

**An employer's guide to older workers:
How to win them back and convince them to stay**

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Executive Summary

Older workers are a resource we can no longer afford to waste! Projected tight labor markets require us to better use our experienced mature workers. This does not mean business as usual, however. We must change our strategies and practices in the 3R's,

Recruitment, Retention, and Retraining.

Visibility is key in recruitment. It is important to target this older worker market, and network more effectively. Reach out. Americans over 50 years of age are the fastest growing group of internet users, and there are an increasing number of websites aimed at employment opportunities for older workers. One-Stop-Centers, required under the federal Workforce Investment Act, are another source. To be successful in recruitment we must also change our image. Ask yourself the question: "Are we an older worker friendly organization?"

"Never let them go..." Employees will want to keep working if the work is 1) interesting and challenging and 2) flexible. Reevaluating "career" objectives throughout the employee's tenure will reinforce their importance to the firm. All employees want to feel valued, and communication and feedback are key. Respect throughout the company can be strengthened through diversity training. The second major component of retention is flexibility. We can achieve flexibility through reorganization of both hours-of-work and compensation packages. We can accommodate the demand for a different work/leisure mix through flex-time, part-time, contract, and phased retirement programs. We can also restructure the salary/benefit package and pro-rate benefits.

Training and retraining are directly linked to retaining older workers and productivity. We must profile the adult learner and stay ahead in the market by requiring all our employees, including older workers, to be actively learning new technologies and skills. Our investments today will payoff in tomorrow's labor market!

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It is not news anymore. The baby boomers are getting older. In fact, nearly all employed members of this mammoth generation, comprised of the 76 million persons born between 1946 and 1964 (Goldberg 2000), can be classified as “older workers” according to the U.S. government, and are protected by federal regulations prohibiting age discrimination. What is more, the generation following closely on their heels, affectionately referred to as the baby busters, or Generation X, is diminutive by comparison, a mere 66 million.

The fact that the aging of this workforce has the potential to drastically affect the U.S. economy is not a new discovery. What is relatively new, at least on a grand scale, is the level of frustration being experienced by employers, many of whom, emerging from the ‘cutbacks-equal-savings-on-overhead mindset,’ are suddenly realizing that the labor market has changed.

According to leaders in the field of organizational behavior and psychology, “...the key to a company's future success will be its adaptability – its capacity to deploy resources quickly to seize competitive opportunities and to draw from a labor pool that features a mix of multi-skilled, full-time workers, and specifically-skilled, contingent employees who contribute on a part-time or temporary basis” (Hall and Mirvis, 1998). Easy, right? Maybe fifteen years ago. But where are companies today supposed to find these quick-draw resources and this bounteous labor pool? With the baby boomers turned off by the downsizing era and ready to collect what is rightfully theirs in the form of Social Security benefits, and younger people today entering the workforce under-equipped professionally, companies will be hard pressed to maintain the *status quo*, let alone focus on becoming adaptable. This is the scenario *unless* firms heed the wakeup

call and make changes that will convince older Americans to participate longer in the workforce. With many older Americans still stinging from harsh business practices of the recent past (Goldberg, 2000), it will require an overhaul in the way corporate America does business – starting with attitudes toward older workers.

The remainder of this summary will focus on why, contrary to what popular stereotypes would have us believe, employers *should* court the aging segment of our population to fill their ranks, and, more specifically, *how* they might go about this successfully. Further, it will address the subsequent importance of and strategies for retaining these older workers.

THE TRUTH ABOUT OLDER WORKERS

The first truth about older workers is that they don't fit one unique profile (Fyock, 1993). They differ from one another as much as persons from any other age group in abilities, desires, and needs. This means that from a hiring perspective, carefully-chosen, older workers can fill a range of company positions, from CEO to consultant to customer service representative (Goldberg, 2000).

But do older adults make good employees? Firms who actually employ them say “yes.” In a study conducted by the National Council on the Aging (NCOA) and the McDonald's Corporation, a company renowned for its interest in older adults, 97% of employers surveyed stated that older workers are thorough and reliable in completing their work (“Additional Resources,” 1998). Indeed, despite myths circulated when companies were trying to justify trimming older adults from their payrolls, employers affirmed that, in general, older workers:

- had low turnover rates
- were flexible and open to change
- possessed up-to-date skills

- were interested in learning new tasks
- did not experience transportation problems
- were willing to take on challenging tasks
- had low absentee rates
- had few on-the-job accidents

Another study, conducted by the Society for Human Resource Management (SHRM) in conjunction with the American Association of Retired Persons (AARP), confirmed the majority of these findings, and added a few of their own (SHRM, 1998). Of the nearly 400 human resource professionals surveyed,

- 77% agreed that older workers have a higher level of commitment to the organization than younger workers (only 5% disagreed)
- 68% concluded training older workers costs less or the same as training their younger counterparts (6% disagreed)
- 57% reported that age does not affect the amount of time required to train an employee (14% disagreed)
- 49% determined that older workers grasped new concepts as well as younger workers (18% disagreed)

In fact, the only area about which HR professionals expressed concern when it came to employing older adults was technology. “Sixty-six percent of the respondents agreed that older workers tend to be more fearful of technology than younger workers” (SHRM, 1998). Yet, is that a fair assessment, or the remnants of older worker mythology? Other studies report that older workers *are* trainable in “high technology skills” and are “comfortable” learning them (Hall and Mirvis, 1998). According to the American Society on Aging, “50+ Americans love technology.” They are the fastest growing group of Internet users and are well aware (75% agree) that computer skills are necessary to work in the 21st century (“A handbook to reaching the 50+ market”). If older workers are shying away from company technology, perhaps it is due

to the lack of encouragement and opportunity. What message is sent to employees aged 55 or older if they are afforded the fewest opportunities for training in this technology driven world (Goldberg, 2000)? Mounting evidence actually shows that with proper training, older workers are undaunted by technology (Hall and Mirvis, 1998) and eager to update their skills. (See the section below on retraining older workers.)

