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### Older Workers in Boston: An Age-Friendly Perspective

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# Older Workers in Boston

An age-friendly perspective

September 2018



Center for Social & Demographic Research on Aging  
Gerontology Institute  
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University of Massachusetts Boston

## Acknowledgements

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We acknowledge with gratitude the leadership of Emily Shea, Boston's Commissioner on Affairs of the Elderly, and the guidance of Andrea Burns, Director of Age-Friendly Boston.

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For more information about the Age-Friendly Boston Initiative, see the City of Boston Commission on Affairs of the Elderly website: <https://www.boston.gov/departments/elderly-commission/age-friendly-boston>

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## Measuring the labor force

In this report, we use definitions of work and labor force status that align with those used by the U.S. Census Bureau and the Bureau of Labor Statistics. The focus of this report is the civilian labor force, and military personnel are excluded from the statistics presented. In Boston, military personnel represent less than 2% of the total labor force.

**Definitions** used in generating our calculations are as follows:

Labor force: people age 16 or older who are either employed or unemployed, using the definitions below.

Employed: people age 16 or older who work for pay or work in their own business, or who have a job but are not at work because of illness, vacation, bad weather, industrial dispute, or personal reasons.

Unemployed: people age 16 or older who are not employed but are actively looking for work and available to accept a job.

Not in the labor force: people age 16 or older who are not classified as members of the labor force. This category includes mainly students, retired workers, and others who are neither employed nor looking for work.

Full-time worker: a person who typically works at least 35 hours a week.

Full-time year-round worker: a person who typically works at least 35 hours a week, and worked at least 50 weeks during the past 12 months.

The labor force participation rate is the percentage of the non-institutional population that is in the labor force. [This excludes people living in institutions such as prisons, nursing homes, or mental institutions.]

The unemployment rate is the percentage of the labor force that is unemployed.

## Executive Summary

Employment is a critically important means by which midlife and older people generate well-being, both pre- and post-retirement. Understanding features of Boston's older workforce and the challenges experienced by older people in seeking and retaining employment is an important step toward promoting employment opportunities that will strengthen economic security. Moreover, because midlife and older people make up a large share of the paid labor force in Boston, knowledge developed about these issues may help to ensure that this segment of the population is retained as productive members of the workforce.

This paper was produced in support of the Action Plan developed for Age-Friendly Boston, an initiative established in 2014 by Boston's Mayor Martin J. Walsh through the Commission on Affairs of the Elderly. A needs assessment conducted for the Age-Friendly Boston Initiative revealed that many Boston residents think that more job opportunities are needed for older people, and they perceive barriers to finding and retaining employment in later life. The research outlined in this paper was developed based on review of the literature, demographic analysis of existing data on older Boston residents, and interviews with key informants knowledgeable about the Boston employment landscape, including older jobseekers themselves. The paper is intended to inform efforts taken by the City and others to improve Boston's employment landscape for older residents.

Demographic findings suggest that eight out of ten Boston residents age 45-54 participate in the paid labor force, along with nearly 70% of those age 55-64. Employed residents in these age groups are more educated than their age-peers who are unemployed or not in the labor force, suggesting that having a higher level of education factors into an older resident's ability to remain employed, and perhaps his or her interest in doing so. Compared to their age peers without jobs, those who are employed also are far less likely to have a disability. Although some individuals with disability may be unable to work, others may require workplace accommodations or transit options to improve their ability to keep a job or get to work. In this age range, employed Boston residents are disproportionately likely to hold managerial or professional positions, compared to their age-peers who are unemployed.

Older workers—here, referring to those who are age 45 or older—make up nearly one-third of Boston's resident workforce. Older workers represent especially large shares of government employees and the self-employed, but they constitute just over one-quarter of private sector workers. Boston residents age 45+ also make up a disproportionately large share of some occupational categories, including service occupations. Among the largest industrial sectors in Boston, older workers make up an especially large share of people in the health care industry, indicating that this sector is especially reliant on the older workforce.

