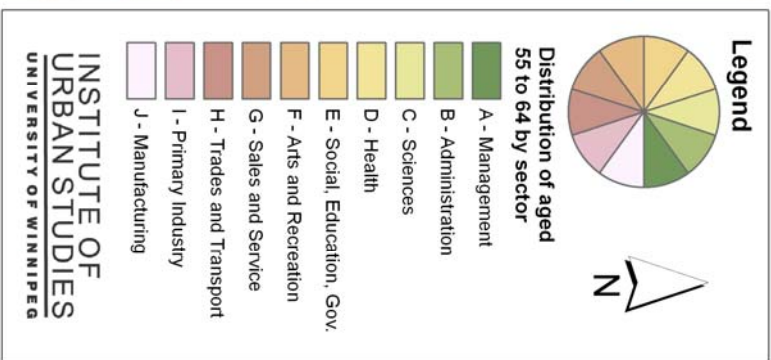
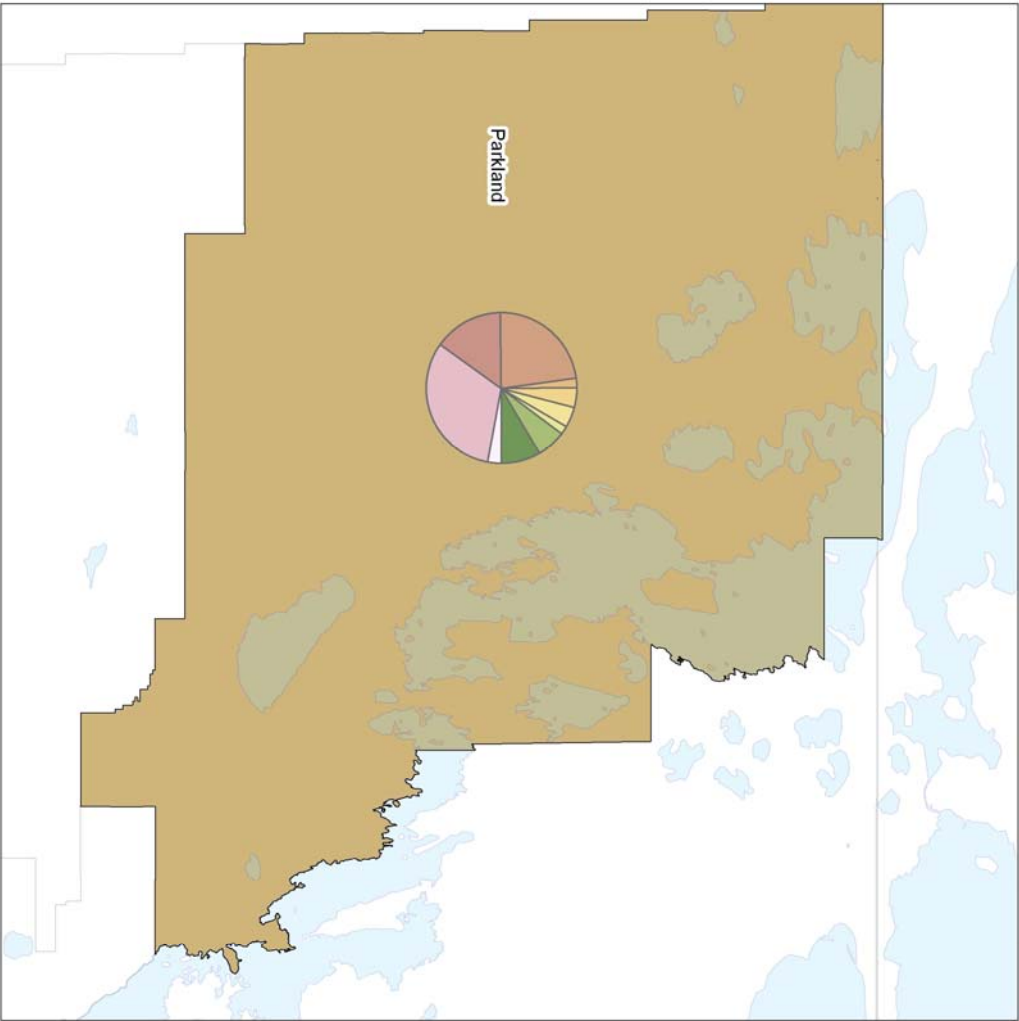
**INSTITUTE OF URBAN STUDIES**  
 UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
 Geospatial data: Statistics Canada (2001)

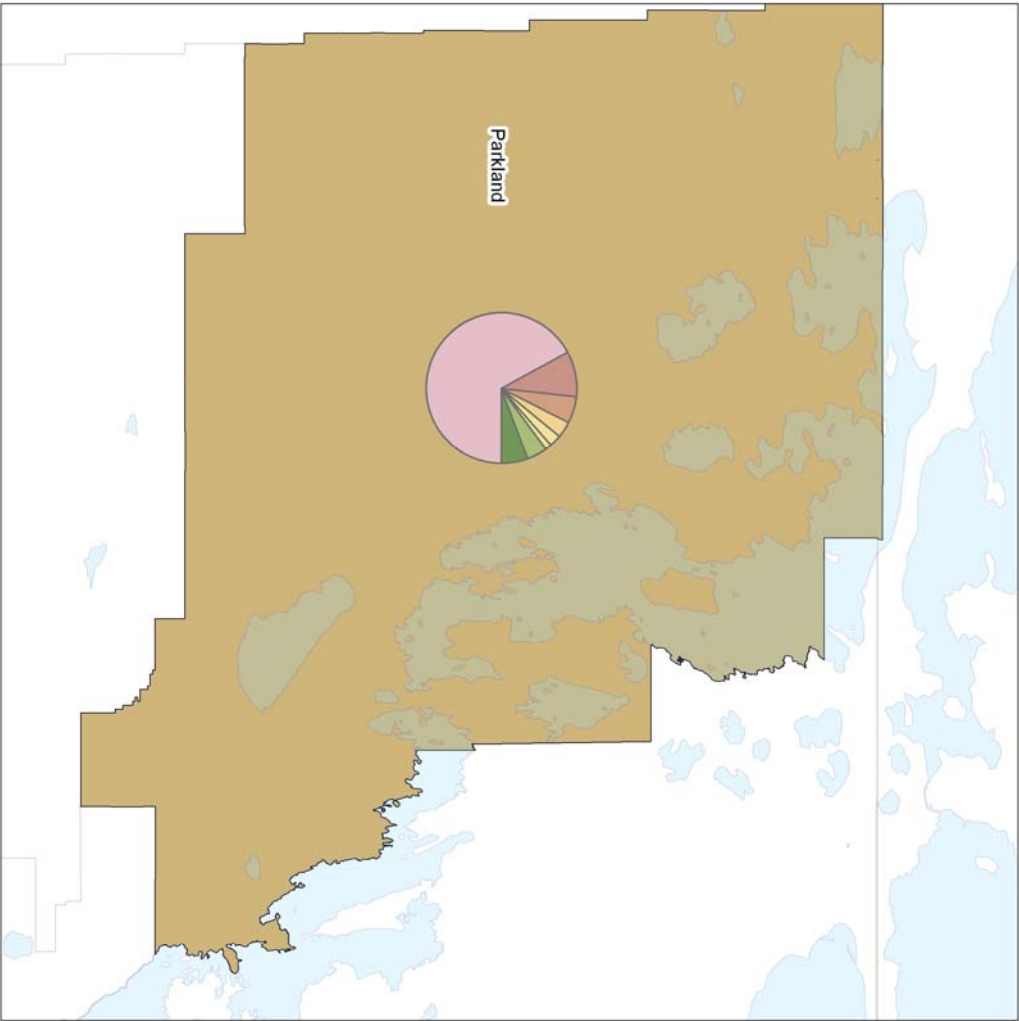
## Workers 55 to 64

Manitoba Regional Health Authority Zones



Prepared by: Dan Powell, IUS  
Geospatial data: Statistics Canada (2001)

**Workers 65+**  
 Manitoba Regional  
 Health Authority Zones



**Legend**

**Distribution of aged 65+ by sector**

- A - Management
- B - Administration
- C - Sciences
- D - Health
- E - Social, Education, Gov.
- F - Arts and Recreation
- G - Sales and Service
- H - Trades and Transport
- I - Primary Industry
- J - Manufacturing

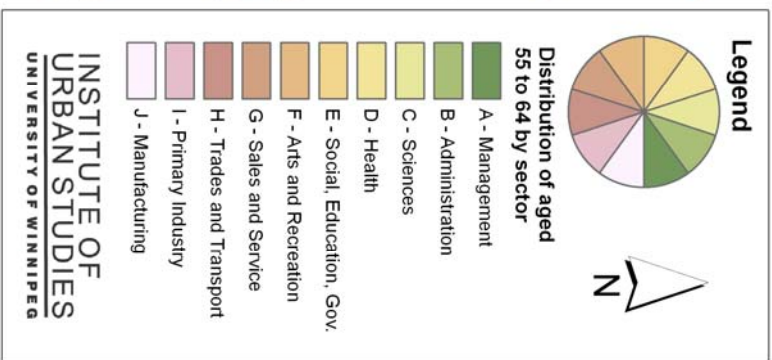
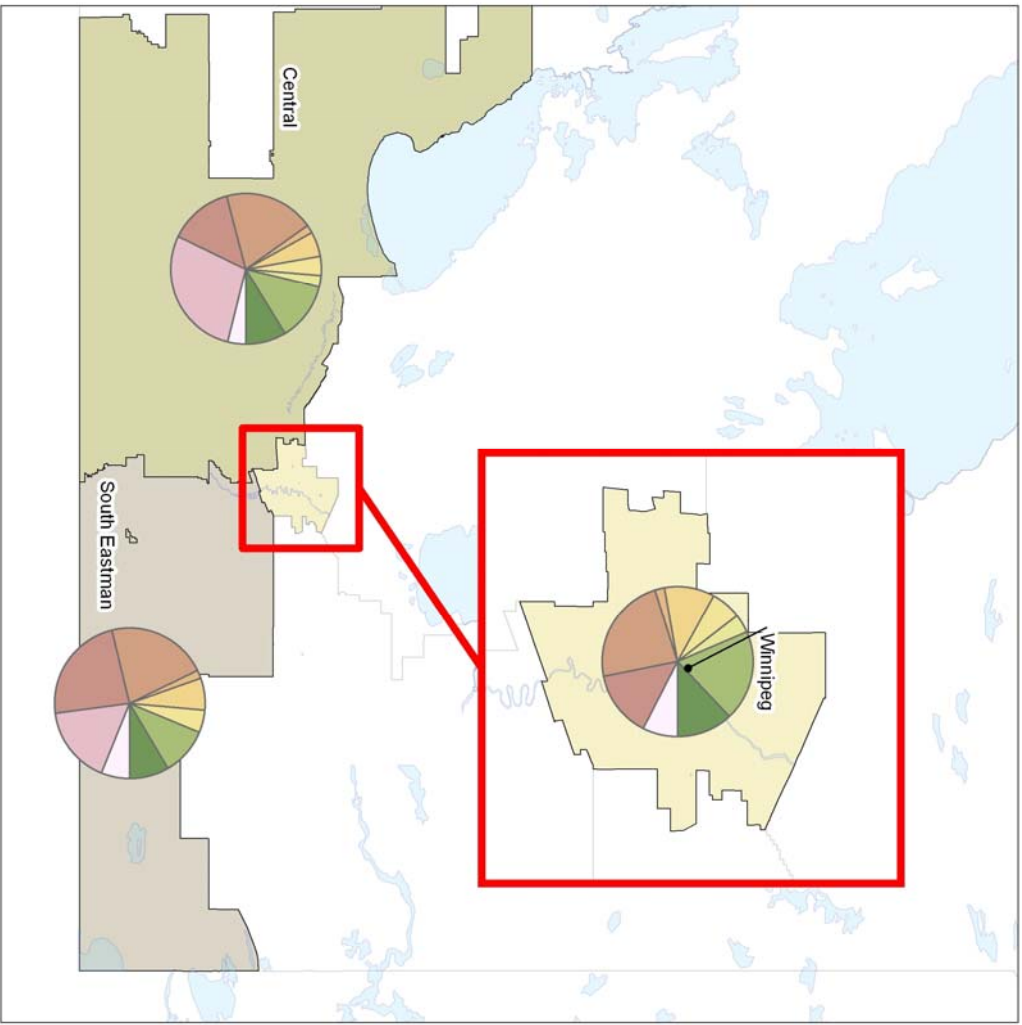
**INSTITUTE OF URBAN STUDIES**  
 UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
 Geospatial data: Statistics Canada (2001)