There is also the question of whether older workers are able to perform those jobs that require physical strength, endurance, and quick reflexes. Studies have shown that age, in and of itself, “does not affect ability” (Carnevale and Stone, 1994). Thus, just like members of any other age group, older adults who keep their bodies in good physical condition are fully capable of maintaining positions that require physical strength, endurance, and quick reflexes.

The answer is clear: older workers do make excellent employees. But is it cost effective to employ them? Countless examples demonstrate that it can be. In a case study of Days Inn of America, researchers demonstrated that the contributions of older workers outweighed their costs to the company. Although older employees drew higher wages and larger pension contributions, they also quit less often, which, in the long run, saved the company money in recruiting and training costs. Furthermore, even though they tended to spend more time on the telephone with customers, they also had higher booking rates (Useem, 1998).

Surveys, studies and anecdotal evidence all confirm that hiring older workers is an intelligent solution to the impending worker drought. Yet, despite their own very positive reviews, 85% of the same HR professionals quoted above said that they had no special recruitment strategies targeting older adults, and 66% still failed to see a reason to encourage these workers to stay on the job (Carnevale and Stone, 1994). It is therefore critical that we turn our attention to specific ways to reach this under-appreciated and under-utilized segment of the labor force.

RECRUITING OLDER WORKERS

Companies must devise effective ways to lure older workers away from other ventures or out of retirement, and back into the workforce. One might expect it to be easy, especially if you consider that one-third of retirees fear outliving their assets (The Business Forum on Aging). Yet some of these potential workers were casualties of forced retirement and became discouraged by their inability to find work, seemingly due to their age. These dislocated, yet likely very trainable, workers have been out of the labor force for several years and likely gave up the idea of ever returning long ago. What is more, they comprise only one part of a very diversified labor market segment. There are also those retirees who are living quite comfortably on generous pensions. And there are those homemakers whose children have all grown and left home and who suddenly find themselves with extra time and in want of some additional companionship. Where can you go to find this diverse group, and, assuming you can find them, what then?

‘Selling the company’

In her book, “Get the Best: How to Recruit the People You Want,” Catherine D. Fyock (1993) states that companies must now take a marketing and sales approach to recruiting. Specifically, organizations wanting to target their recruiting toward older workers should develop programs and messages that speak to this segment of the population.

What can you do to target recruiting efforts and market your company to older workers? Fyock (1993) and others make several suggestions:

- Conduct information seminars focusing on issues tailored to the older community, such as retirement, financial planning, health and fitness over 40 (or 50), and second and third career options.

- ❑ Hold or attend open houses and career fairs geared toward older adults, such as the Fifty-Plus Expo in New York City (“The Gap Chases Senior Market,” 2000).
- ❑ Advertise in the business, lifestyle, travel, television, and even obituary sections of the newspaper. Sixty-six per cent of adults 55-64 and 68% of adults 65+ read the paper daily, and 35% of business section readers are 55+ (ASA, “A handbook to reaching the 50+ market”).
- ❑ Hang posters in places that older adults frequent, such as health centers, senior centers, condominium common areas, doctor’s offices, banks, post offices, grocery stores, laundromats, churches, community centers, and even golf courses (“Employers look for new hires on golf courses,” 2000). It has also been recommended to post notices within five to 10 miles of the job site (“Too many companies overlook valuable assets older workers provide,” 1998).
- ❑ Place ads in bargain shopper papers often read by older adults on fixed incomes.
- ❑ Send direct-mail messages to older adults.
- ❑ *Avoid* words or phrases that, regardless of your opinion of their definitional accuracy, sound offensive to older adults, such as ‘elderly’; use ‘senior citizen’ carefully. Instead use words like ‘mature,’ ‘experienced,’ and ‘reliable’ to describe the characteristics of the people your company seeks.
- ❑ If possible, form an older worker task force within your organization. Ask current older employees for referrals, as well as for suggestions about how to attract more experienced workers. Not only might this bring in new talent, but it will also demonstrate to current employees the company’s commitment to age neutrality (Carnevale and Stone, 1994), and its appreciation for older staff members. According to one study, 50-80% of the U.S. workforce have attained their jobs via informal social networks (Henkens, Sprengers, and Tazelaar, 1996).
- ❑ Target older workers via well-placed radio and television advertisements. Eighty-five per cent of adults 55+ watch television daily, and 74% of 50+ adults listen to the radio on the average weekday, preferring the Adult Popular Standards format to any other (ASA, “A handbook to reaching the 50+ market). But be careful when putting a face to an advertisement targeting the mature market. Make sure the people in your

ad don't appear *too* mature, or you will give the impression that you are actually looking for persons older than your target market.

- ❑ Host an “unretirement party” and invite retirees from your company, as well as those from the community. Build relationships and try to form a pool of part-time or temporary workers to help meet high demands during exceptionally busy times or when members of full-time staff are unavailable.
- ❑ Invite your own retirees back through a targeted mailing, a notice in your retiree newsletter, or a personal telephone call.