Given the importance of employment to economic well-being, special focus was placed in this report on barriers to finding or retaining work among older Boston residents. Personal-level barriers to employment identified in the research included outdated skill sets, health limitations, and socioemotional challenges associated with mid-career job loss. However, many additional factors shape the employment landscape

for older Boston residents, and improving the work environment requires effort from many different quarters. Several avenues for addressing this complex issue are described:

- Strengthening and publicizing job search support and retraining opportunities will be beneficial. Older people benefit from programs that address both skill gaps and socioemotional needs. In addition, they often benefit from targeted job search support, given the rapidly changing outlets through which available opportunities are advertised and pursued.
- Developing and disseminating information that bridges the needs and interests of employers with those of older workers may also be a productive strategy, as part of building a business case for the value of older workers to Boston area businesses. Many employers may be unaware of the value associated with keeping or attracting older workers, or they may be unfamiliar with strategies for successfully doing so.
- Combating ageism in the workplace as well as throughout Boston is a challenging but essential step in improving Boston for older workers. Explicit ageism in the workplace needs to be addressed, along with identifying unnecessary practices and policies that have disproportionate negative impact on older workers.
- Finally, promoting age-friendly workplaces in Boston will be beneficial. Developing and disseminating information about features embedded in an age-friendly workplace is a step toward this goal. As well, the City of Boston can serve as a model of an age-friendly employer, educating other employers in the process.

As this report makes clear, work challenges experienced by older people are not uncommon in Boston. Retraining and upgrading skills are required for some people to retain or secure employment. For those who have not participated in job search for some time, support with job seeking strategies may be necessary. Programs that also offer socioemotional support are helpful to some older job-seekers. Yet while training and job search support is an important part of the solution, these are not the only targets of intervention required. Employers need to be educated about successful strategies that will help them to retain their older employees, and ways to recruit new employees who will contribute to the age diversity of their organizations. To support this effort, employers need to be included in the conversation and recruited as part of the solution. Tackling ageism at work and throughout all sectors will further contribute to strengthening work outcomes. Promoting age-friendly workplaces throughout Boston can successfully contribute to improving the Boston employment landscape for older residents.

# Older workers in Boston: An age-friendly perspective

## Introduction

Employment is a critically important means by which midlife and older people generate financial support for themselves and their families, both pre- and post-retirement. The capacity of Boston's older residents to achieve financial security depends in large part on their pre-retirement employment experiences and the extent to which those activities result in savings, investments in pensions, and contributions to Social Security. Yet even among Boston residents who have reached conventional "retirement age," employment remains an essential means by which many are able to stay in their homes and pay necessary expenses. Understanding features of Boston's older workforce and the challenges experienced by older people in seeking and retaining employment is an important step toward promoting employment opportunities that will strengthen economic security. Moreover, because midlife and older people make up a large share of the paid workforce in Boston, knowledge developed about these issues may help to ensure that this segment of the population is retained as productive members of the workforce.

This paper was produced in support of carrying out part of the Action Plan developed for Age-Friendly Boston, an initiative established in 2014 by Boston's Mayor Martin J. Walsh through the Commission on Affairs of the Elderly. A needs assessment conducted for the Age-Friendly Boston Initiative revealed that many Boston residents think that more job opportunities are needed for older people, and they perceive barriers to finding and retaining employment (Center for Social & Demographic Research on Aging, 2016). The research outlined in this paper is intended to inform efforts taken by the City and others to improve Boston's employment landscape for older residents.