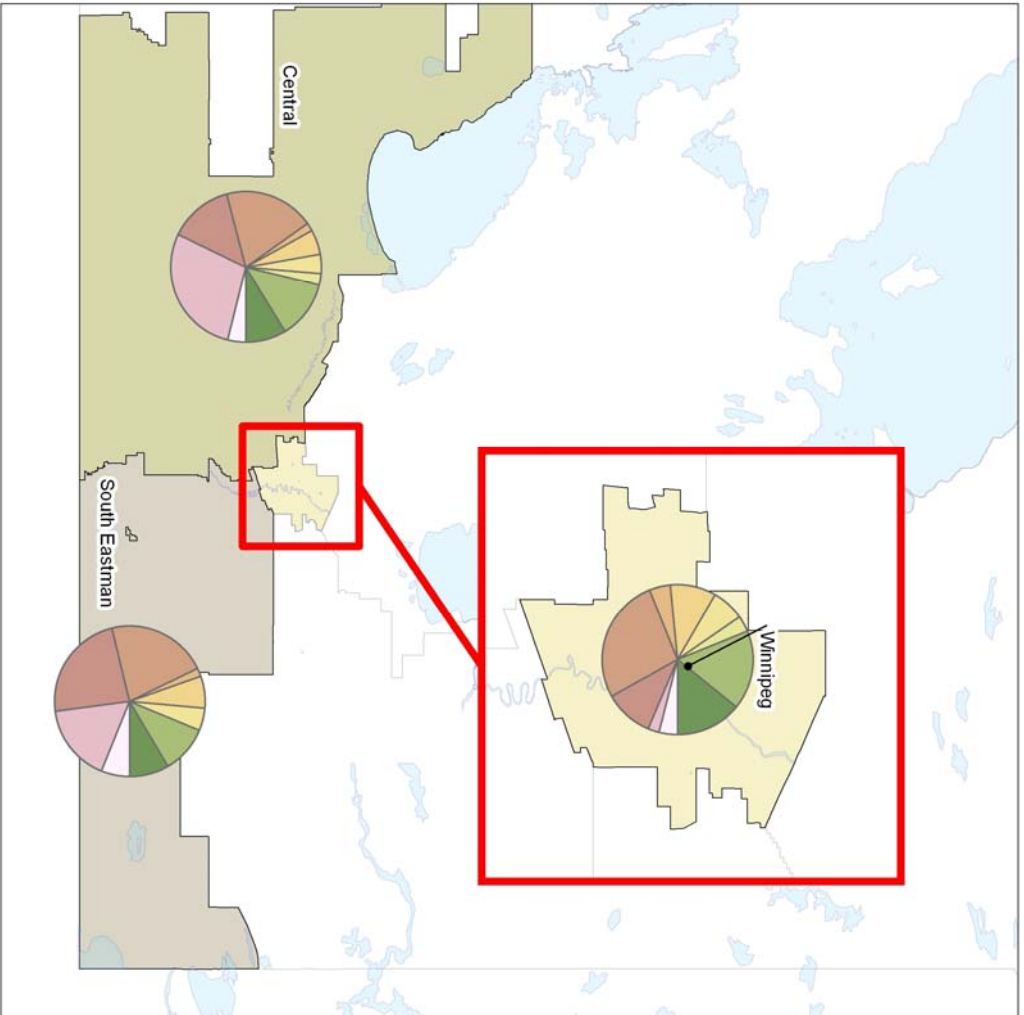
# Workers 55 to 64

Manitoba Regional Health Authority Zones



Prepared by: Dan Powell, IUS  
Geospatial data: Statistics Canada (2001)

**Workers 65+**  
 Manitoba Regional  
 Health Authority Zones



**Legend**

**Distribution of aged 65+ by sector**

- A - Management
- B - Administration
- C - Sciences
- D - Health
- E - Social, Education, Gov.
- F - Arts and Recreation
- G - Sales and Service
- H - Trades and Transport
- I - Primary Industry
- J - Manufacturing

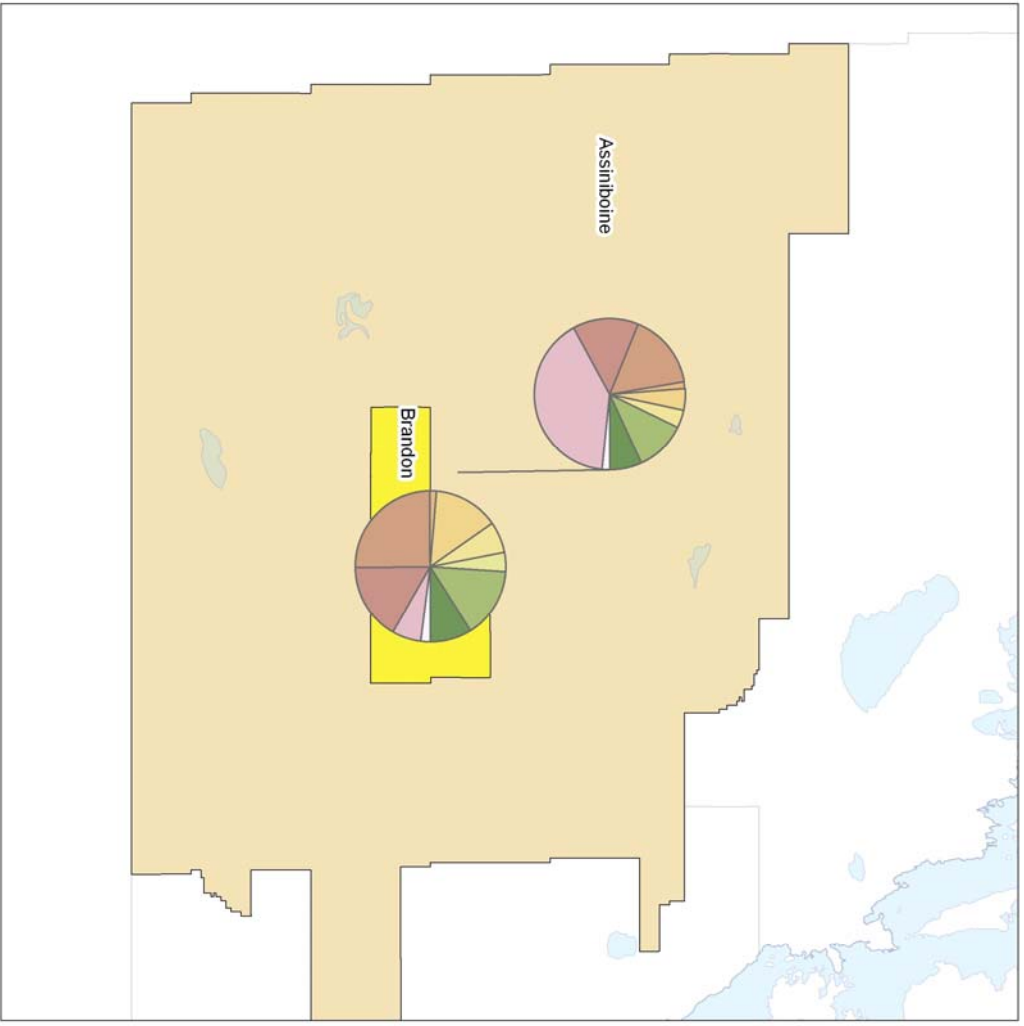
**INSTITUTE OF URBAN STUDIES**  
 UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
 Geospatial data: Statistics Canada (2001)

# Workers 55 to 64

Manitoba Regional Health Authority Zones



**Legend**

**Distribution of aged 55 to 64 by sector**

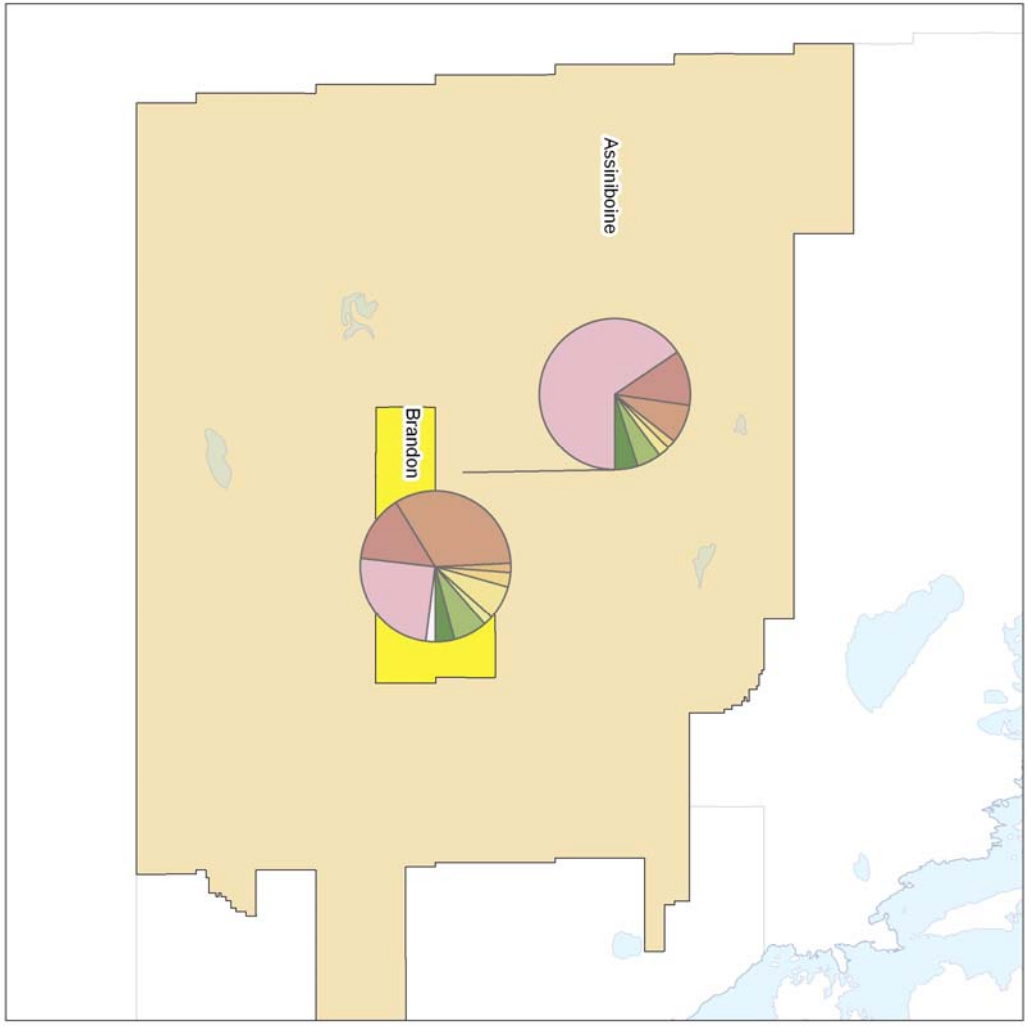
- A - Management
- B - Administration
- C - Sciences
- D - Health
- E - Social, Education, Gov.
- F - Arts and Recreation
- G - Sales and Service
- H - Trades and Transport
- I - Primary Industry
- J - Manufacturing

**INSTITUTE OF URBAN STUDIES**  
UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
Geospatial data: Statistics Canada (2001)

**Workers 65+**  
 Manitoba Regional  
 Health Authority Zones



**Legend**

**Distribution of aged 65+ by sector**

- A - Management
- B - Administration
- C - Sciences
- D - Health
- E - Social, Education, Gov.
- F - Arts and Recreation
- G - Sales and Service
- H - Trades and Transport
- I - Primary Industry
- J - Manufacturing