Also, develop relationships in the community so that recruiters are well received in those places that older adults might meet (Goldberg, 2000), and, when possible, use older employees to carry out the recruiting and interviewing processes. Emphasize the company's commitment to upholding age discrimination regulations, and have facts and figures ready to demonstrate that commitment (Sullivan and Duplaga, 1997).

Get creative with job postings. List the kind of projects for which the employee will be responsible, the skills needed, and, most importantly, the training that will be provided. Post notices at universities, research centers, and government retraining agencies to tap into an already motivated segment of the older population (Adams, 1998). Emphasize the intangible values of the job, such as variety and independence, instead of focusing only on the financial gains, which may not be a concern for some retirees (“Too many companies overlook valuable assets older workers provide,” 1998). This brings up another important element of recruiting:

Know your target market

Researchers are now paying considerable attention to generational differences in order to understand the rift, or intergenerational conflict, that sometimes occurs between coworkers or managers of different age groups. For this discussion, understanding generational preferences

and identities can aid employers wishing to woo older workers. Consider the following examples:

Generational Identities:		
	Matures	Boomers
Defining ideas	Duty	Individuality
Celebrating	Victory	Youth
Success because	Fought hard and won	Were born, therefore should be a winner
Style	Team player	Self-absorbed
Rewards because	You've earned it	You deserve it
Work is	An inevitable obligation	An exciting adventure
Leisure is	Reward for hard work	The point of life
Education is	A dream	A birthright
Future	Rainy day to work for	"Now" is more important
Managing money	Save	Spend
"Program" means	Social Program	Cult deprogrammers
Go watch	<i>The Best Years of Our Lives</i>	<i>The Big Chill</i>
The "in" crowd	Rat Pack Nightclubs Hep Zoot suit Kansas City Jazz	"Leader of the Pack" Rock clubs Groovy Bell bottoms San Francisco Rock 'n' roll

(Source: Smith, *Rocking the Ages*, 1998)

The lesson here is to know your audience. If you want to recruit workers over 60, you might emphasize the free educational opportunities, the social aspects of the job, or even the

opportunity to do your civic duty and help support the national economy. If, instead, you want to reach the baby boomers, consider focusing on all the fun the extra income would afford, the opportunity for adventure if the position involves travel, or even an idea something along the lines of, ‘Who told you that you were too old to keep working? We know you’re as ready to go as you ever were.’

The Internet

Another valuable source for identifying potential older workers is the internet. As mentioned above, Americans over the age of 50 are the fastest-growing age group among internet users, and the increasing number of websites dedicated specifically to older adults attests to this strength. If some employers have been slow to recognize this, many recruiting and placement service groups have not. Employers can choose from websites ranging from those geared specifically toward retirees who are still interested in expanding their horizons to actual older worker employment agencies. In addition, employers can access local information about older workers through their own state units on aging and Area Agencies on Aging (AAA). The Federal government provides information through the Department of Labor, Employment and Training website.

Finally, in addition to the various agencies and organizations accessible on the Internet, companies can also use the web to contact older adults directly. Internet fora and chat rooms “are buzzing with talk of older workers being unfairly downsized [and] filing age bias suits” (“Boomers fight age bias on the net”). The upside to this is that good news also travels fast. The website community ThirdAge.com (www.thirdage.com) encourages its users to log on and promote the age-friendly companies they encounter (“ThirdAge solutions to age bias”). What better place than these sites to take your older-worker friendly company public?

A cross-section of these websites and a brief description of each is provided in Appendix I; site-to-site links make finding other relevant web pages quick and easy.

Government Organizations

Other excellent sources for older workers are the One-Stop Centers required under the Workforce Investment Act (WIA). Each One-Stop Center coordinates all core employment services provided by the federal government. Specifically, dislocated worker programs, the Senior Community Service Employment Program (SCSEP), Employment Service programs, and Adult Education activities among others, are now integrated. In some states, an Older Worker Employment Specialist is stationed in the One-Stop-Center and can assist in the job search process. The WIA encourages employer participation, and state and local Workforce Investment Boards (WIB) are required to include employers. Over 50% of each WIB membership must be from the private sector, so this is an opportunity to shape local efforts to transition older workers and retirees back into employment.

Once you've tapped into the older worker pool, you must then make this group want to work for your company even though the majority may not be actively seeking employment. Here your message is crucial; thus, you must know exactly what older adults want and need from an employer. Your current employees are a good place to start identifying this message because the principles necessary for being an older-worker-friendly organization are also fundamental to retaining current aging members of the workforce.

RETAINING OLDER WORKERS

Once you've 'got' them, ideally, you never want to let them go. But these aren't the 1980s; if your employees – old, young, or in-between – aren't happy, there are ten companies

down the block that will give them a job and appropriate rewards. And they know it. The first, and certainly most obvious, key to retaining older workers is to know what they want and need. The second is to provide it. If you are fortunate enough to already have a staff comprised of some workers over 40, now is the time to talk to them and make sure they are getting what they need from your company. There are basically three essential retention strategies: (1) becoming the kind of company for which older workers want to work; (2) reorganizing company benefits, programs, and job structure to meet the needs of an aging workforce; and (3) keeping all employees' skills current by means of training and retraining programs.