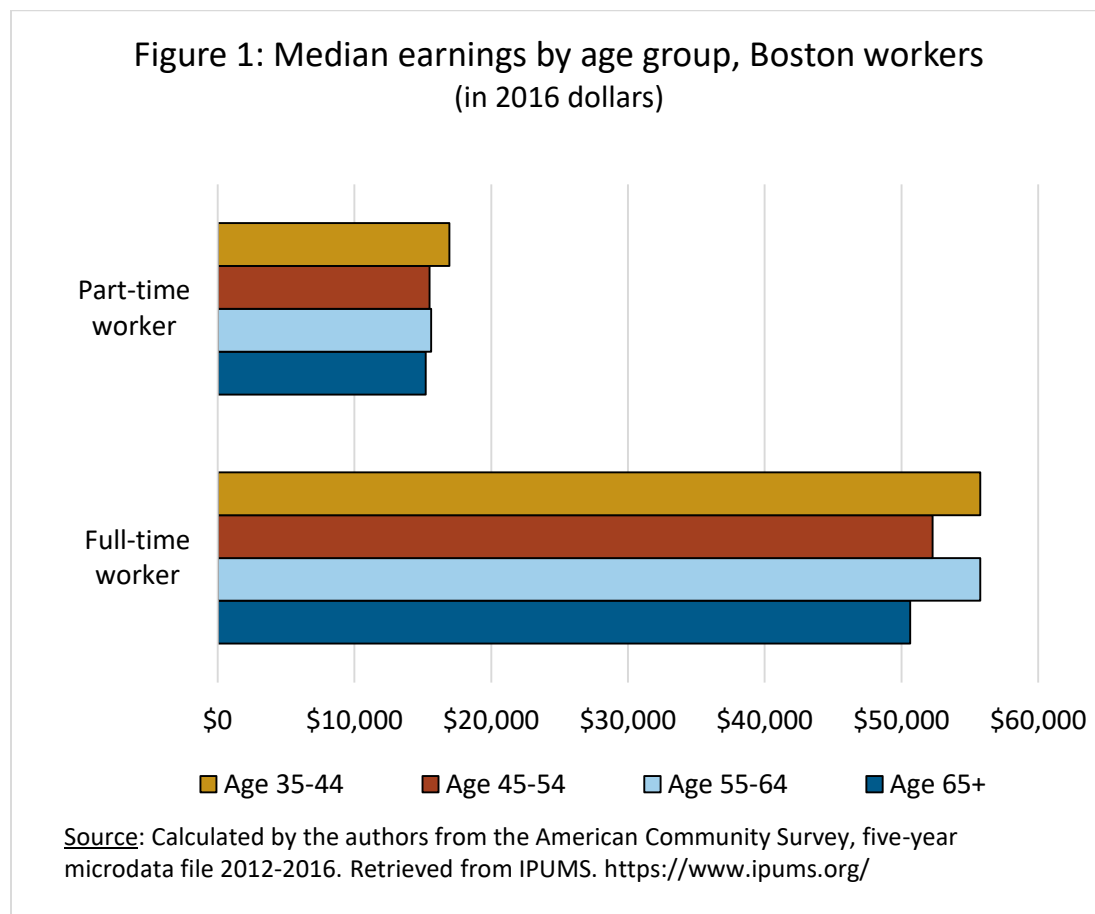
## Background

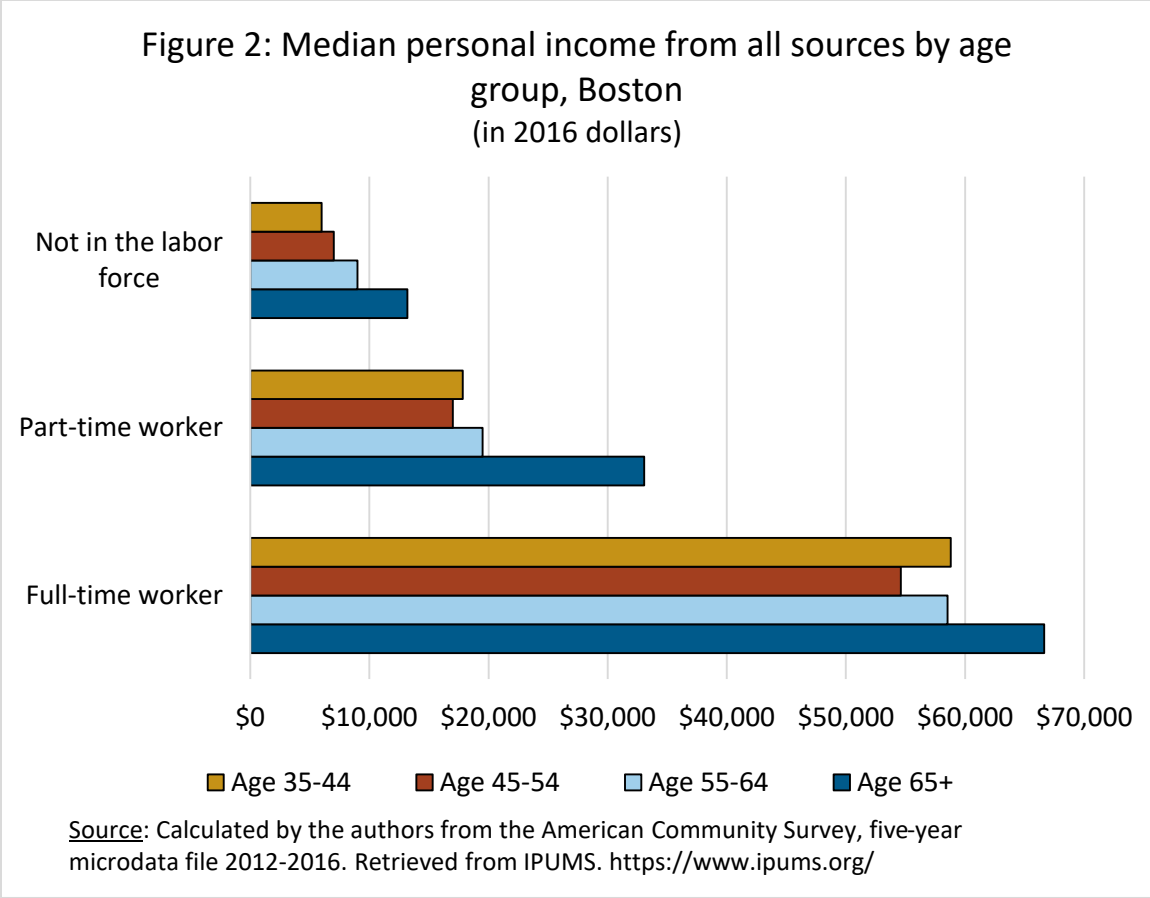
Throughout the United States, people are waiting longer to retire. After declining for many years, the labor force participation rate among older people has been rising in recent decades. This trend is attributed to a number of factors. Many older people have the capacity to work longer than their parents did, due to higher levels of education and growth in the number of jobs that have few physical demands. These factors make continued involvement in work feasible and more attractive for many older people. Also contributing to this trend are changes that propel individuals to work longer in an effort to meet expenses. Many workers approach their mid-60s carrying mortgage and other debt, and some are supporting children who have not yet achieved financial independence. Defined-benefit pension plans have been largely replaced by defined-contribution plans, and many workers reach conventional "retirement age" having inadequate financial resources to support their desired lifestyle. The availability of employer-sponsored retiree health insurance has also declined, resulting in some people staying at work longer than they planned in order to secure adequate and affordable medical coverage. Moreover, some features of the Social Security system serve to promote longer work lives, including the rising age at which "full" retirement benefits may be received (Fogg & Harrington, 2011; Munnell, 2015; Purcell, 2016; Quinn & Cahill, 2016).

Employment is a key mechanism for supporting economic security at mid-life as well as into later life (Quinn & Cahill, 2016). Descriptions of an adequate retirement traditionally focused on the foundational



support offered by Social Security, coupled with a pension and savings—colloquially referred to as the “three-legged stool.” Yet for a significant share of older people, work income contributes substantially to achieving an adequate retirement. Even into later life, having employment income is associated with higher overall income, with the median income of employed people being higher than that among people who are not employed. As shown in **Figure 1**, median earnings levels are fairly similar across age groups among Boston residents who work full-time, with each age group having typical earnings of \$50,000-\$55,000. Median earnings among those working part-time are also similar across age groups, at about \$15,000-\$17,000 annually. Working contributes to higher total income levels across these age groups (see **Figure 2**). Across these age groups, full-time and part-time workers have median income from all sources that is considerably higher than among non-working age peers. Boston residents age 65+ who are not in the labor force report personal income just over \$13,000, income that is typically generated through a combination of Social Security and potentially some savings or a pension. When compared to the Elder Economic Security Standard Index for Boston (Center for Social & Demographic Research on Aging, 2017), a cost of living measure for older people, these figures show that participating in paid work is an important strategy for reaching economic security. The Elder Index suggests that a Boston resident age 65+ needs approximately \$29,000 annually to get by—an amount that a typical full- or part-time older worker achieves, but far more than the median income of those not in the labor force (see Figure 2).