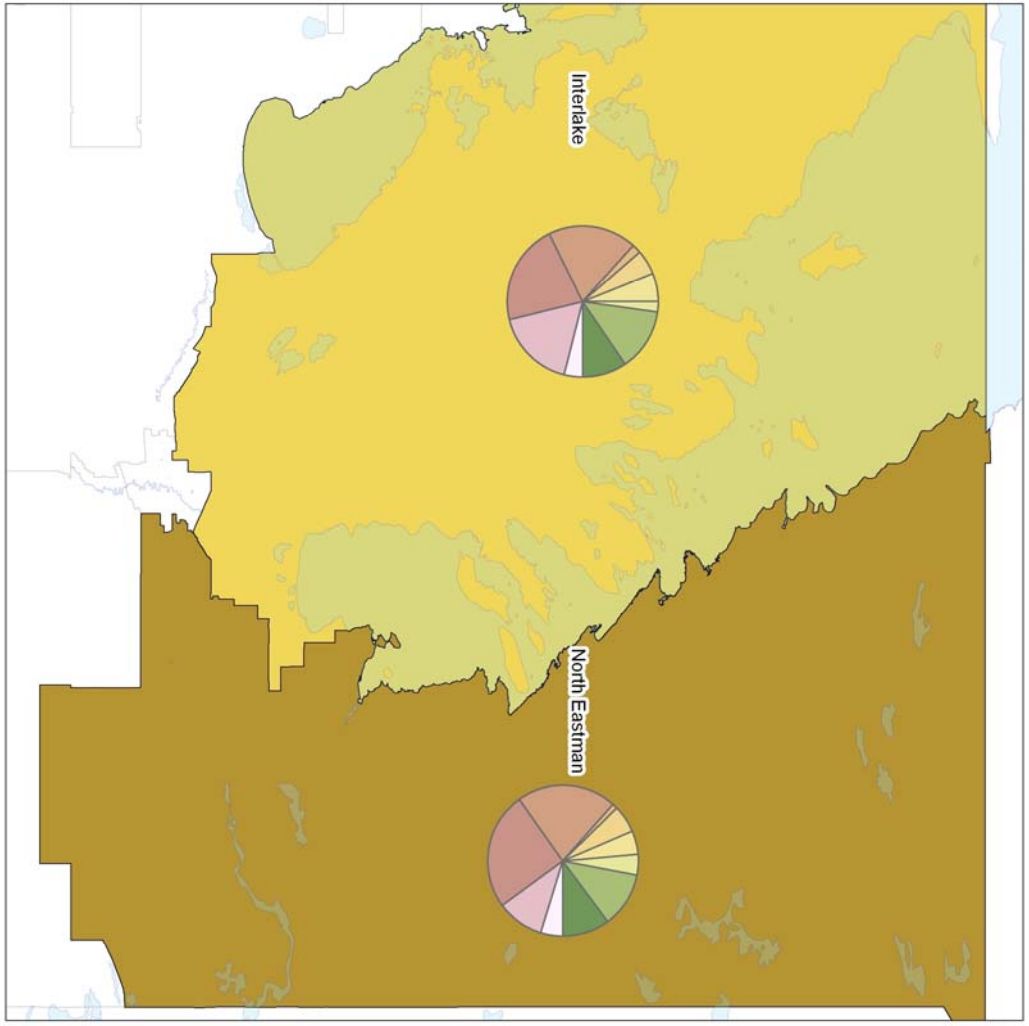
**INSTITUTE OF URBAN STUDIES**  
 UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
 Geospatial data: Statistics Canada (2001)

# Workers 55 to 64

Manitoba Regional Health Authority Zones



**Legend**

**Distribution of aged 55 to 64 by sector**

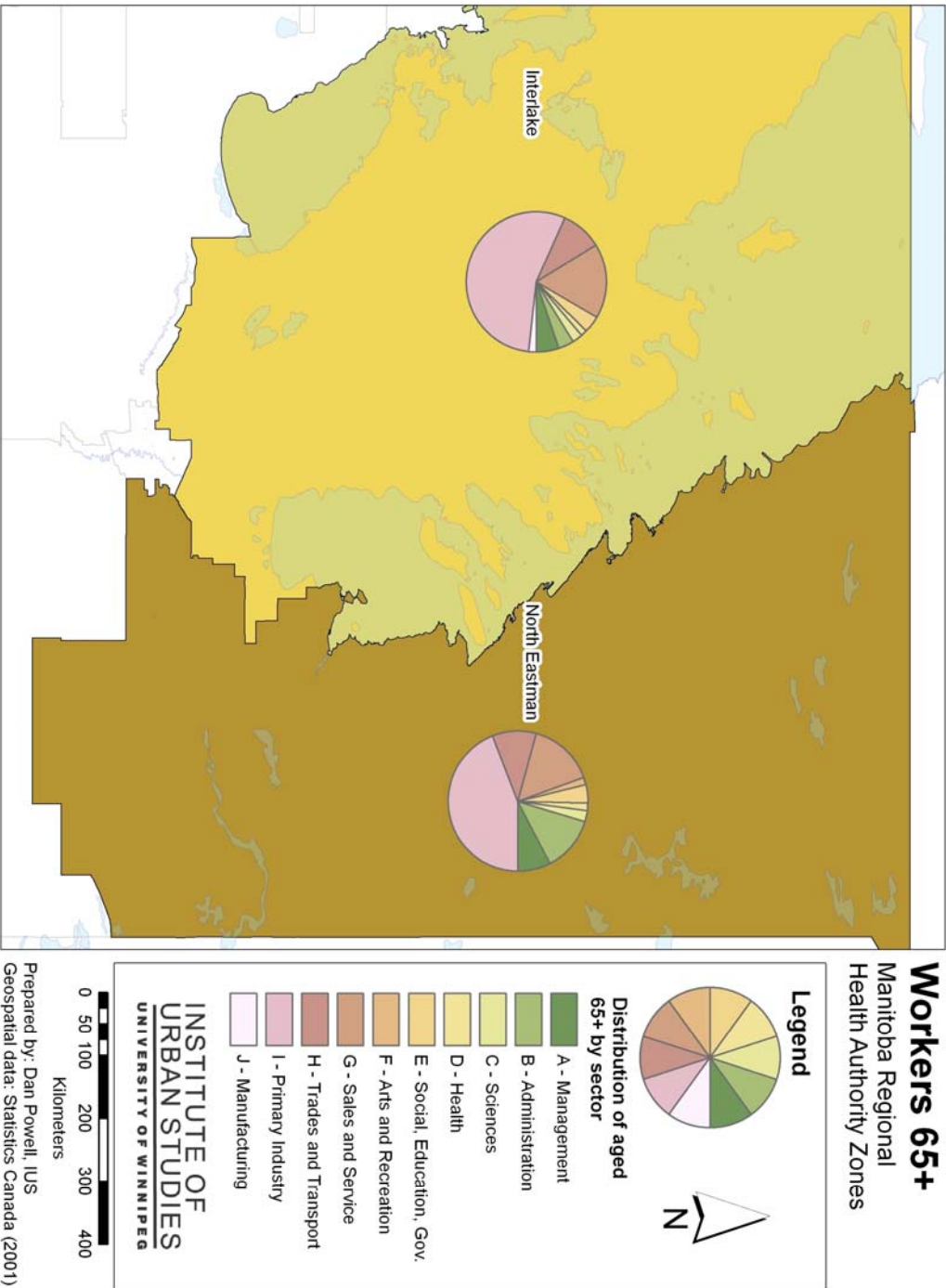
- A - Management
- B - Administration
- C - Sciences
- D - Health
- E - Social, Education, Gov.
- F - Arts and Recreation
- G - Sales and Service
- H - Trades and Transport
- I - Primary Industry
- J - Manufacturing

**INSTITUTE OF URBAN STUDIES**  
UNIVERSITY OF WINNIPEG



Prepared by: Dan Powell, IUS  
Geospatial data: Statistics Canada (2001)





## ***The International Older Worker***

There is little doubt that the global population is aging with more people living longer more healthy lives. The World Health Organization (WHO) estimates that by 2025 more than 1.2 billion of the world's population will be over the age of 60 and that by 2050 that number will have risen to more than 2 billion people, more than 80% of whom will be living in industrialized countries (WHO, 2002, p. 6).

Population aging in industrialized countries is generally accompanied by both an aging and shrinking workforce. As the workforce ages and shrinks, the social and economic pressures on industrialized countries grow and in many cases at a rapid pace. One solution is to keep older people in the workforce longer and/or to entice older people (back) into working. In so doing, industrialized countries can maintain strong economies and fuel social programs such as old-age pensions and health plans which are seen as threatened by this demographic shift (OECD, 1998, 2003).

To counter-balance the aging of the population, it has been argued that changing policies to encourage more immigration, higher fertility or faster productivity growth could offset the negative consequences of aging. However, the Organization for Economic Co-operation and Development (OECD) argue that while these suggestions could help, they would be best used hand-in-hand with attempts to mobilize all available labour reserves, including older workers (2004).

It is also important to note that more of today's older workers than ever before are able to work longer. This changing view is based on the fact that people in industrialized countries are healthier than in previous generations, are living longer and have shifted away from physically demanding jobs to more service-oriented ones (Charness and Czaja, 2006; Government Accountability Office [GAO], 2007).

It is also important to note that programming aimed at older workers vary between nations and even cities. Each country has different contexts, different political pasts and different demographic realities. Europe, for example, has on average an older population than North America, and Germany still faces demographic challenges resulting from the merging of East and West Germany in 1989. Countries also differ in terms of policies. In the United States, health care, health insurance and associated costs in retirement are central issues that may keep older workers working longer to retain insurance, while in Canada our health care system is publicly funded and not tied to employment. Nevertheless, governments of most industrialized countries have faced and are facing rapid population aging, shrinking workforces and are recognizing the importance of older people to the workforce.

In order to obtain an accurate global perspective, the pertinent literature and resources from different countries, governments, academics, international organizations such as the OECD<sup>5</sup> have been consulted and synthesized to illustrate the commonalities experienced by industrialized countries. For the purposes of this report, this literature has been broadly divided into two themes:

- Barriers faced by older workers; and
- Potential solutions to older worker issues.

It is also critical to understand the barriers and obstacles encountered by two distinct groups of older workers: those who wish to extend their stay in the workforce but are instead forced into retirement; and those who want to reintegrate themselves into the workforce but cannot find adequate work.

To address both of these constituencies, governmental policies along with programming and resources for and about older workers are seen as central. As such, the following section is divided into four categories and where possible data have been synthesized into accompanying tables to represent and describe these factors.<sup>6</sup>

- barriers to reentering the workforce;
- barriers to remaining in the workforce;
- government policy and suggested changes/revisions; and
- the role of programming and resources.

### ***Barriers to reentering the workforce***

Barriers that are encountered by older people wanting to work (or work more) are diverse and are not experienced universally. Table three illustrates some common characteristics and links each with the literature.

---

<sup>5</sup> The OECD is an international organization of 30 industrialized democratic and free-market countries located primarily in Europe, North America and parts of Asia and the South Pacific. For more information see [www.oecd.org](http://www.oecd.org).

<sup>6</sup> Interestingly, research did not uncover literature that focused on specific regions of the world such as Europe, Australasia or North America. However, cross-country comparisons were found and most of them synthesized information from a variety academic and non-academic sources.

**Table Three**  
**Barriers To Employment Among Older Workers**

<b>Common Characteristic</b>	<b>Description and Literature</b>
<i>Negative stereotyping/age discrimination by potential employers</i>	Negative stereotyping by employers (Cully et al., 2000; Encel and Studencki, 2004; EPOW, 2008; HRDC, 1999; OECD, 2006). In comparison to younger workers older workers are often perceived to be more difficult to train/retrain, less productive, and more costly to train (Cully et al., 2000; Duncan, 2003; Encel and Studencki, 2004).
<i>A lack of job related skills</i>	Often people who have been unemployed for a long time or who have been displaced have less formal education and literacy, outdated skills and/or skills that are no longer in demand, and/or a lack of adequate language skills (Encel and Studencki, 2004; GAO, 2007; HRDC, 1999; Patrickson and Ranzijn, 2005).
<i>A lack of flexibility on behalf of the older worker</i>	Some older people are less likely to or are unable to travel, relocate, receive (re)training and/or try a new kind of job (Encel and Studencki, 2004; HRDC 1999; Patrickson and Ranzijn, 2005)
<i>Negative attitude and/or low self esteem</i>	Some older people do not recognize that they have certain skills and abilities that can lead to low self-esteem and/or a negative attitude about finding employment (Encel and Studencki, 2004; EPOW, 2008)
<i>Job search costs</i>	For some the costs associated with looking for a job are too high (Encel and Studencki, 2004).
<i>Involuntary job loss</i>	There is usually a substantial period of unemployment following a job loss and the chances of re-employment decrease steadily with the length of unemployment (Chan and Stevens, 2001; Encel and Studencki, 2004; Jacobson, LaLonde and Sullivan, 1993).
<i>Gender</i>	Women face higher rates of unemployment and underemployment than men (Jensen and Slack, 2008) and can suffer from a “double jeopardy” in that they can be discriminated against in terms of both age and gender (Patrickson and Ranzijn, 2005). However, much of this disadvantage can be explained by women’s lower levels of educational attainment compared to men (Jensen and Slack, 2008) or by a lack of a specialized skill (Encel and Studencki, 2004).
<i>Residence</i>	People living in rural areas face higher rates of unemployment and underemployment than their urban counterparts. Like gender, much of this disadvantage can be explained by the level of educational attainment (Jensen and Slack, 2008) or the lack of a specialized skill (Encel and Studencki, 2004).
<i>Limited choice</i>	For many older workers the only options are full time work (too demanding) or full time retirement (GAO, 2007; OECD, 2006).
<i>Social protection systems</i>	Old age pensions, disability pensions and unemployment compensation all incentivize not returning to work (OECD, 2006). For example, unemployment compensation is allocated to people without any requirement that they be actively looking for a job or a part of job-search training/programming. As such, there is often no real motivation to return to work or to actively seek work out.

## **Barriers to remaining in the workforce**

The literature also shows that older people wishing to remain in the workforce face a variety of challenges, barriers and disincentives that are different than those encountered by non-working older people. These barriers, while complex, have been broadly categorized (Table Four).