How to earn your employees' favor and loyalty: Becoming an age-friendly organization

Almost regardless of their income, the last thing that older adults want is to return to, or extend their time in, a workforce characterized by disrespect or lack of appreciation for its mature workers. According to an age diversity consultant, "the most important thing that companies can do is to stop looking at age as a number and really look at the abilities of people" (Brotherton, 2000). But for this new attitude to completely infiltrate the company, merely declaring it to be so won't do.

Respect through diversity training

Companies need to implement diversity training programs in which *all* employees participate. For while it is imperative that senior management be well-informed about the real abilities of older workers, the people with whom they will interact daily and who will have the greatest impact on the work environment are their direct supervisors and coworkers. In fact, "disliking the boss" is the main reason that most employees (of all ages) give for quitting their jobs (Christie, 1999). Furthermore, since the new workforce will be characterized not only by an increased number of older adults, but also by a much higher percentage of women and minority

group members, such training should address racism and sexism issues as well as ageism (Durtschi, 1998).

Sitting all your employees in a big room for eight hours while an ‘expert’ explains the merits of older adults won’t be effective; age diversity training doesn’t happen overnight. Organizations that are serious about overhauling company attitudes need to implement a step-by-step program (Steinhauser, 1998), beginning by setting up an age diversity task force that includes older adults. This group will keep company efforts on track and help broaden understanding.

Under this team’s direction, conduct a cultural audit of your organization. Before you can influence the opinions of your employees, you need to know what they are. What is more, you need to know how these notions manifest themselves in day-to-day work activities. Distribute voluntary, anonymous employee surveys that include a question about the respondent’s age, and stress that their purpose is merely to assist in workplace diversity efforts. In conjunction with the surveys, hold older worker focus groups that include current older employees (or recent retirees). Find out how they feel and what they would change, if they could.

After you know where your company stands, formulate an educational program specifically designed to debunk older worker myths. Hundreds of resources dedicated to older Americans provide information free for the taking. (See reference page or Internet links listed in the Appendix). While you are informing all your employees, don’t forget to check back in with management and review managerial practices; corporate culture filters from the top down. Carry out any necessary revisions in discriminatory or discouraging policies, training programs, job designs, performance evaluations, and reward systems. Make sure all employees have an equal opportunity to excel. Prove to your older workers that you understand their needs by equipping

offices with ergonomic equipment, proper lighting (Shea, 1991), and provisions to accommodate employees with vision and hearing impairments (Tornbull, 1999). Finally, build morale and encourage productivity by showing all your employees that they are appreciated. Implementing mentoring programs (Gransbury, 1995) or giving honorable mention for outstanding achievement by an older worker (without stressing his/her age) in the company newsletter (Goldberg, 2000) are just two possible ways that you might go about it. Likely, your task force can provide additional suggestions.

Lowering work stress

Second to wanting to work in an atmosphere of respect, some older workers want a less-stressful work environment. Sure, we all do, but they have served their time in the trenches, and many of them don't need to return to the workforce. You need them. So what can you do to lessen anxiety in the workplace?

Beverly Goldberg makes several suggestions in her book *Age Works: What Corporate America Must Do to Survive the Graying of the Workforce* (2000). These include helping older workers manage their time and prioritize; supplying clear and up-to-date job descriptions; providing honest, rapid, and frequent feedback, followed by appropriate training when necessary; and maintaining good communication practices. This last point – communication – merits further discussion.

Keeping the lines of communication open

Without painting all older adults as former victims of corporate America, one must take into account the war wounds born by those who were axed without warning by their long-standing employers. Communicating in a timely manner with all employees about external and internal developments will prevent them from feeling the need to constantly check over their shoulders and will help to stop rumors before they get out of control. Likewise, personal

communication and interaction with company leaders can go a long way to help foster organizational trust and a spirit of unity (Goldberg, 2000). Managers and executives should send memos, reports, and letters directly to employees instead of channeling them through HR or corporate communications departments. Be available and accessible to your employees when feasible. You might even invite employees to take a break with you; get acquainted with them as individuals to show them your interest is genuine (Gransbury, 1995). While you don't want to favor or single out older workers, these employees, in particular, may appreciate your efforts to get to know them and to establish mutual respect.

These recommendations are just a starting point for companies wishing to retain older workers. While becoming an age-friendly organization must begin with changes in attitudes toward mature adults, if such changes are not followed by the reorganization of benefits packages, job structure, and company policy, older workers will not be adequately motivated to stay.

Reorganizing to retain older workers

Older adults are not naive. Organizations such as the American Association of Retired Persons (AARP) see to it that mature Americans know that companies need them. On its website, AARP has various pages dedicated to educating workers about what they can ask for and expect in the way of flexible benefits and retirement plans (AARP, "Flexible ways of working"). Benefits created with a predominantly younger staff in mind or during different economic times will not be as appealing to older employees in the 21st century. It's up to you to change your compensation packages where needed.

Benefits that work for older employees: health insurance and pension plans

To be competitive and to demonstrate a commitment to the physical and emotional wellbeing of employees, providing health insurance is practically a must. Furthermore, "the

most competitive programs offer benefits to family members as well.” In a survey of 100 HR professionals, nearly all firms provided some sort of family health insurance, including prescription drug coverage, as well as life insurance. What's more, over 80% provided long-term disability, short-term disability, and dental insurance. Other health benefits and programs that are less common but on the rise include smoking cessation programs, blood pressure testing, health risk assessments, fitness classes or health club memberships, disease management, weight-reduction programs, and nutrition counseling (“Employers add benefits to meet boomers’ retirement needs”).