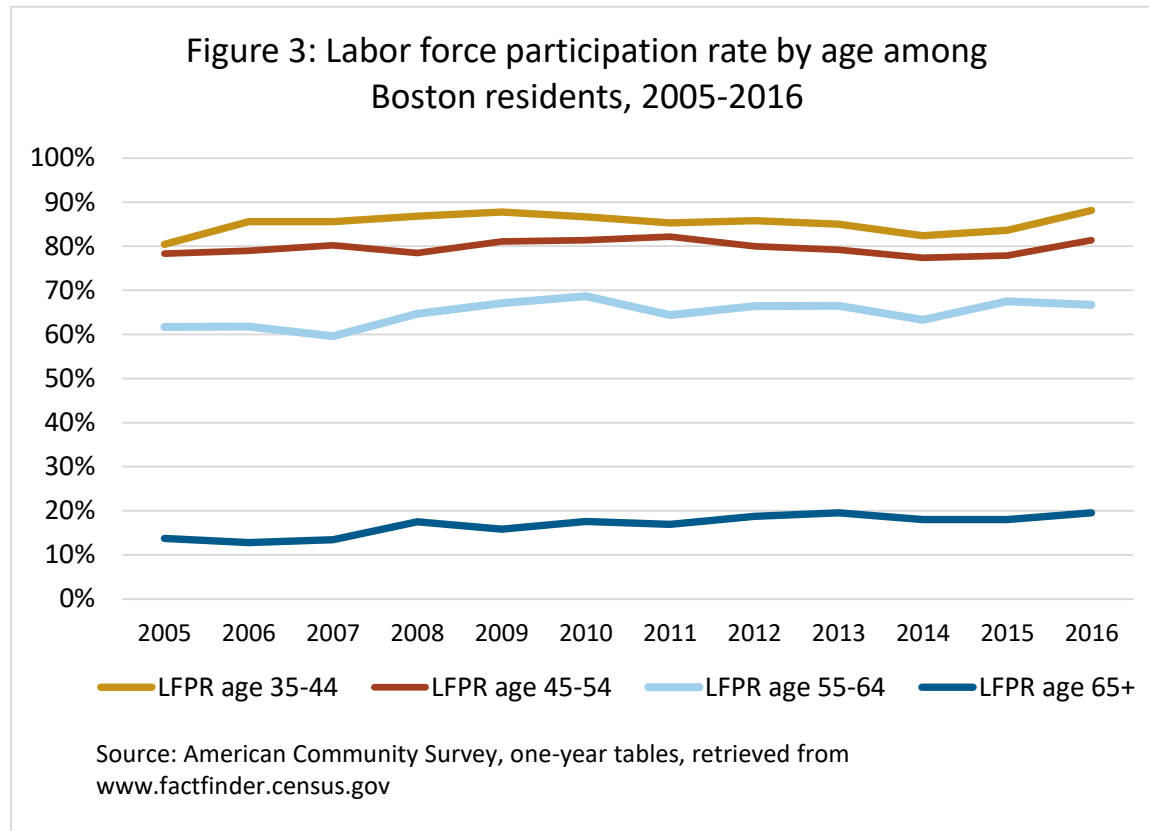


As outlined above, multiple factors have served to push the typical age at retirement upward. Yet many midlife and older people have been left behind in this trend. Some people are simply unable to continue working into later life due to poor health or significant disabilities, and some cannot work due to caregiving obligations for children, grandchildren, or adults with assistance needs. Others find that their work skills are no longer relevant in today’s job environment. And some who lose their jobs struggle to make it back into the workforce (Sharone, Blustein & Van Horn, forthcoming). For these individuals, experiencing instability in employment or long-term gaps in employment history can challenge their ability to meet financial needs long-term, with economic security in later life severely jeopardized.