<b>Table Four Barriers to Employment</b>	
<b>Factor</b>	<b>Description</b>
<i>Financial penalties for continued work</i>	Many industrialized countries have policies that penalize continued work (Mermin, Johnson and Purphy, 2007; OECD, 2004; Wise, 2004). In a cross-country comparison of over 10 industrialised countries Wise (2004) identified three ways in which social security systems incentivise exit from the workforce: early eligibility which leads to earlier withdrawal from the workforce; the pattern of benefit accrual after the age of first eligibility (in most industrialised countries there is no way to increase benefits to compensate for extra years in the workforce); and many social security systems, particularly in Europe, have disability insurance and special unemployment programs that “essentially provide early retirement benefits before the official early retirement age” (p. 184). Similar results were yielded by the OECD (2004a).
<i>Jobs demands/lack of flexibility</i>	Many older workers are open to the idea of working longer and would extend their stay in the workforce if they had the flexibility within their job to travel more, to telecommute (for example: snowbirds who travel south in the winter could telecommute and work part time from there), care-give for family members, and to pursue personal interests (GAO, 2007; Irving et al., 2005).
<i>Changes in required job skills and in the industry in general</i>	Changes in required job skills and in the industry in general can push people into retirement (Friedberg, 2003; GAO, 2007; Irving et al., 2005). New skill requirements like computer use or other new technologies incentivise retirement particularly in industries with low rates of technological change (Bartel and Sicherman, 1993; Friedberg, 2003). Research has shown that people with professions that have high rates of technological change retire later and have longer careers partly due to the fact that they require large amounts of on-the-job training (Bartel and Sicherman, 1993).
<i>Personal barriers</i>	Health, family and care-giving responsibilities are strong influences in one’s decision to continue on in the workforce or to (re)enter it (Irving et al., 2005).
<i>Defined benefit Pension Plans</i>	Defined Benefit (DB) retirement plans incentivise early retirement. In a study conducted by Mermin et al. (2007) it was found that employees who have a Defined Contribution (DC) retirement plan tend to work approximately 2 years longer than those who have Defined Benefit (DB) plans <sup>7</sup> . DC plans do not penalise work at older ages and there is currently a trend away from DB plans to DC plans and this is expected to encourage people to delay retirement/stay in the workforce longer.

<sup>7</sup> A defined benefit (DB) plan is a pension plan that guarantees a specific monthly benefit, often a certain dollar amount, at retirement (a specific age, which differs slightly according to country). A defined contribution (DC) plan provides an individual account to each participant and the benefits received are based on the amount contributed to the plan; there are no promises of set monthly benefits after one retires.

## ***Government Policy Direction and Interventions***

The responsiveness of government to the supports needed for older workers to remain actively engaged remains an area that is complex and dependant on many localized factors. The following section is therefore only a brief and highly generalized snap-shot of the emerging areas of policy development.

Globally, much more work is being undertaken to address the issues that are anticipated to face older workers, employers and government in the coming decades. In recent work by Barusch and Luptak (2008), a multi-country study of government policy response was undertaken. Their main findings are that government policies generally fall into four strategic areas:

- general pronouncements and statements;
- anti-discrimination campaigns and statutes;
- market factor adjustments; and
- retirement program revisions.

With respect to pronouncements, many countries have moved forward with specific strategies aimed at improving the perceptions and attitudes among employers and employees. Examples include New Zealand's new National Strategy for Older Workers, the United Kingdom's New Deal 50 Plus and Singapore's Advantage program. Both the UK and Singapore programs offer direct grants to employers to retain and support older workers (See Appendix C for program details). With respect to anti-discrimination, the U.K moved to adopt an "age equality law" in 2006 to help ensure the fair treatment of all workers.

In examining market-adjustments and pension revisions, they are perhaps the most commonly employed policy and programs initiatives. For Barusch and Luptak, the emphasis on market-adjustments has been with respect to providing the necessary program training infrastructure to support older workers. However, what the authors note, is that long term program success has not be studied sufficiently and that many of the programs that have commenced have been short-lived. Pension revision is much more complex and has involved many efforts to provide the necessary financial supports to stabilize the workforce over the long term. The following section explore this in more detail and offers thoughts on strategies that are being suggested in the literature beginning with the following table that provides a broad overview of government policy regarding pensions and early retirement schemes that are considered to be at the forefront:

**Table Five  
Government Based Early Retirement Incentives**

<b>Factor</b>	<b>Description</b>
<i>Changing public pension systems</i>	The OECD is encouraging countries to adapt their employment and social policies to demographic realities to close institutional pathways to retirement (OECD, 2004, see also GAO, 2007 and Walker, 2002). They argue that the removal of incentives to retire that stem from public pension systems and other social transfer programs such as unemployment, disability and/or special early retirement benefits, could raise effective retirement ages substantially, by over 15 percentage points in most continental European countries. In so doing governments can hope to increase contributions to the system and also reduce the amount of benefits paid on the system's behalf (Cooke, 2006).
<i>Promoting flexibility in retirement</i>	Many older workers are discouraged by the lack of flexibility and it is widely suggested that the promotion of flexible and part-time retirement policies by governments can help foster extended stays in the workforce and reemployment at older ages (Age Positive, 2006; Cooke, 2006; GAO, 2007; Patrickson and Ranzijn, 2005; Walker, 2002). The OECD has encouraged countries to establish policies (and programs) that allow older workers to partially retire or withdraw from the labour force gradually (Cooke, 2006). To date such policies have been most developed in European countries more so than in North America and Australia (Cooke, 2006).
<i>Providing options</i>	Options such as phased retirement or bridge employment are appealing to growing numbers of older people (Age Positive, 2006; Cooke, 2006; GAO, 2007; Patrickson and Ranzijn, 2005; Walker, 2002). Many older people want to work longer but also want more time to travel, care for family members, and have a desire to pursue personal interests. Older people have more physical constraints than when they were younger making fewer work days/hours appealing and appropriate.
<i>Facilitating change in the national mindset</i>	A repeated suggestion in the literature is that governments need to actively change the "culture of retirement" and dispel negative myths about older workers (EPOW, 2008; GAO, 2007, Walker, 2002). The creation of a national campaign about work at older ages was recently called for by both Canada and the United States (EPOW, 2008; GAO, 2007 respectively). National campaigns need to reach individuals, employers and the public and should be aimed at older workers and younger workers (EPOW, 2007; GAO, 2007).
<i>Supplying employers with information</i>	Governments need to supply employers with information on older workers regarding recruitment, retention training and awareness-raising in the workplace. One suggestion from the GAO in the United States is the establishment of a national clearinghouse of information on available programs (and examples of best practice) for employer-specific issues such as work structures and recruiting techniques (GAO, 2007).
<i>Leading by example</i>	Governments need to be at the forefront and lead by example (GAO, 2007, Government of Alberta, 2008). Federal governments need to be role models in how to engage and retain older workers.

## ***The Role of Programming and Resources***

The following section examines a selection of programs and resources for older workers seeking employment or attempting to extend their stay in the workforce. What this section illustrates is that there are a variety programs and resources that have been developed in response to the increasing awareness of the importance of older workers. The broad review of materials comprising this section has been aggregated into the following four strategic areas:

- ***The recruitment of older workers;***
- ***Retaining Older Workers;***
- ***Training Older Workers; and***
- ***Raising Awareness about Older Workers***

***The Recruitment of Older Workers:*** Employers should have programming in place within their companies to ensure an equitable hiring process. For example, age limits should be removed from job adverts and discriminatory language should not be used in job postings and applications. Also, job vacancies should be published in a variety of places to attract applicants of all ages. Interview panels should have people of different ages to reduce the possibility of an age bias, and specific qualifications that exclude older people should not be required (Age Positive, 2006)<sup>8</sup>. In the United States, for example, some employers have established partnerships with national organizations such as with the American Association of Retired Persons (AARP) as way to ensure policies and programs. Another suggestion is that companies can rehire retired employees for specific needs and/or contracts (GAO, 2007).

***Retaining Older Workers:*** Retaining older workers requires significant effort on behalf of employers. Suggestions include: offering appealing benefit packages, modifying pension plans to entice older people to work longer, and offering defined contribution plans for people who have not been with a given organization for a significant period (GAO, 2007). Improving employee financial literacy and helping employees better prepare for retirement is another way to retain older workers longer. Making sure workers are aware of the costs of retirement may encourage them to work longer. For example, GAO (2007) reports that Americans (who are living longer and spending more than previous generations) need to be sure they have a realistic financial plan for their retirement (pension plan and health costs) and such plans may necessitate working longer. Providing a retirement-planning program for employees over 50 years of age that includes individual counseling is one example of how businesses can improve the financial literacy of their employees.

---

<sup>8</sup> For example, some qualifications/certificates etc. were not available when many older people were in school. Older workers may have the necessary skills even if they don't have a specific qualification.



**Training Older Workers:** Training should be inclusive of all ages and not limited only to younger employees (Age Positive, 2006). Research has shown that older workers respond best to training that is hands-on, pair-based and self paced (Charness and Czaja, 2006; GOA, 2006). Further, training that is done in small groups that are not mixed in age is effective (Charness and Czaja, 2006; GOA, 2006).

**Raising Awareness about Older Workers:** Employers, including managers and supervisors, can do a lot to raise awareness about the value of older workers. In a document entitled “Safe and Healthy: A guide to managing an aging workforce” by the government of Alberta, a number of options are raised. For example, employers should ensure that senior management in the organization understands the importance of older workers and the role of awareness raising in the workplace. The same report states that attending/offering courses on aging and the workforce can provide an understanding of the needs and capabilities of older workers. Finally, making other employees aware of the advantages and values of hiring and retaining older workers and considering having older employees act as mentors for younger staff are becoming more commonplace.

There is little doubt that evidence points to the importance of having the right strategies in place to create the best conditions possible to retain older workers in an environment that meets their needs as well as those of the employers. In sum, there are resources available for older workers as well as employers. Programming initiatives have generally been aimed at older people who are unemployed or disadvantaged and looking for work. However, there is a marked gap in programming options for individuals who wish to extend their stay in the workforce. This lack of programming initiatives for working older workers may be due to the fact that most of the barriers they face are directly related to government policies about retirement ages and pensions. Furthermore, programs and resources relating to the retention of older workers tend to focus on employers and their management and internal policies rather than the individual older workers.

For a more detailed description and basic example of International programs see Appendix C.

## ***The Canadian Context***

Canada compares well with other industrialized countries in terms of the overall size of the labour force, the labour force participation rate (which now exceeds 67%), and the overall performance of the economy (EPOW, 2008, p.3). Canada, like most industrialized countries is also experiencing slowing population growth, rapid population aging, declining labour force participation and slowing labour force growth (EPOW, 2008; Ibbott, Kerr and Beaujot, 2006; Marshall and Mueller, 2002; WHO, 2002). (Please also refer to Appendix D for a listing of Canadian examples of programs and supports).

To respond to the changing nature of the Canadian workforce, the Minister of Human Resources and Social Development Canada established the Expert Panel on Older Workers (EPOW) who were tasked “to consider the current situation and future prospects of older workers [in Canada], and to make recommendations to the [Canadian] government” (EPOW, 2008, p. i). The EPOW explored the range of current government policies that affect the participation of older workers in the workforce including how they transition between jobs and from work to retirement. The EPOW also held consultations with provincial and territorial representatives, private sector stakeholders, not-for-profit stakeholders, other non-governmental sectors, academics, and international experts to gain insight into current issues in Canada and beyond surrounding older workers (those 55 and older). The Panel pinpointed important and specific areas that require further government involvement including mandatory retirement, pensions and new transition approaches to retirement, adopting 13 key recommendations.<sup>9</sup>

The EPOW concluded that workers 55 years of age and older have generally fared well in the Canadian labour market. For example, in 2006, 32% of older people (those 55 and older) and 59% of those between 55 and 64 were participating in the labour force (EPOW, 2008). However, when employed, “it is more common for older workers to be in non-standard work arrangements that involve fewer hours and less stability” (EPOW, 2008, p.5) such as part-time work, casual employment and self-employment. It is possible that Canadian older people chose these types of employment to benefit from the flexibility it affords them but it is also possible that this trend reflects a lack of available full-time work for older Canadians.

The EPOW also found that older workers in Canada face a number of barriers to remaining in the workforce and reentering it. Generally Canadian older workers are considered to encounter the same barriers as those in all industrialized countries such as job loss, employer bias, a lack of training and education opportunities, and low self esteem which were discussed earlier in this report. In addition to the common barriers, the EPOW found that older workers in Canada

---

<sup>9</sup> To review the 13 recommendations that stem from this report see Appendix A.

face additional challenges that are particularly relevant to the Canadian context which include many key factors (Table Six).