It comes as no surprise that pension benefits are also of tremendous value to older workers. In a study conducted by Watson Wyatt, more than two-thirds of employees aged 55 or older preferred a defined benefit pension plan over a defined contribution pension (“Workforce Management: The cultural shift”). In the former, years of service, salary, and a “generosity factor” were used to determine the retirement benefit, whereas in the latter, both employer and employee make tax-deferred, interest-accruing contributions, the value of which is transferable if an employee changes employer (Garen, Berger, and Scott, 1996). Clearly, as employers change their pension programs, they must calculate the impact on aging workers, and make adjustments that communicate a concern for the employee’s long-term welfare.

The rising importance of elder-care assistance

As more baby boomers find themselves caring for aging parents, eldercare-oriented benefits such as long-term care insurance are also becoming a must for some employees. According to a study conducted by the National Alliance for Caregiving (NAC) and the National Center on Women and Aging (1999), workers who were also responsible for the care of at least one aging family member lost an average of \$659,139 in total wealth over the course of a lifetime. But employees were not the only group to suffer losses; over half of the workers stated

that they felt their ability to work was hampered to some degree. In fact, another study conducted in 1997 by the NAC and AARP estimated that caregiving costs U.S. employers \$11.7 to \$29 billion per year in lost productivity (Metropolitan Life Insurance Company, 1997; Timmerman, 2000). Despite these figures and the evidence that for every \$1 companies spend helping employees care for aging family members, they save \$3 to \$5 in productivity, only five per cent of work/family programs in 1997 targeted elder-care resources (Dychtwald, 1999).

For those companies that are serious about better serving the needs of older employees, in particular those with elder-care needs, several options are available. Some benefits include providing elder care vouchers and nursing home care subsidies. Peugeot provides daycare facilities (Cree, 1999). To educate your HR department as you reconsider company benefits, or to assist your employees in locating elder-care resources, there are numerous public and private agencies that provide everything from general information to a local client care manager. The Aging Network (www.aoa.dhhs.gov/network.html), for example, provided by the federal government's Administration on Aging, links more than 600 government-supported Area Agencies on Aging (AAA) with thousands of community organizations nationally (Dychtwald, 1999). It also supplies links to Eldercare Locators, online resources for retirement and financial planning, and elderly nutrition plans. Other useful resources from this publication are listed in Appendix II.

Flexible jobs

Other benefits that will mean a lot to your employees can be implemented at very little cost to the company. Offer an extended lunch period to allow time for midweek appointments. Increase vacation time for those older workers longing to travel and/or permit it to be taken by the hour for those who need more personal time. Allow and facilitate short leaves of absence for

employees faced with family or personal emergencies or, better yet, opportunities for self-betterment (Durtschi, 1988).

Another cost-effective way to increase older employee job satisfaction and keep them in the workforce longer involves restructuring the jobs themselves. Successful work arrangements (from Shea, 1991 and Goldberg, 2000) can include:

- Flextime – employees can begin an eight-hour workday any time between, say, 6:00 a.m. and 10:00 a.m.
- Job sharing – generally two employees split one full-time position and take it upon themselves to coordinate their schedules so that job needs are always met
- Part-time employment – usually less than 30 hours/week, with corresponding benefits
- Consulting – many employers are finding that their older workers are more than happy to work on a contractual or part-time basis in a consulting role
- Seasonal work – because older workers know the company, picking up where they left off a few months ago is often easier than training someone new for one season
- Compressed work week – 20 to 40 hours worked in two to four days
- Short-term projects/Special assignments
- Reduced hours (even with reduced pay)
- Job rotation/Flexible shifts
- Telecommuting – allows employees to do company work, such as data entry, at home
- Mentoring – allows older workers to help organizations preserve their institutional history and values by passing such elements on to newer employees
- On-call work

Restructured jobs permit employees to maintain or advance their careers while supporting family and personal needs. Like elder care, such programs benefit the firms as well as the employees by increasing productivity, profits (Harrington, 1997), and, likely, employee loyalty.

In addition to being effective answers to the 'traditional' 40-hour work week, some companies have found these arrangements useful in enticing workers planning to retire to postpone, or at least prolong, their departure through phased retirement.

Options such as phased retirement allow older workers to ease themselves into life outside the workforce, while transferring their expertise to the persons who will eventually take over their positions. Companies have different ways of compensating such employees, but they generally do not involve a reduction in benefits or pension. One organization known for its efforts in retaining and rewarding older workers is the British company Sainsbury. Under its "flexible retirement and pension protection plan," employees can choose to take their full pension at any time between their 50th and 75th birthdays, regardless of whether they continue to work or not. If they do continue working, but draw a full pension, Sainsbury will contribute towards a new pension plan (Cree, 1999). Such reorganization of benefits, job configuration, and even retirement is effective in keeping older workers satisfied and interested in your company.

Retraining older workers

A final and crucial element of reorganizing your work practices involves implementing and updating regular training and retraining programs. According to a survey measuring worker commitment conducted by the Hay Group, the opportunity to learn new skills is directly linked to how long employees plan to stay with their companies (Goldberg, 2000). This is not surprising, since increased education generally leads to higher wages, thus creating a financial incentive to remain in the workforce (Besi and Kale, 1996). What is surprising, however, since it flies in the face of negative stereotypes, is that older workers are among those eager, if not anxious, to update their skills (Hall and Mirvis, 1998).