**Work involvement among Boston’s older residents**

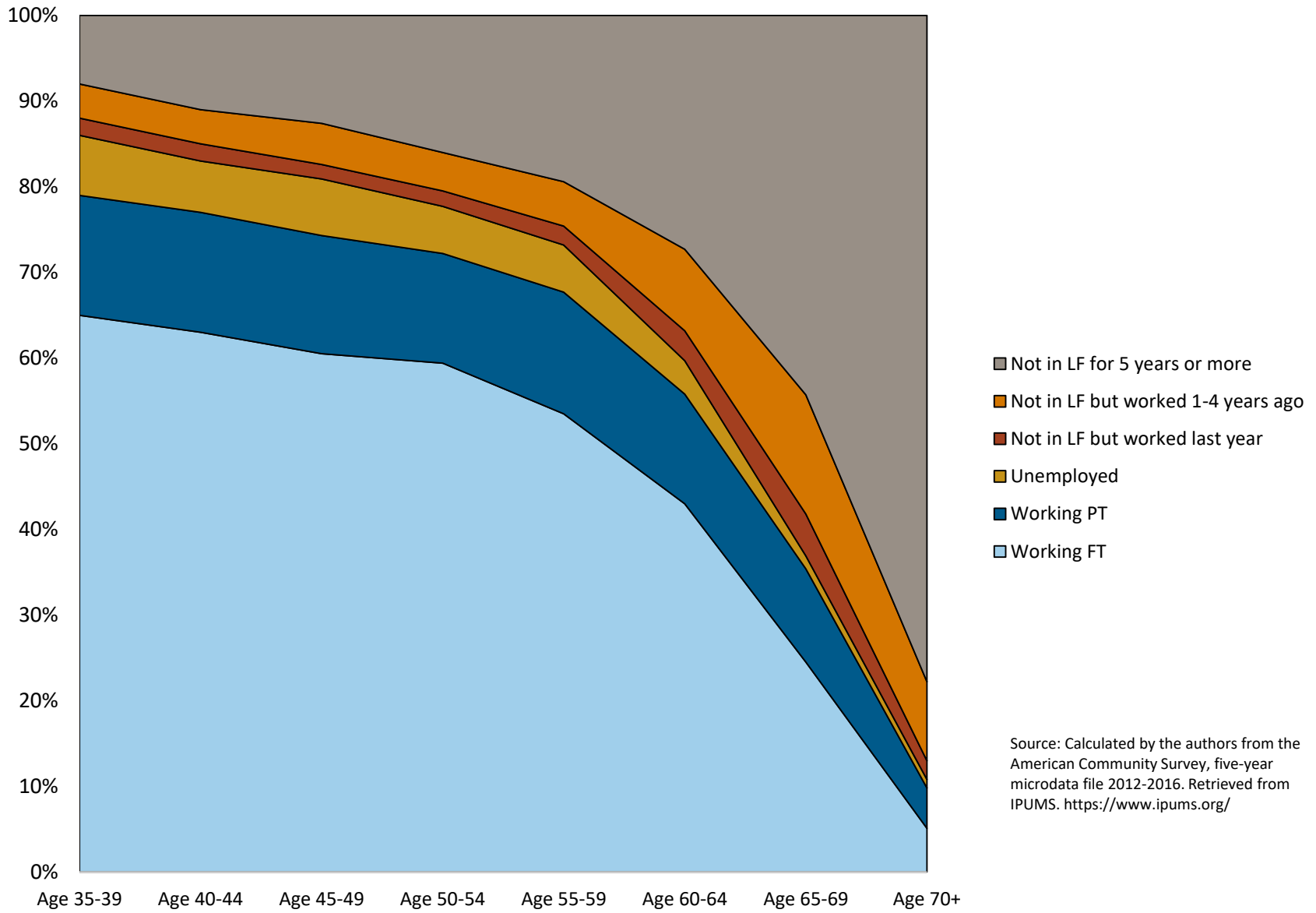
In Boston, the labor force participation rate of residents age 45-54 has hovered near 80% for more than a decade (see **Figure 3**), reflecting the high level of involvement in work activity among Boston residents in this age group. The participation rate among those age 35-44 is just marginally higher, fluctuating between 80% and 90% over this time frame. Labor force participation is lower among Boston residents age 55-64, ranging between 60% and 70% over the decade shown. During the Great Recession (2008-2010), involvement in the labor force among those age 55-64 increased slightly and it now remains at levels that are higher than observed ten years ago, consistent with national trends reflecting extended work lives and delayed retirement. In Boston as elsewhere in the US, labor force participation is considerably lower