<b>Table Six Canadian Employment Barriers</b>	
<i>Factor</i>	<i>Description</i>
<i>Participation in declining industries</i>	Many Canadian older workers are concentrated in declining industries. Primary industries such as fishing and fish processing, forestry and logging, pulp and paper, textiles and printing and mining and refining have high numbers of older workers in Canada.
<i>Residence in single-industry communities</i>	Many Canadian older workers are concentrated in single-industry communities. Single industry mining towns face inevitable closures when the mineral deposits become exhausted leading to high rates of jobloss among older workers.
<i>High relocation costs</i>	Older workers face a high cost of relocating to a new job. Due to Canada's vast size relocation is an intensified obstacle in the Canadian context.
<i>Industry fluctuation</i>	There is fluctuation in many Canadian industries. For example, pulp and paper and sawmills have experienced a sharp decline in recent years while others, like textiles and clothing, have been in long term decline. Others have had sharp increases; namely the oil and gas industry in the western parts of Canada.

The EPOW reviewed a variety of international publications on programming and resources and found that there were several effects of programming for older workers programs that would need to be considered for future initiatives in Canada. Their research highlighted the following factors:

- job search programs are inexpensive and effective;
- training programs are particularly successful for disadvantaged adult females; and
- programming is worthwhile for disadvantaged individuals even if the results are modest.

The EPOW reviewed programming initiatives that did not work and found that:

- retraining programs after mass layoffs have small positive effects;
- employment subsidies tend to be associated with deadweight losses in the long term;
- direct job creation programs have no positive effects for adults; and
- programs that promote self-employment or the establishment of a small business are best targeted at better educated individuals.

The EPOW concluded that adjustment programs for unemployed and underemployed individuals need to be carefully designed and targeted and that training and employment services are programs most likely to have positive outcomes. They also report that programs are likely to be most effective if programming is partnered with benefit programs such as income support.

## ***The Manitoba Context***

Manitoba has very little in terms of available resources and programming for older workers. Manitoba is not a participating province in the Targeted Initiative for Older Workers (TIOW) program and doesn't have any initiatives that tackle barriers faced by rural older workers<sup>10</sup>. Further, no Manitoba-specific research or resources were found for and about older workers in Manitoba. Research brought to light one program (in the entire province) for older workers.

This program was the ***Opportunities for Employment*** which is a private non-profit organization that was established to help individuals in need of assistance in obtaining full-time, long-term employment. In September 2008 they launched a program called the ***Mature Workers Project*** for individuals over the age of 50 residing in Winnipeg.

The ***Mature Workers Project*** was launched in response to Manitoba's growing labour shortage and the project is aimed at individuals 50 years and older who are unemployed, retired, underemployed (working less than 20 hours per week) or threatened with job loss (Olsen, personal communication, September 25, 2008). The program offers a variety of services including skills upgrade (computers), workshops and one-on-one counselling. Targeted issues include: self confidence building, how-to market oneself in the job market, how-to be competitive in the workplace, creating solid job search plans, psychometric testing, prior learning assessments, job referrals (they have partnerships with some employers), sub search supports and a research centre among others. They offer 4 different kinds of workshops: "Bridging the Gap", a workshop about how to work in a multi-generational workplace; portfolio development; information interviewing (for gaining employment); working while collecting from the Canadian Pension Plan.

While Manitoba lacks specific programs it does have a number of organizations that centre on seniors such as the *Manitoba Society of Seniors*, *Creative Retirement, Age and Opportunity*, and the *Manitoba Association of Multi-purpose Senior Centres*. However, none of these organizations have programming or resources available for seniors who are looking for work. Interestingly when these organizations were contacted they all thought someone else had a program up and running. Manitoba did have an older worker job bank, but this was discontinued at the end of 2007.

In sum, Manitoba does not have much in the way of programming and resources for and about older workers. As noted, the present research uncovered only one program. This program is available only in Winnipeg for residents of Winnipeg and is targeted towards those with less than 20 hours a week of work that are retired, unemployed or threatened with job loss. As such there are large gaps in

---

<sup>10</sup> See Appendix D for a detailed description of the Targeted Initiative for Older Workers

Manitoba's programming and resources. There are no programs for Manitobans outside of Winnipeg in rural or urban contexts. There are also no programs available for older people working more than 20 hours a week. Furthermore, there is no Manitoba-specific clearing house of information nor is there a Canada-specific one. As such, Manitoba-based older workers and employers have limited access to programming and information.

## ***Summary Conclusion***

This report introduced and defined older workers as generally delimited by age with most definitions falling in the range of 45 to 65 years of age. As was noted, this report drew out examples of two key segments of the older worker population: those 55-64 and those 65 plus. However, older workers, while similar in age, differ in a multitude of ways including motivations and reasons for working or wanting to work, gender, ethnicity, class, linguistic abilities, length of time residing in Canada, Aboriginal status, area of residence, extent of work experience, and work skills.

In exploring the academic and non-academic literature on older workers internationally, most studies fell into one of two categories: barriers or solutions. Barriers faced by those who are not working or not working enough include: negative stereotyping/age discrimination by potential employers; a lack of skills related to jobs; a lack of flexibility on behalf of the older worker; negative attitude and/or low self esteem; job search costs; involuntary job loss; gender discrimination; limited choice and social protection systems. In reviewing the barriers experienced by older workers who wish to extend their stay in the workforce were found to be distinct and often associated with government policies.

Common barriers to remaining in the workforce include: financial penalties for continued work; jobs are too demanding or lack appropriate flexibility; changes in required job skills and in the industry in general; personal barriers and commitments; and defined benefit pension plans. Suggested actions for governments consisted of: raising the retirement age; changing public pension systems; promoting flexibility in retirement; facilitating change in the national mindset about older workers; supplying employers with information; and leading by example.

When looking specifically at the demographic characteristics regarding the Canadian and Manitoban older worker, there was a great deal of consistency with respect to participation level and overall distribution of sectors of employment. This review also revealed a high degree of consensus regarding the fact that older workers with the ability to retire early or for that matter to reduce their workloads will do so voluntarily by engaging in complete retirement or reduced work loads. The section also demonstrated that education plays a key role in the number of older workers remaining employed. In fact, data suggest that having a University degree appear to offer older workers with the ability to choose the terms of their employment post 55. Interestingly, it was shown that many Canadian older workers also transition into a higher number of self-employment scenarios as well as part-time opportunities. Not surprisingly the data also support the contention that those less likely to have meaningful opportunities at the later stages of their careers are those workers with less financial ability or other limiting factors.

When the Manitoba older worker was examined more closely it was found that there was a great deal of consistency within the province and the Canadian average. The only observed distinctions with respect to the number of older workers (65+) engaged in occupations related to the primary sector is partially explained by the higher number of farm-related occupations in rural Manitoba. This certainly opens the door to focusing more closely on the characteristics that were presented in Table six as Manitoba certainly reflects the conditions outlined in the EPOW report.

However, when the Manitoba data were examined by the RHA boundaries a number of critical observations were drawn. First, the rural Manitoba RHA tended to have somewhat of a more diversified workforce in the 55-64 cohort but a much more concentrated workforce above 65 years old. It was in this cohort that a high number of workers remained in the primary sector. It was also noted that this finding needs significant follow-up to more clearly understand the reasons for this pattern.

Regarding the role of programming and resource initiatives four areas of focus were identified: the recruitment of older workers, retaining older workers, training older workers and awareness-raising about older workers. Each were seen as playing an important role in addressing the needs of older workers.

The examples of best promising practice in programs and resources available for and about older workers were drawn from Australia, Europe and the United States (Appendix C). These examples demonstrated that most programming initiatives target marginalized older people who are either unemployed or who have suffered from job loss and that internationally there is a lack of programming for older workers who wish to extend their stay in the workforce.

The section investigating the Canadian context demonstrated that the federal government is well aware of issues and barriers facing older workers and that Canada has a relatively long history of initiatives that seek to combat barriers faced by older workers in rural Canada. However, many of the barriers in Canada were found to be unique such as the vast size of the country, the concentration of older workers in declining industries, residence of older workers in single-industry communities, and industry fluctuations were highlighted.

The examples of promising practices in programming and resources from the Canadian federal and provincial governments as well as the private sector exemplified the fact that there is room for provinces and territories to increase their participation in federally funded initiatives like the TIOW and that there is a marked gap in province-specific programming and resources (See again Appendix D). The importance of the private sector also shone through in this as for example, the Workplace Institute based in Ontario has a variety of publications and programs for both older workers and employers. The Best

Employers Award is a nice antidote to the wealth of information on the barriers/obstacles faced by older workers as it rewards best practice and in turn, revolutionizes the workforce from within (See Appendix C).

The final section, albeit brief, explored the Manitoba context as well as available resources and programming in the province. What became clear is that Manitoba has very little in the way of programming and resources for and about older workers. Manitoba does, however, have a handful of organizations geared towards seniors but more through research as no organization offered programming or resources for older workers. The province is currently not participating in the TLOW initiative and research unearthed only one program in the entire province. This single initiative is Winnipeg-based and is for Winnipeg residents over 55 who are retired, unemployed or underpaid people with less than 20 hours of work per week.

### ***Identified Gaps in the Research***

The international literature about older workers is significant and ever-growing. In particular, there is a wealth of information on barriers faced by older people who wish to stay in or enter the workforce and associated suggestions directed at policy and programming. Missing from the literature, however, are detailed reports on specific programs and even less on their internal workings. This is in part due to the remarkably few programming initiatives in industrialized countries. Canada is one of the few countries that have a “lessons learned” publication stemming from previous initiatives (see HRD, 1999, which is listed in Appendix D). In other words there is a lot of talk about older workers and related issues but not a lot of action.

Also, while there is a lot of information for and about older workers internationally and nationally it is difficult to find. Locating the literature, resources and programming discussed in this report required extensive research and much sleuthing. Programming and resources could be put to better use if they were announced, showcased and shared. For example, the *Guide to Midlife Career Moves* (GOA, 2006) published by the province of Alberta is a versatile document that could be of value to older people residing outside of Alberta. In sum, one location with information on available literature, programming and resources in Canada would not only save time but also funding dollars. Perhaps a lesson learned would be to establish a Canadian Older Worker Centre which could be affiliated with a University and be a clearinghouse for information dissemination and research generation. Such a centre could be modeled along the lines of the highly successful Center on Aging and Work at Boston College.

Most significantly for the purposes of this study is the finding that Manitoba is lacking sufficient research, programming and resources aimed at policies supportive of older workers. As provincial actors move forward in this area,



attention will need to be paid to existing research, lessons learned from previous initiatives and suggestions from the academic and non-academic literature. Directed policy and programming based on relevant research can help older people overcome barriers to continued employment and assist the Manitoban (and Canadian) workforce not only in becoming more welcoming and inclusive of older people, but in becoming more productive during an era of demographic change.

## Appendix A

### Recommendations from the Executive Panel on Older Workers

1	That the federal government, in consultation with the private sector, unions and civil society, undertake a comprehensive and sustained awareness campaign to promote the value and benefits to individuals and employers of continued and active participation in the labour force, to reduce ageism and to remove negative stereotypes surrounding older workers.
2	That the federal government eliminate mandatory retirement in the federal jurisdiction by amending the <i>Canadian Human Rights Act</i> to extend the coverage of the Act by removing exceptions that have the effect of permitting mandatory retirement for persons aged 65 and older. This amendment of the <i>Canadian Human Rights Act</i> should be undertaken in a manner that allows for flexibility by respecting current <i>bona fide</i> occupational requirements based on age.
3	That the federal government work with provincial and territorial governments to promote the value, benefits and importance to individuals and employers of increasing the levels of training and literacy, both in the workplace and through other programs, and also to promote the need for continuous learning throughout individuals' working lives.
4	That the federal, provincial and territorial governments work together to undertake and implement changes to the tax and pension systems that would remove systemic barriers and disincentives to work, with the aim of achieving a program design that provides choices and flexibility for older workers who wish to participate in the labour force and earn income.
5	That the federal government authorize Statistics Canada to design and implement a new national Survey of Displaced Workers as a regular supplement to the Labour Force Survey. The new survey should be conducted at least biennially and in a manner that permits analyses on older worker transitions between work and retirement. It should include relevant information about permanent job losses experienced during three or more years prior to the survey.
6	That the federal government authorize Statistics Canada to design and implement a new national longitudinal Survey of Work to Retirement Transitions. The new survey should be conducted at least biennially and preferably annually. The survey would permit longitudinal analysis of older worker transitions from work to retirement and should include information about the factors that influence workers' retirement decisions.
7	That the federal government establish a centre for the study of the implications of the aging population on the labour market, the economy, competitiveness and productivity. The role of the centre would be to: collect relevant information about older workers; conduct research and analysis on the economic implications of the aging population, and increase public awareness of the realities of the labour force and the economic issues associated with the aging population; and disseminate relevant up-to-date information and knowledge about the economic aspects of the aging population to employers, individuals and other interested and affected stakeholders.
8	That the regulations under the existing EI program be changed so that severance payments made to workers who become unemployed after a period of long tenure in the workplace and who have not been EI recipients on a regular basis, are no longer considered earnings for purposes of EI. This would enable those claimants to collect EI Part 2 benefits after the 2-week waiting period.
9	That the federal government, under the existing EI program, initiate through EI Part 2 (innovation and research capacity) a demonstration project to test the viability and cost effectiveness of a wage insurance plan that would help to mitigate the income losses

	faced by displaced older workers and thereby encourage these workers to more rapidly return to employment
<b>10</b>	That the <i>Employment Insurance Act</i> be modified such that workers who become unemployed after a period of long tenure in the workplace, and who have not been EI recipients on a regular basis: be eligible to receive benefits for longer than they are eligible to receive them under the current program; and that the extended duration of benefits and mobility assistance (see Recommendation 11) for these long-tenured employees not depend on the unemployment rate in the region, as is the case for special benefits such as maternity, parental, compassionate and sickness benefits.
<b>11</b>	That the <i>Employment Insurance Act</i> be modified such that the suite of measures under EI Part 2 be expanded to include a specific mobility assistance measure with a commensurate adjustment to the budget allocated to EI Part 2.
<b>12</b>	The Panel strongly recommends that the federal government engage in a fundamental review of the <i>Employment Insurance Act</i> .
<b>13</b>	That the termination date of the current TIOW program be extended until the government has modified the EI program to provide improved benefits to long tenured displaced older workers (see Recommendation 10); that mobility assistance measures and commensurate funding be added to any new TIOW agreements being extended or negotiated; and that the TIOW program be modified to provide for financial mobility assistance as an eligible program activity.