As the need for technologically advanced workers rises with the world's increasing bent for cybernetics, the influx of highly skilled new workers continues to dwindle. In the face of this

paradox, managers cannot afford to lose good older workers who suddenly feel obsolete because their employers have not kept them up to date. Employers take note: “age alone does not account for obsolescence of knowledge, skills, or abilities,” rather, obsolescence can be frequently attributed to the failure of companies to provide continuing education to maturing workers (Yeatts, Folts, and Knapp, 1999). Instead of allowing older employees’ skills and jobs to become stagnant, companies must provide up-to-date training and retraining programs and, like any good instructor, must tailor these to the needs and talents of their students.

Profiling the adult learner

It should not surprise you that two of the most important elements in training sessions, particularly among older workers, are respect and a lower stress environment. It is imperative that older students be treated as equals (Wendt, 1999), and made to understand from the beginning that they are not being singled out for training because the company is dissatisfied with their performance, but rather because they are valued employees who deserve to be kept up-to-speed professionally. Since going ‘back to school’ can be stressful and older workers may fear failure (LePree, 1998), some researchers suggest that counseling should be a standard part of the training program (Parker, Bergmark, and Dell, 1994). At the very least, older workers need encouragement (note: *not* coddling) and should be made to understand that no one expects them to behave like they just graduated from college yesterday.

Since formal study habits decline with disuse, instructors may want to help students ‘brush up’ on learning strategies (Sterns and Doverspike, 1989). One way to do this is to distribute a list of simple study tips to trainees of all ages (LePree, 1998). Such a list could include ideas such as:

- Study in a seated (i.e., not reclining) position at the same time each day.

- ❑ Dedicate a space in your home to learning. Make sure it has good lighting, proper ventilation, and no distractions.
- ❑ Take notes while you study at home, as well as during lectures.
- ❑ Highlight important material and review it often.

Another method to reduce training-related anxiety is to provide such education well in advance of when the new skills will be needed (Yeatts, Folts, and Knapp, 1999). While older adults are equally as ‘trainable’ as younger students are, evidence does suggest that they take longer to learn. Their advantage, however, is that once they do master a task, they tend to be more accurate than are their faster-learning cohorts (Hall and Mirvis, 1998).

Another advantage that older workers have over younger employees is that they are already experienced. In theory, this can significantly reduce the amount of training necessary *if* instructors build on the already extensive skill-base of these employees (Sterns and Doverspike, 1989). It can also backfire if programs are not designed on a situational basis and older workers are forced to sit through hours of what, for them, is purely review and a waste of their time. Unfortunately, such training failures are often blamed on the greater age of the students and their supposed disinterest in learning, instead of on the training material’s lack of appropriateness. “When companies tailor programs to the age, knowledge, and experience of older workers, training proves just as effective as and no more expensive than it does for younger workers” (Carnevale and Stone, 1994).

In general, adults need a good reason to learn something new; they see it as a means to an end (Klatt, 1999). This is not to suggest that they are resistant to learning, but rather that their motivation is different. By presenting ideas one at a time and demonstrating their practical application on the job, as well as how they function with already existing concepts, older learners will be more likely to assimilate and retain new materials (Wendt, 1999). Furthermore, older

employees should be given the opportunity to *use* new skills one or two at a time and integrate them into their daily jobs, instead of being taught ten new concepts at once and set free. Idea overload is discouraging and counterproductive (Blair, in Kauffman, 2000). In his volume *The Ultimate Training Workshop Handbook* (1999), Bruce Klatt offers several more suggestions to help trainers put adult learning principles into practice:

- Explain the training purpose and process, as well as how it will benefit employees, right up front.
- Encourage students to answer questions from their own experience and to disagree when a concept contradicts what they know from practice. This will invite group dialogue and help participants to see that all opinions are important.
- Ensure that the self-esteem of the students is preserved at all times. Adults, and particularly older adults, will not risk looking stupid. If they feel like they are being set up as an example or shown up in any way, they will not participate. With that in mind,
- Expect participation and make it clear that the training cannot be successful without it.
- Set up training in a manageable step-by-step format so that students are able to master the task gradually. (And don't forget, as an age-friendly organization, all your training materials must be accessible to older employees, who may need large print (Shea, 1991).)
- Provide constant feedback, including progress reports and tips for improvement. Such feedback should always be coupled with encouragement and positive reinforcement.
- Summarize and review often.
- Provide a hands-on, task-oriented learning environment. Adults learn by *doing*.
- Finally, remember that adult learners are self-directed. Thus, a trainer must carefully walk the line between providing needed guidance and unwanted direction.

In addition to knowing his/her students' strengths, a good instructor also knows their 'weaknesses.' In the case of older adults, learning assignments that require rote memorization are less effective than those that allow practice sessions to reinforce a new skill. Furthermore, testing and evaluation generally tend to be very stressful for older workers who, as mentioned

above, fear looking foolish or stupid, and can actually stymie the training process. Regular reviews and group discussion are a better way to monitor students' progress (Shea, 1991).

Training options

As previously pointed out, 'older adults' encompass an especially wide variety of types of people, all of whom have their own learning styles. Companies, therefore, should be flexible in the kinds of training methods they employ.