among adults age 65 and older, fluctuating between 12% and 20%, with a general trend upward over the time period shown.



Forces relating to capacity to work, available work opportunities, other obligations such as caregiving, and the need for work-based income combine to create distinctive patterns of work involvement that differ considerably across age groups in Boston. As illustrated in **Figure 4**, residents age 35-39 typically have paid work commitments, with two out of three working full-time and another 14% working part-time. Just 14% are not in the labor force at all in this age group. In comparison, 43% of Boston residents age 60-64 are working full-time, with another 13% working part-time. More than four out of ten residents in this age group are not in the labor force at all, including 27% who have not been in the labor force for at least 5 years. As depicted, full-time work declines steadily with age whereas part-time work occurs at fairly consistent levels for all groups shown, up to age 65+. The share of Boston residents who are unemployed is higher among the younger individuals described here, at 7% among those age 35 to 39, dropping to just 1-2% among those age 65+. Long-term absence from the labor force, reflected by not having been in the labor force for at least 5 years, is reported by small shares of Boston residents under age 59, jumping to 27% among those age 60-64, 44% among those age 65-69, and 78% among those age 70+. Over half of Boston residents age 65-69 are not in the labor force, but one-quarter are working full-time. Although this cross-sectional snapshot illustrates work status at just one point in time, the patterns shown are consistent with people typically reducing their work commitments as they approach their mid-60s, while a segment of older people work full- or part-time well into later life.

Figure 4: Labor force involvement of Boston residents by age group, 2012-2016



Involvement in the workforce is associated with a number of personal characteristics that can shape employability. For example, highly educated individuals are frequently considered by employers to be more attractive candidates for many jobs, especially in a city like Boston where education levels are high overall. As well, older people with more education have comparatively better access to professional-level jobs that offer higher pay, better benefits, and more intrinsic interest, features that may incentivize continued work. Consequently, and as a result both of personal motivation and employer preferences, older people with more education may be more likely to remain employed.

**Table 1** describes selected characteristics for Boston residents by age group. These calculations are based on all Boston residents within the specified age groups, whether or not they are employed. Comparing education levels across the age groups depicted, it is clear that midlife and older people living in Boston have lower education levels than their younger counterparts, on average. For example, about one-third of Boston adults age 55-64 have at least a bachelor's degree, compared to 44% of Boston residents age 35-44. Conversely, nearly one out of five Boston residents age 55 to 64 lacks a high school degree, higher than the share among those age 35-44 (13%). These features suggest that for jobs requiring higher educational credentials, and for employers who prefer them, a larger segment of the older Boston population is at a disadvantage.

Another characteristic that differs considerably by age is disability status. Table 1 shows that ten percent of Boston residents age 35-44 report one or more disabilities<sup>1</sup> whereas disability levels are twice as high among those age 55-64, and nearly three times as high among those age 65-69. Among many of these individuals, it is likely that the reported disability does not prevent employment. However, some people with a disability may require workplace accommodations and others may lack the capacity to work at all.