Source: EPOW, 2008, p. ii-v

## **Appendix B**

### **Best Employers Award**

The Best Employer Awards for 50 Plus Canadians competition is open to all Canadian companies with more than 10 employees. Winners are selected on the basis of a written application and the results of an in-depth interview.<sup>11</sup>

**HSBC Bank** HSBC Bank Canada, a subsidiary of HSBC Holdings plc, has more than 170 offices and is the leading international bank in Canada. It provides a full range of financial products and services to businesses, institutions and individuals. The organization elicits employee opinions to shape local and global practices and has developed innovative practices regarding benefits, retirement planning and phased retirement to retain their skilled knowledge workers.

**Merck Frosst** A four-time winner, Merck Frosst is an example of a competitive business that respects and values its long-serving employees. The leading pharmaceutical company continuously offers new challenges to employees by having them rotate through numerous jobs throughout their career while offering a variety of flexible working options. In addition, the organization has developed an innovative savings plan that provides further opportunities for employees to save for retirement without being taxed.

**Stream** This inbound call centre has developed an extensive knowledge of how to recruit and retain mature workers in a very tight labour market. Using data collected through detailed surveying of new employees and working with line managers, Stream is developing a successful formula to retain its mature workers.

**EDS Canada** EDS provides a broad portfolio of business and technology solutions to help its clients improve their business performance. Through its diversity program, EDS focuses on hiring individuals who possess the skills, expertise and customer service skills to meet business needs regardless of age. EDS is also cited for its flexible work options and continuous learning opportunities.

**Wal-Mart Canada** Wal-Mart Canada has developed a unique approach to the training and retention of new employees. The company has created recognition programs and a workplace culture that support a diverse workforce. One example is its greeter program, which has been extensively copied. Retired Wal-Mart employees have the opportunity to return as consultants, special project managers or mentors.

---

<sup>11</sup> (see: [www.workplaceinstitute.org/node/8](http://www.workplaceinstitute.org/node/8))

**Home Instead Senior Care** Home Instead Senior Care provides comprehensive, non-medical companionship and home care services for seniors. More than 76 percent of its caregivers are over the age of 50. Through its career development program, flexible hours, recognition program and contributions to local communities, Home Instead Senior Care has created a measurable model that leads to the satisfaction of caregivers and clients alike.

**Metasoft Systems Inc.** Metasoft's fundraising division provides an online, searchable database of corporate, foundation and government grant information to thousands of non-profit organizations worldwide. Metasoft has also introduced several initiatives to both support its existing mature workforce and attract and retain new talent from the 50-plus demographic.

**Catholic Children's Aid Society of Toronto** The CCAS believes that a qualified and stable workforce provides the highest quality of service and has developed a workplace culture that supports its staff and promotes learning and recognition. As a result, the CCAS has one of the highest retention rates among children's aid societies in Canada.

**New award: Small Business Section.** The first winner in a new category that recognizes the efforts of smaller organizations in this area, the **Youth**

**Emergency Shelter in Edmonton, Alberta,** has created a variety of unique initiatives aimed at recognizing staff, many of whom are over the age of 50.

## **Appendix C**

### **Select International Promising Practices**

The literature on programming and resources is evolving quickly and so this section is not an exhaustive list of country-specific initiatives but is instead intended to highlight some international examples. Information has been categorized by country/region: Australia, Europe and the United States.

#### **Australia**

The Australian Government's *Mature Age Employment and Workplace Strategy* (MAEWS) seeks to improve the labour force participation of mature age Australians as a key strategy for managing the impact of demographic change (Commonwealth of Australia, 2008). The strategy was announced in 2004 by the government of Australia and has a budget of \$12.1 million for four years. The Strategy aims to increase workforce participation by mature aged Australians and addresses both labour supply and employer demand. The strategy has three major elements:

*Jobwise Outreach:* Outreach efforts include workshops and self-help groups for older job seekers and workers. Workshops cover topics such as the changing nature of the labour market, effective job search strategies and available assistance measures. Self-help groups allow older workers to exchange experiences, provide mutual support, develop their job search techniques and improve career decisions (Commonwealth of Australia, 2008).

*Mature Age Workplace Strategy:* Mature Age Workplace Strategy is aimed at employers and consists of three kinds of programming and resources: the Wise Workforce Program (workshops), the Jobwise Website, and the Mature Age Employment Practical Guide. Wise workforce workshops raise awareness about demographic changes and provide employers with practical tools and networks that could help them implement policies and practices that will attract and retain experienced workers (including older workers). The website is dedicated to the promotion of mature age employment and has information for employers, older job seekers and older workers. The practical guide is a comprehensive tool for employing people over 45 in Australia and includes case studies, checklists examples, 'how to' information, and links to additional resources (Commonwealth of Australia, 2008).

*Mature Age Industry Strategy:* Provides support for cooperative industry initiatives that improve the recruitment and retention of older workers. Activity is concentrated in industries that offer older workers the greatest opportunity for employment including: health and community services, retail, manufacturing, property and business services, and the hospitality sector (Commonwealth of

Australia, 2008).

Outreach and Wise Workforce are delivered in ten regions each year that are selected because they have a high population of older age people and a relatively high level of older age unemployment, as well as employment opportunities. The regions are also chosen to provide a wide national coverage over the period of the strategy. For more information on this program see [www.jobwise.gov.au](http://www.jobwise.gov.au).

This strategy covers a variety of relevant topics and concerns for older workers and employers. However, it speaks primarily to unemployed and disadvantaged older workers and does not address issues facing older people already in the workforce.

### ***Singapore***

The *Advantage* program began in October 2007, with a Tripartite Committee on Employability of Older Workers. The intent of the committee was to help companies develop *re-employment* strategies. What is unique about Singapore is that in 2012 the enactment of reemployment legislation will occur, resulting in significant change for employers. The Advantage program was developed to help companies make adjustments prior to the legislation passing. The program, according to the government website states it will “offer a financial grant of up to \$400,000 to support your company’s initiatives in implementing HR systems, changes to working environment and business and operational processes that directly boost the recruitment, retention and re-employment of mature workers” and includes key supports such as

- Establishing re-employment policy for older workers within HR practices
- Increasing productivity and friendliness of the workplace to older workers, through job redesign
- Introducing flexibility in the workplace
- Providing career and retirement counselling, especially for workers withdrawing pensions at age of 55<sup>12</sup>

### ***Europe***

#### ***The United Kingdom***

The Department for Work and Pensions in the UK has a number of sources available for and about older workers that centre on issues such as: examples of best practice for employers, tips on training a mixed-age workforce, facts and

---

<sup>12</sup> Information about the Advantage program was obtained by accessing the following government website: <http://app2.wda.gov.sg/web/Contents/Contents.aspx?ContId=370>. The program points have also been reproduced and summarized.

misunderstandings about pensions, retirement ages, insurance barriers, age, health status, employability, demography and more (see [www.dwp.gov.uk/asd/asd5/agepositive2005.asp](http://www.dwp.gov.uk/asd/asd5/agepositive2005.asp) for more information).

The *Age Positive Campaign* launched by the Department for Work and Pensions in the UK in 1999 stands out as an example of best practice in programming and resources (Age Positive, 2008). The Age Positive campaign specifically promotes the benefits of employing older workers and encourages employers to make decisions about recruitment, training and retention that do not discriminate on the basis of age. Age Positive uses publications, research, press, events, awards and even podcasts to [get their message](#) across. They have a resource centre with information on legislation, examples of best practice, case studies and more. For more information see [www.agepositive.gov.uk](http://www.agepositive.gov.uk).

What makes this initiative stand out is its attention to older workers hoping to enter the workforce as well as those already in it and the multitude of resources for employers. However, this campaign does not appear to have programming options but rather resources only.

The *New Deal 50 plus* provides older workers with the supports needed to obtain training if they change employment after 50 and or decide to start their own enterprise. The program works by offering funding for training courses and programs related to their current employment needs. Eligibility for the program is that older workers must work at least 16 hours per week and/or have been on unemployment insurance. One of the more unique aspects of the program is that it offers a mentor to older workers to offer advice and support.<sup>13</sup>

### **Finland**

*Finland's National Programme for Aging Workers (FNPAW)* started in 1998 and came to a close in 2002. The background for launching the FNPAW is the same as in many industrialized countries: aging population, deterioration of the dependency ratio; and ensuing generation change and a threat of shortage of labour in the workforce (Arnkil, Nieminen, Rissanen, Pitkänen, and Lyytinen, 2003).

The key problems addressed by the FNPAW were: early retirement of ageing workers and general attitudes favouring early retirement; low employment rate of ageing workers; weak re-employment of ageing workers; weakening working capacity of ageing workers, low educational level of ageing workers, lack of information in society on ageing in general and the situation of ageing workers, and ageism (Arnkil et al., 2003).

---

<sup>13</sup>

See program details at:

[http://www.jobcentreplus.gov.uk/JCP/stellent/groups/jcp/documents/sitestudio/def\\_015301.pdf](http://www.jobcentreplus.gov.uk/JCP/stellent/groups/jcp/documents/sitestudio/def_015301.pdf)



It is considered to be one of the most comprehensive and integrated older worker programs in the world (GOA, 2007). This program covers relevant issues for older people in the workforce, disadvantaged older workers and various barriers commonly encountered. The evaluation of the results of FNPAW present and overall a positive picture (Arnkil et al, 2003) though it is difficult to establish causal links between positive trends and the program.

Worthy of mention is that this program may have worked well in Finland due to some country-specific characteristics. Arnkin et al. (2003) have pointed out that Finland has three unique characteristics that made it a fertile environment for such a program. Firstly, Finland is a small country with a homogenous environment making it easier to operate programs. Secondly, Finland has had a long period of political consensus “epitomised by two terms of a “rainbow government”, where social democrats, conservatives, greens, leftist and the Swedish speaking minority party all are in the same government” (Arnkil et al., 2003, p. 34). And thirdly, there was a favourable economic upturn in the second half of the nineties in Finland.

### ***United States of America***

*The Center on Aging and Work at Boston College*<sup>14</sup>, established in 2005, is a research center committed to: “developing a research agenda focused on aging and work in the 21st century; engaging the broader business community in the adoption, implementation, and utilization of flexible work options for older workers; impacting public discussion about aging and work; and becoming the premier source of quality information about flexible work options for older workers” (Boston College, 2008).

The center focuses on flexible work options that are innovative responses to the aging workforce. Research conducted by the center explores employers and flexible work options, their implementation in the workplace, and their utilization by older workers. The research team is composed of social scientists from a variety of disciplines such as economics, sociology, social work, and psychology (Boston College, 2008).

The Centre on Aging and Work is an excellent source of information on aging and work for older workers, employers, academics, governments and the general public. The centre, however, does not offer any specific programming but is rather a good place to look for information about it.

*The American Association for Retired Persons (AARP)* is an American-based non-governmental, non-profit and non-partisan membership organization for

---

<sup>14</sup> For more information see <http://agingandwork.bc.edu>.

people 50 years of age and older. AARP is well known for addressing issues affecting older Americans including advocacy on legislative, consumer and legal issues; promoting community service; and offering a wide range of special products and services to members (AARP, 2008). While AARP is not specifically for older workers they have some relevant programs and resources for them. On the AARP website valuable resources are available on: career choices, job loss, workplace flexibility, finding a job, self employment. There are also resources for employers. See [www.aarp.org/money/work/](http://www.aarp.org/money/work/) for more information.