Many employers opt to provide formal, on-the-job (OJT) training programs in the workplace or at corporate training centers where employees are paid for the time they spend learning. One such company, Mellon Financial Corp., joined forces with the NCOA to target workers 55+ for its cash management unit. After potential employees graduate from a 20-day training program, they are given two additional weeks of OJT before they officially begin their assignments ("In brief: Mellon investment unit to hire older workers," 2000). Other companies pay the costs or tuition fees for courses or degree programs that take place outside the organization. It is up to the company's discretion whether employees must complete such programs on their own time or on company time. Apprenticeship systems, mentoring, or even lateral moves across the organization in order to cross-train in another area are additional training constructs (Goldberg, 2000).

No current discussion of training options would be complete without considering the cyber world. Leaving no stone unturned, software companies are now major players in the training game. A small sampling of Internet resources follows.

- ❑ Manpower Global Learning Center (www.manpower.com) offers self-guided software tutorial training that has proven effective for older workers (Blair, in Kauffman, 2000)
- ❑ Microsoft (www.microsoft.com/presspass/) has developed the Microsoft Press® Official Curriculum, a self-paced kit intended to help prepare students for certification on the Microsoft® Windows operating system. The kits can be used alone at home, in a classroom,

or as part of a distance learning program (“De Anza College chooses Microsoft Press self-paced training kits to support classroom, distance learning for Microsoft Corporation”).

- ❑ Green Thumb (www.greenthumb.org) and Microsoft have partnered to provide computer training via grants by the U.S. Department of Labor. Delivery methods incorporate instructor and facilitator-led training, as well as Internet-based, self-paced learning (Keasey, 2000).
- ❑ Operation ABLE (www.operationable.org) designs computer and Internet training for employers, either on or off-site, and according to the criteria stipulated by companies (Operation ABLE, “Customized group training programs”).
- ❑ Smartforce (www.smartforce.com), once known as CBT Systems, is one of the leading e-providers of interactive software. The company also works in tandem with Senior Staff to find, train, and place older workers (“CBT Systems and the Senior Staff partner to help senior IT professionals land high tech jobs”).

As was true in the case of recruiting and reorganizing resources, employers who are committed to maintaining an up-to-date, age diversified workforce can do so more easily now than ever before. Help in designing effective training and retraining programs for older workers is only as far away as the PC mouse.

CONCLUSION

U.S. workers may be graying, but they are healthier than ever and living longer. They are out there – ready, willing, and, most importantly, able to fill out the labor force. Eight out of 10 baby boomers expect to continue working in some capacity past typical retirement age (“Boomers fight age bias on the net”). Employers just need to know where to look and how to structure their firms so that older workers will want to spend their ‘golden’ years there.

After finding older employees, companies must encourage them to continue in the workplace by providing them with the desired work environment, hours of work, and benefit

packages that include assistance with age-related life issues, such as elder-care. In addition to this strategic reorganization, employers must also ensure that older workers are given full and equal access to training and retraining programs that are tailored to their unique characteristics.

By overcoming negative stereotypes and investing the time and effort required to cultivate positive relationships with older workers, employers can weather the impending worker drought and have more productive, flexible, well-rounded organizations in the end. Historically, value-laden philosophies about age have filter down from society to industry, where they manifest themselves in business practices. But this time, faced with a shrinking worker pool and knowledge base, it is the companies that must influence society, changing the assumptions about older adults, as valuable employees and as individuals.

**THE RETENTION EFFORTS YOU MAKE TODAY WILL ENSURE AND
SHAPE YOUR WORK FORCE TOMORROW.**

APPENDIX I: WEB SITES

The following list provides a cross-section of what is available; site-to-site links will make finding other relevant web pages quick and easy.

www.aarp.org - Sponsored by the American Association of Retired Persons (AARP), This is a comprehensive site targeted to individuals age 50 and up. The site offers a broad range of resources, providing information on topics such as how to handle changes in health insurance, independent living, and social security. A feature finder can help users find links and pages on everything from tax aide to leisure & fun. Member services, which include special discounts for seniors, are provided to those who register at the site.

www.doleta.gov - U.S. Department of Labor Employment and Training Administration offers a toll-free hotline for dislocated workers at this site. It also provides tools for employers such as labor market information. Employee tools include a ‘one stop employment services’ page. There is some focus on the Senior Community Service Employment Program (SCSEP), which is designed to help economically disadvantaged workers age 55 and older find employment.

- www.experiencecorps.org – Experience Corps is a nationwide volunteer group run and operated by adults 55 and older who are dedicated to sharing their valuable skills with their communities (Murphy, 2000).

- ❑ www.experienceworks.org – A division of Green Thumb, Experience Works is a full-service, national staffing organization that specializes in locating and placing mature workers (“Experience Works! for the Employer”).
- ❑ www.experienenet.com – Experiencenet.com is an e-commerce company that connects independent professionals, or freelancers, with organizations seeking mature workers to fill temporary consulting and contracting positions (Massnick).
- ❑ www.fs.fed.us - USDA Forest Service provides comprehensive information about their programs at this site. There are several sections dedicated to employment; only one is specifically geared towards the older worker. The Forest Service participates in the Senior Community Service Employment Program (SCSEP), and there is a section of the site that explains this involvement.
- ❑ www.greenthumb.org – Green Thumb is a national nonprofit placement and training agency for low-income older workers. It operates in 44 states and Puerto Rico and in 1997 initiated a joint project with Microsoft to bring new, mature people into the information technology industry (“Older workers go infotech”).
- ❑ www.greenthumb.org/scsep.html – The Senior Community Service Employment Program (SCSEP), a part of Green Thumb, allows low-income, older Americans to contribute their talent and services to their, predominantly rural, communities while they earn a modest salary. In this way, older workers are able to stay off public assistance and learn new skills for future employment (“We bring opportunity to disadvantaged and older Americans”).
- ❑ www.experienceworks.org – A division of Green Thumb, Experience Works is a full-service, national staffing organization that specializes in locating and placing mature workers (“Experience Works! for the Employer”).

- ❑ www.experienenet.com – Experiencenet.com is an e-commerce company that connects independent professionals, or freelancers, with organizations seeking mature workers to fill temporary consulting and contracting positions (Massnick).

- ❑ www.geezer.com – This site is owned and managed by Green Thumb, Inc. This site recruits “older, mature men and women” to sell their handmade arts and crafts on the web (Weissman 1999) and start new businesses to supplement their incomes. Geezer.com uses a non-wired customer-service center, with funding assistance from the U.D. Department of Labor, to help seniors who do not have Internet access to still be able to use their resources.

- ❑ www.greenthumb.org - Sponsored by Green Thumb, Inc., the majority of the information on this site is about training and employment and is geared towards older and disadvantaged workers. The site hosts multiple forums on various related topics. There is also information on several older worker programs, including the Senior Community Service Employment Program, the Welfare-to-Work initiative, and a staffing service just for seniors.

- ❑ www.maturityworks.org – Sponsored by the National Council on Aging (NCOA), Maturity Works provides extensive information on topics related to employing older workers (“Older worker programs”).

- ❑ www.mbnet.mb.ca/crm - Manitoba Senior Citizen Jobs is a web site that is geographically targeted to those seniors living in Manitoba. There are several local and global services provided, such as web discussions, business links, and plentiful information on on-line education. There are numerous links and suggested sites under categories like advocacy, health, special needs, organizations, lifestyle, and housing.

- ❑ www.ncscinc.org - The National Council of Senior Citizens (NCSC) site hosts information on the council’s publications, like ‘Seniority’, ‘Pension Plus’, and ‘The

- Senior Advocate'. The user also has access to press releases and speeches on related topics. The site provides information on upcoming meetings, and provides the user an opportunity to sign up and join the NCSC.
- ❑ www.nul.org - The National Urban League site offers social service and civil rights information and services. The site lists relevant publications, speeches, press releases, and other information resources focused on assisting Black America in achieving social and economic equality. There is limited information pertaining specifically to older workers.
 - ❑ www.sr.staff.com – Senior Staff is a database set up to help match older workers with companies looking to hire them. They are neither an employment service nor a placement agency, but rather an information bank (Wolverton, 1998).
 - ❑ www.seniortechs.com – SeniorTechs, the information technology branch of the Senior Staff Job Information Exchange (above), specializes in linking mature IT professionals, or “vintage techies,” with prospective employers. SeniorTechs supplies self-training links to guide the potential employees to internet-based training and reference materials (“What is SeniorTechs all about?”) and even has a program called “PR+: Publicity Recruiting” designed to introduce participating, age-friendly employers to their communities (“Attention: Employers. Complimentary recruiting service: PR+”).
 - ❑ www.seniors.com - Seniors.com offers chat rooms, forums, newsletters, and community postings for seniors. Users can search topics such as health, travel, learning, relationships, Medicare, finance and more. This site is comprehensive on a lifestyle level, but does not offer a lot of specific older worker employment information.
 - ❑ www.senioraccess.com - Senior Access is specifically geared towards helping seniors choose the right retirement community or care residence.

- ❑ www.wdcs.org/owprog/index - Older Worker Program - This site provides in-depth information on the Senior Community Service Employment Program (SCSEP). A program overview, federal staff contacts, laws & regulations, grants, and related sites are all provided here. There is also a library and bulletins providing information on this program for economically disadvantaged older (55+) workers.

- ❑ www.50andoverboard.com – Fifty and Overboard is an online job search engine created to place individuals over the age of 50. Employers can post job ads for free (“Older worker programs”).

APPENDIX II: OTHER USEFUL RESOURCES FOR ELDERS

- The Administration on Aging (www.aoa.gov)
- The Alzheimer's Association (www.alz.org)
(800) 272-3900; (312) 335-8700
- American Association of Homes and Services for the Aged
(www.aahsa.org) 783-2242
- American Diabetes Association (www.diabetes.org)
(800) 342-2383
- American Heart Association (www.amhrt.org)
(800) AHA-USA1 or (800) 242-8721
- Assisted Living Federation of America (www.alfa.org)
(701) 691-8100
- Children of Aging Parents (www.careguide.net)
(800) 227-7294
- Children of Parkinsonians
(760) 773-5628
- Epilepsy Foundation of America (www.efa.org)
(800) EFA-1000 or (800) 332-1000
- Family Caregiver Alliance (www.caregiver.org)
(715) 356-9241
- Intercommunity Caregivers
(303) 778-5984
- National Adult Day Services Association (www.ncoa.org/nadsa)
(202) 479-6984
- National Alliance for the Mentally Ill
(800) 950-NAMI or (800) 950-6264
- National Caregiving Foundation
(800) 930-1357
- National Family Caregivers Association (www.nfcacares.org)
(800) 896-3650

- National Hospice Organization (www.nho.org)
(800) 658-8898
- National Respite Locator Service
(800) 773-5433

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