*The AARP Foundation*, an affiliated charity, has some programs that focus specifically on low-income older workers. The foundation offers programs that provide security, protection and empowerment for older persons 50 years of age and older who are at social and economic risk. Programs include in job training and placements needed to re-join the workforce. The foundation also offers free tax preparation for low and moderate-income earners, particularly those over 60 years of age. Much of the work done by the foundation is dependent on volunteers recruited through AARP. For more information see [www.aarp.org/about\\_aarp/aarp\\_foundation/](http://www.aarp.org/about_aarp/aarp_foundation/).

Another effort of AARP that touches on older workers is the “Best Employers for Workers Over 50” program that awards companies and organizations whose best practices and policies address the issues affecting the aging labour force and create examples for the workplaces of tomorrow. This program was launched in 2001 and is currently in its ninth year. For more information see [www.aarp.org/money/work/best\\_employers/](http://www.aarp.org/money/work/best_employers/).

AARP is an excellent source of practical information for older workers. However, their website has information on so many topics affecting older people that finding the resources and programs for older workers specifically takes patience and time. Also, while there is mention of the program for disadvantaged older people most of the information available about the program is for volunteer recruitment.

## ***Appendix D***

### ***Canadian Examples of Promising Practice***

The literature on programming and resources in Canada is limited as there is no central and/or comprehensive clearinghouse of information for and about older workers in Canada. Many announcements about funding for various projects and research were located but little detail was unearthed about the actual programs and resources. Nonetheless, this section brings forth Canada-specific examples of best practice. While this is not an exhaustive list of programs it does explore some of Canada's most current and innovative examples of best practice.

#### ***Federal Initiatives***

Canada has had a variety of program initiatives targeted at older workers since the late 1980's. The Program for Older Worker Adjustment (POWA) was launched in 1987 and ran until 1996. This program was designed to bridge early retirement with benefits paid according to previous earnings. It was based on a cost-sharing agreement between the federal and provincial governments with the federal government paying 70% and the provincial governments paying 30%. Concerns associated with this program included inequity within and between communities and disincentives to returning to work due to the income support provided by the program (EPOW, 2008).

There were also a number of programs initiated in Canada geared towards the adjustment of workers in specific industries through the 1990s. Examples include: The Atlantic Groundfish Strategy (TAGS), the Pacific Fisheries Adjustment and Restructuring program (PFAR) and the Temporary Fisheries Income Program Initiative (TFIP). In 1998 the federal government discontinued all of these programs as they were having limited success. Lessons learned from these early projects were used as the foundation of the Older Workers Pilot Projects Initiative (OWPPI) that was launched in June 1999.

The OWPPI was a \$30 million dollar project launched with an aim to develop pilot projects that would test new measures that could re-integrate unemployed older workers into sustainable employment or to keep older workers threatened with unemployment working (EPOW, 2008). This initiative was extended and enhanced three times coming to a close in 2006 at which point the Targeted Initiative for Older Workers (TIOW) was introduced.

The TIOW program is a federal-provincial/territorial cost-shared initiative that provides support to unemployed older workers in communities affected by significant downsizing or closures through programming aimed at reintegration into reemployment. Based on lessons learned from the aforementioned programs that have taken place in Canada, the TIOW includes a more client-centred and community-based approach and offers multiple treatments that combine services

with employability measures (EPOW, 2008). The TIOW aims to reintegrate unemployed older workers in eligible communities into employment or self-employment and to increase their employability through increased skills and confidence.

The TIOW is available to all interested provinces and territories and the federal government provides a maximum of 70% of the total program costs and provincial/territorial governments provide a minimum of 30%. At present TIOW programs are up and running in seven provinces and two territories and is due to end at the end of March, 2009.

Eligible communities must have a population no greater than 250,000 and priority is given to communities in traditional industries such as forestry, fishing, textiles and mining. All projects must offer at least 25 hours per week of programming and should support community economic development strategies and activities. Examples of eligible activities include: assessment counseling, resume writing, interview techniques, job finding clubs, basic skills upgrading, employer-based work experience, peer mentoring and more. All projects are required to provide income support to participants through allowances, wages or wage subsidies. In order to be an eligible participant in a TIOW program one must: be between 55 and 65 years of age, be unemployed, be legally entitled to work in Canada, lack skills needed for successful integration into new employment and live in an eligible community.

As evidenced by the appointment of the EPOW and the TIOW initiative, the federal government is very aware of the importance of older workforce to the Canadian economy and the numerous barriers they encounter regarding employment. Initiatives funded by the federal government thus far, however, have targeted displaced older workers in rural contexts specifically and there are currently no programs federally funded for older workers in urban centres with populations over 250,000. There is also a lack of programs that target older people already in the workforce who are faced with systemic barriers such as specific retirement ages and the limitations of pension plans. Therefore, the federal government is headed in the right direction, but needs new programs that will reach urban dwelling unemployed Canadians as well as those who would like to stay in the workforce longer in urban and rural contexts.

The federal government has, however, taken some steps to encourage older workers to stay in the labour market (GOA, 2007). In 2007 the federal government announced that amendments will be made to the *Income Tax Act* to allow those who have an unreduced pension to receive partial pension payments from a defined benefit pension plan while continuing to accumulate benefits under that same plan. The federal government has also increased the age at which pension payments from a pension plan (or transfer of funds) needs to be made from 69 to 71.

## ***Canadian Programs: Lessons Learned***

Before the launch of the OWPPI Human Resources Development Canada (HRDC) published a document in 1999 about the lessons learned from the older worker initiatives in Canada that had come to a close (HRDC, 1999). HRDC found that: general adjustment services using traditional approaches such as skills development and counseling were not effective for older workers; many programs in Canada did not attract significant numbers of older people; and major programs aimed at reemployment for workers who had suffered from involuntary job loss had not targeted older individuals (HRDC, 1999). Suggestions for effective programming include:

- Gear some employment assistance programs to older workers specifically.
- Use a client-centred approach that acknowledges the diversity of circumstances, abilities, interests and goals of individuals
- Pay people to participate in older worker programs
- The creation of partnerships among service providers
- Use a community-based approach
- Focus on alternative work environments such as part-time, flex-time, and job sharing
- Include older workers in the design, development and delivery of programs aimed at older workers
- Job placement as a component of adjustment programs
- Peer counseling options

## ***Provincial Initiatives***

Canada's provinces and territories have limited programs and resources for and about older workers. At present the TIOW initiative, which is in partnership with the federal government, is the primary program available for older workers. Currently seven provinces (British Columbia, New Brunswick, Newfoundland and Labrador, Prince Edward Island, Quebec and Saskatchewan) and two territories (the Northwest Territories and the Yukon) are participating in the TIOW.

Alberta and Nova Scotia are two provinces that currently have provincially funded resources and/or programming available for and about older workers. Additionally, these two provinces have sufficient information available online. Other provinces may have programs and resources that were not unearthed during the research process.

### **Alberta**

Alberta is a great example of a province with resources for and about older workers. All of the resources discussed below were located on the Alberta Learning Information Service (ALIS) website. The ALIS is a provincial gateway designed to help Albertans plan and achieve educational and career success. This website provides information on career planning, post-secondary education

and training, educational funding, job search, labour market trends, and workplace issues (GOA, 2008). For more information on the ALIS see <http://alis.alberta.ca/>.

In 2000 the province of Alberta released a report entitled *Alberta for All Ages: Directions for the Future* which suggests action areas that are still relevant such as the flexibility of pensions, the flexibility of employment policies for older workers, training and public understanding of the contributions and abilities of older people (GOA, 2007, p. 31).

In 2007 the province of Alberta prepared a document titled *Mature Workers in Alberta and British Columbia: Understanding the Issues and Opportunities* which provides background information on older workers (those 45 and older) and actions employers and governments can consider for increasing opportunities for mature workers to participate in the workforce (GOA, 2007). This report outlines challenges and opportunities specific to Alberta and British Columbia, investigates labour force impacts, encourages increased labour force engagement of older workers and highlights the central role of employers. This report also puts forth suggestions of how provinces can encourage change in federal legislation, pension design, and what targeted initiatives that encourage work past the age of 65 could include (GOA, 2007, p.33). Suggestions that stem from this report include: financial incentives for employees and employers and training for older workers who wish to reintegrate themselves into the workforce.

The Alberta government has published a document for older workers entitled “A Guide For Midlife Career Moves.” This report has valuable information for older people hoping to reintegrate themselves into the workforce. This document encourages older people to recognize their skills, to not become unmotivated in their job search, to consider new and different career options, and to learn new skills and to take advantage of work search resources and more (GOA, 2006).

The Alberta government also has available “tip sheets” for a variety of audiences such as employers, retirees contemplating work, and over 45ers who are looking for work. These tip sheets (and others) can be found on the Alberta Learning Information Service at <http://alis.alberta.ca/ep/eps/tips/tips.html>.

Alberta currently has programs geared towards employment that can be used by older workers but doesn't have any programs in place for older workers. Alberta is also not a participating province in the TIOW initiative. As such, older workers in Alberta could stand to benefit from some programming. Also, while the ALIS website was home to all of the reports and resources mentioned here they were not easy to find. The ALIS website does not have a specific page for information on older workers (which could be very valuable); at present it was hard to locate all of these sources and it would be easy to get discouraged in the search.

## **Nova Scotia**

The province of Nova Scotia has some programming and resources for and about older workers. The Department of Labour and Workforce and the Acadia Centre for Social and Business Entrepreneurship have a website with information about being an older worker, transition, getting started, marketing yourself, job searching, success stories and more (Nova Scotia Department of Labour and Workforce Development, 2008). This website also has information on a program called *The Age Advantage: A Transition Program for Older Workers*. This program has a series of 20 workshops and 7 supporting information booklets designed to help displaced and unemployed Older Workers navigate life and work changes and to discover satisfying income earning activities for this stage of their lives. (see [www.olderworker.ca](http://www.olderworker.ca) for more information)

While this website has a lot of interesting information its format does not facilitate easy navigation. For example, it was difficult to locate information on *The Age Advantage* Program as it was tucked away under a sub-heading called "service providers" and not featured on the website in any substantial way.

## **Private Organizations**

In addition to federal and provincial governments some private organizations offer employment services and information to older workers. Research uncovered two examples in the province of Ontario.

*Over 55 (London) Inc.* is a non-profit agency that was started in 1985 in London, Ontario to connect mature, experienced, and capable people with London area employers (Over 55, 2008). Over 55 (London) is funded by the Ontario Ministry of Health, The City of London, TD Canada Trust, foundations, service clubs, corporate and individual donations, and membership fees. The agency relies heavily on volunteers to receive, interview, counsel, and register as members new people in search of employment and review current job openings with them. Contractual arrangements are made directly between member and employer, with no involvement by Over 55 (London) Inc. Members pay modest membership fees, are interviewed and must provide criminal record checks before being linked with employment. For more information see [www.over55london.ca](http://www.over55london.ca).

*The Workplace Institute* is a centre for older worker and aging workforce information based in Toronto, Ontario (The Workplace Institute, 2008). They provide consulting (and customized solutions), research development, training and education on pressing issues faced by employers and workers in both the private and public sectors.

The Workplace Institute founded (and coordinates) the Best Employers Award for 50-Plus Canadians which is currently in its fourth year<sup>15</sup>. Winners of this award are selected annually by a panel of judges from various sectors and regions of Canada for finding ways to meet business and mature workforce needs by using strategies in career development, retention, recruitment, workplace culture/practices, management practices, health support, retirement/retiree practices, benefits, pension and/or recognition (The Workplace Institute, 2007). For a list of the 2007 winners of this award see Appendix B.

The Workplace Institute also founded the annual Summit on the Mature Workforce (currently in its third year). The annual summits target employers and workshops are developed specifically to equip employers with a practical framework to help engage an older workforce (The Workplace Institute, 2008). Last year's summit (2008) is entitled *The Age-Free Workplace: A Cultural Evolution* and was being held in Calgary, Alberta in November.

The Workplace Institute provides some interesting and dynamic examples of ways to advocate for older workers in the workforce. By rewarding examples of best practice they are focusing on positive examples and are, in turn, engaging employers and directly influencing the workforce (not just making requests to the government).

---

<sup>15</sup> This program appears to be very similar to AARP's "Best Employers Award for Workers over 50.



## Appendix E

Older Seniors in Sectors		A	B	C	D	E	F	G	H	I	J
Winnipeg	100.00%	14.2%	17.0%	3.5%	7.0%	9.8%	4.5%	27.1%	10.5%	2.5%	3.9%
Brandon	100.00%	4.1%	7.2%	2.1%	7.2%	3.1%	2.1%	33.0%	14.4%	24.7%	2.1%
North Eastman	100.00%	7.6%	12.7%	2.5%	1.7%	4.2%	1.7%	15.3%	10.2%	44.1%	0.0%
South Eastman	100.65%	11.0%	8.4%	1.9%	1.3%	4.5%	1.9%	14.8%	13.5%	43.2%	0.0%
Interlake	100.00%	5.2%	3.5%	2.4%	1.4%	3.8%	0.7%	17.1%	9.4%	54.5%	1.7%
Central	100.50%	5.5%	4.3%	0.5%	2.0%	2.0%	0.8%	10.8%	8.8%	64.1%	1.8%
Assiniboine	99.34%	4.8%	5.0%	0.7%	2.4%	1.7%	0.7%	8.1%	11.4%	63.8%	0.9%
Parkland	100.00%	5.7%	4.3%	1.3%	2.6%	3.5%	0.0%	5.7%	9.6%	66.5%	0.9%
Norman	89.29%	0.0%	10.7%	0.0%	7.1%	10.7%	0.0%	25.0%	14.3%	14.3%	7.1%
Burntwood	81.82%	13.6%	0.0%	0.0%	0.0%	13.6%	0.0%	45.5%	9.1%	0.0%	0.0%
Churchill	100.00%	0.0%	100.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%	0.0%

Younger Seniors in Sectors		A	B	C	D	E	F	G	H	I	J
Winnipeg	100.00%	11.95%	19.32%	3.99%	6.42%	10.67%	2.04%	23.11%	14.26%	0.77%	7.47%
Brandon	100.00%	8.97%	14.94%	4.14%	6.67%	14.02%	1.38%	25.06%	16.55%	6.21%	2.07%
North Eastman	100.24%	10.19%	11.89%	4.37%	5.10%	5.83%	1.21%	21.36%	25.24%	10.19%	4.85%
South Eastman	99.47%	8.36%	10.14%	0.53%	4.80%	6.76%	1.78%	21.35%	23.13%	16.55%	6.05%
Interlake	99.67%	9.50%	13.21%	2.18%	6.11%	5.24%	1.97%	18.89%	21.51%	17.14%	3.93%
Central	100.29%	8.75%	12.49%	2.46%	4.13%	5.31%	1.77%	19.37%	13.77%	28.32%	3.93%
Assiniboine	99.89%	6.85%	10.76%	0.98%	3.80%	4.57%	1.41%	15.98%	13.91%	40.00%	1.63%
Parkland	99.61%	8.43%	6.27%	1.76%	4.31%	4.31%	1.96%	22.94%	14.90%	31.76%	2.94%
Norman	99.44%	11.17%	10.06%	3.35%	7.82%	11.73%	1.12%	21.23%	19.55%	7.82%	5.59%
Burntwood	99.59%	9.13%	11.20%	3.73%	4.56%	11.20%	2.07%	26.56%	21.58%	6.22%	3.32%
Churchill	81.82%	18.18%	18.18%	0.00%	0.00%	0.00%	0.00%	18.18%	27.27%	0.00%	0.00%

Participation Rate All Labour		
Geography	Force	All Seniors
Winnipeg	68.2%	27.9%
Brandon	70.0%	26.7%
North Eastman	64.5%	30.2%
South Eastman	71.5%	35.9%
Interlake	66.8%	33.7%
Central	67.8%	34.6%
Assiniboine	64.9%	34.1%
Parkland	59.8%	30.4%
Norman	64.3%	28.7%
Burntwood	61.0%	37.2%
Churchill	84.4%	56.5%
MANITOBA	67.3%	30.1%

Table totals may not sum to 100% in smaller populations due to rounding errors

Geography	Senior Workforce			
	Younger Senior Males	Younger Senior Females	Older Senior Males	Older Senior Females
Winnipeg	46.3%	37.7%	10.9%	5.1%
Brandon	47.6%	34.2%	12.0%	6.0%
North Eastman	48.3%	29.4%	17.2%	5.1%
South Eastman	48.1%	30.3%	16.6%	5.0%
Interlake	44.0%	32.2%	17.1%	6.8%
Central	41.5%	30.4%	19.4%	8.7%
Assiniboine	38.5%	28.2%	23.4%	9.8%
Parkland	38.9%	30.0%	24.1%	7.3%
Norman	53.1%	33.3%	9.7%	3.9%
Burntwood	54.8%	36.5%	5.3%	2.7%
Churchill	46.2%	30.8%	15.4%	0.0%

## References

- Age Positive. (2006). *Age diversity at work: A practical guide for business* No. AGEWORK 06). United Kingdom: Age Positive.
- American Association for Retired Persons (AARP). (2008). *AARP.org*. Retrieved 10/5, 2008, from [www.aarp.org](http://www.aarp.org)
- Arnkil, R., Nieminen, J., Rissanen, P., Pitkänen, S., & Lyytinen, S. (2003). Assessment of the finnish national programme on ageing workers (FINPAW): Discussion paper, 33-52.
- Bartel, A. P., & Sicherman, N. (1993). Technological change and retirement decisions of older workers. *Journal of Labor Economics*, 11(1, Part 1: Essays in Honor of Jacob Mincer), 162-183.
- Barusch, A and Luptak, M. (2008) *Comparative Analysis of Government Responses to Older Workers: Case Studies of Policy Development in the United Kingdom, Singapore and New Zealand*. Symposium at the Annual Meeting of the Gerontological Society of America. November 21-24, 2008, National Harbor, Maryland.
- Boston College. (2008). *The center on aging & work/workplace flexibility*. Retrieved 8/29, 2008, from <http://agingandwork.bc.edu>
- Chan, S., & Stevens, A. H. (2001). Job loss and employment patterns of older workers. *Journal of Labor Economics*, 19(2), 484-521.
- Charness, N., & Czaja, S. J. (2006). *Older worker training: What we know and don't know*. Washington, DC: AARP Public Policy Institute.
- Commonwealth of Australia. (2003). *Mature age employment and workplace strategy (MAEWS)*. Retrieved 10/15, 2008, from [www.jobwise.gov.au/Jobwise/Information/AboutJobwise.htm](http://www.jobwise.gov.au/Jobwise/Information/AboutJobwise.htm)
- Cooke, M. (2006). Policy changes and the labour force participation of older workers: Evidence from six countries. *Canadian Journal on Aging / La Revue Canadienne De Vieillessement*, 25(4), 387-400.
- Cully, M., NandenHeuvel, A., & Wooden, M. (2000). Participation in, and barriers to, training: The experience of older adults. *Australasian Journal on Ageing*, 19(4), 172-179.
- Duncan, C. (2003). Assessing anti-ageism routes to older worker re-engagement. *Work Employment Society*, 17, 101-120.
- Encel, S., & Studencki, H. (2004). Older workers: Can they succeed in the job market? *Australasian Journal on Ageing*, 23(1), 33-37.

- Expert Panel on Older Workers (EPOW). (2008). *Supporting and engaging older workers in the new economy* Human Resources Development Canada.
- Friedberg, L. (2003). The impact of technological change on older workers: Evidence from data on computer use. *Industrial and Labor Relations Review*, 56(3), 511-529.
- Government of Alberta (GOA). (2008). *Alberta learning information service*. Retrieved October 14, 2008, 2008, from <http://alis.alberta.ca/>
- Government of Alberta [GOA]. (2006). *Mature workers in Alberta and British Columbia: Understanding the issues and opportunities*. Retrieved October 1, 2008, 2008, from [http://employment.alberta.ca/documents/RRM/PC\\_mature\\_workers.pdf](http://employment.alberta.ca/documents/RRM/PC_mature_workers.pdf)
- Government of Alberta [GOA]. (2007). *A guide for midlife career moves* No. 505191) The Government of Alberta, Employment, Immigration and Industry.
- Guest, R., & Shacklock, K. (2005). The impending shift to an older mix of workers: Perspectives from the management and economic literatures. *International Journal of Organisational Behaviour*, 10.
- Hassell, B. L., & Perrewe, P. L. (1995). An examination of beliefs about older workers: Do stereotypes still exist? *Journal of Organizational Behavior*, 16(5), 457-468.
- Human Resources Development Canada (HRDC). (1999). *Older worker adjustment programs: Lessons learned* No. SP-AH093-12-99E) Human Resources Development Canada.
- Ibbott, P., Kerr, D., & Beaujot, R. (2006). Probing the future of mandatory retirement in Canada. *Canadian Journal on Aging / La Revue Canadienne De Vieillesse*, 25(2), 161-178.
- Irving, P., Steels, J., & Hall, N. (2005). *Factors affecting the labour market participation of older workers: Qualitative research* No. 281) Department for Work and Pensions, United Kingdom.
- Jacobson, L. S., LaLonde, R. J., & Sullivan, D. G. (1993). Earnings losses of displaced workers. *American Economic Review*, 83(4), 685-709.
- Marshall, K., & Farrao, V. (2007). Participation of Older Workers. *Perspectives*, 8(8), *Statistics Canada Catalogue no. 75-001-XIE*.
- Marshall, V. W., & Mueller, M. M. (2002). *Rethinking social policy for an aging workforce and society: Insights from the life course perspective* No. W/18) Canadian Policy Research Networks.

- Mermin, G. B. T., Johnson, R. W., & Purphy, D. P. (2007). Why do boomers plan to work longer? *Journal of Gerontology*, 62B(5), S286-S294.
- National Academy of Sciences. (2004). *Health and safety needs of older workers: Executive summary*. Retrieved 07/28, 2008, from <http://books.nap.edu/openbook.php?isbn=030909111X>
- Organisation for Economic Co-Operation and Development (OECD). (1998). Maintaining prosperity in an ageing society: The OECD study on the policy implications of ageing. *Workforce ageing in OECD countries* OECD.
- Organisation for Economic Co-Operation and Development (OECD). (2003). *Countries face slow growth and escalating welfare bills, unless older workers remain active*. Retrieved 07/25, 2008, from [http://www.oecd.org/document/26/0,3343,en\\_2649\\_34487\\_2507802\\_1\\_1\\_1\\_1,00.html](http://www.oecd.org/document/26/0,3343,en_2649_34487_2507802_1_1_1_1,00.html)
- Organisation for Economic Co-Operation and Development (OECD). (2004). *The labour force participation of older workers: The effects of pension and early retirement schemes* Organisation for Economic Co-operation and Development (OECD).
- Organisation for Economic Co-Operation and Development (OECD). (2004). *Live longer, work harder (executive summary)*. Retrieved 07/25, 2008, from <http://www.oecd.org/dataoecd/40/9/38832685.pdf>
- Organisation for Economic Co-Operation and Development (OECD). (2006). *Older workers: Living longer, working longer*. France: Organisation for Economic Co-Operation and Development (OECD).
- Over 55 London. (2008). *Over 55 London*. Retrieved 10/1, 2008, from [www.over55london.ca](http://www.over55london.ca)
- Patrickson, M., & Ranzijn, R. (2004). Bounded choices in work and retirement in Australia. *Employee Relations*, 26(4), 422-432.
- Phillipson, C. (2004). Older workers and retirement: Critical perspectives on the research literature and policy implications. *Social Policy and Society*, 3(2), 189-195.
- Pitt-Catsoupes, & Smyer, M. A. (2006). *How old are today's older workers?* No. IB04) The Center on Aging and Work at Boston College.
- Province of Nova Scotia. (2008). *Older workers: The age advantage*. Retrieved 09/22, 2008, from [www.olderworkers.ca](http://www.olderworkers.ca)

- Slack, T., & Jensen, L. (2008). Employment hardship among older workers: Does residential and gender inequality extend into older age? *Journal of Gerontology*, 63B(1), S15-S24.
- The Workplace Institute. (2007). *Nine companies win 2008 best employers award for 50 plus Canadians*. Retrieved October 10, 2008, 2008, from [www.workplaceinstitute.org/node/28](http://www.workplaceinstitute.org/node/28)
- The Workplace Institute. (2008). *The workplace institute*. Retrieved Sept 20, 2008, 2008, from [www.workplaceinstitute.org](http://www.workplaceinstitute.org)
- Turcotte, M. & Schellenberg, G. (2006). A Portrait of Canadian Seniors. Social and Aboriginal Statistics Division, Statistics Canada. Catalogue 89-519-XIE.
- United States General Accountability Office [GAO]. (2007). *Older workers: Some best practices and strategies for engaging and retaining older workers* No. GAO-07-433T).
- Walker, A. (2002). A strategy for active ageing. *International Social Security Review*, 55(1), 121-139.
- Wise, D. A. (2004). Social security provisions and the labor force participation of older workers. *Population and Development Review*, 30(Supplement: Aging, Health, and Public Policy), 176-205.
- World Health Organization. (2002). *Active ageing: A policy framework* No. WHO/NMH/NPH/02.8)World Health Organization.