Throughout its history, Boston has been an attractive destination for international immigrants to the US, and figures shown in Table 1 suggest that recent immigrants, non-citizens, and multi-lingual capabilities are commonly found across the age groups shown. Boston residents age 35-44 are more likely than their older counterparts to be non-citizens (22% as compared to 14% among those age 55-64), and also more likely to have arrived in the US within the previous decade. High shares of Boston residents speak a language other than English at home, including about one-third of those age 55-69, and somewhat larger shares of those age 35-54. Most of these individuals are bilingual, with just 13-17% reporting that

#### *The resident Boston workforce*

The focus of this report is on Boston residents, regardless of where they work. A recent report produced by the Boston Redevelopment Authority Research Division (2016) includes an extensive discussion of the Boston workforce, and notes that a majority of people who work in Boston do not live in Boston. Indeed, 62% of the people working in Boston live outside the City and commute in. As well, almost one third of Boston residents travel outside of the city for work. We use the phrasing "resident Boston workforce" to capture our focus on residents of Boston, including those who work outside of the City.

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<sup>1</sup> In the American Community Survey, which was used for these calculations, a person is classified as having a disability if he or she has one or more of the following: a sensory condition such as blindness, deafness, or severe hearing or vision impairment; a condition that limits physical activities like walking or climbing stairs; a condition that impairs remembering, concentrating, or making decisions; difficulty dressing or bathing; or difficulty doing errands alone.

they speak English poorly or not at all. Bilingual capacity may be a strength in the multicultural Boston setting, a strength that is shared to a considerable degree by midlife and older Boston residents.

Basic demographic characteristics of these age segments show that women represent a slightly larger share of the older age groups (55% of Boston residents age 65-69 are women, compared to 51% of residents age 35-44). As well, the older age groups are less ethnically diverse, with 51% of those age 65-69 being White and non-Hispanic, compared to 43% of those age 35-44. The percentage of Boston residents who are African American and Asian is fairly consistent across age groups, but the share reporting Hispanic or Latino background is substantially higher in the younger age groups. These younger Latino cohorts will be reflected in older age ranges in coming years as they age in place.

**Table 1: Characteristics of Boston residents\*, by age group**

|   | Age 35-44 | Age 45-54 | Age 55-64 | Age 65-69 |
|---|-----------|-----------|-----------|-----------|
| <b>Education</b>  |           |           |           |           |
| Without a high school degree  | 13%       | 16%       | 19%       | 22%       |
| With a high school degree or equivalent   | 23%       | 27%       | 26%       | 22%       |
| With some college or an associate's degree  | 20%       | 21%       | 22%       | 20%       |
| With a bachelor's degree or higher  | 44%       | 36%       | 33%       | 36%       |
| <b>Disability status</b>  |           |           |           |           |
| One or more disability  | 10%       | 15%       | 22%       | 28%       |
| <b>Immigration and citizenship</b>  |           |           |           |           |
| Not a US citizen  | 22%       | 19%       | 14%       | 9%        |
| Came to the US within the last 10 years   | 14%       | 8%        | 6%        | 4%        |
| <b>Language</b>   |           |           |           |           |
| Speak a language other than English at home   | 43%       | 41%       | 35%       | 32%       |
| Speak English poorly, or not at all   | 13%       | 16%       | 17%       | 15%       |
| <b>Gender</b>   |           |           |           |           |
| Female  | 51%       | 52%       | 53%       | 55%       |
| <b>Racial and ethnic background</b>   |           |           |           |           |
| White, non-Hispanic   | 43%       | 42%       | 48%       | 51%       |
| Black, non-Hispanic   | 23%       | 28%       | 28%       | 26%       |
| Asian, non-Hispanic   | 9%        | 9%        | 8%        | 8%        |
| Hispanic  | 22%       | 19%       | 14%       | 13%       |
| Other, non-Hispanic   | 4%        | 3%        | 2%        | 3%        |
| <b>Population</b>   | 81,700    | 72,830    | 64,643    | 22,217    |
| *Calculations are based on non-institutional residents. Those living in an institution, such as a nursing home or prison, are excluded. |           |           |           |           |
| Source: Calculated by the authors from the American Community Survey, five-year microdata file, 2012-2016.                              |           |           |           |           |
| Retrieved from IPUMS: <a href="https://www.ipums.org/">https://www.ipums.org/</a>   |           |           |           |           |

Focusing on just the population of Boston that is age 45-64, **Table 2** profiles these same characteristics with respect to labor force involvement. Comparing the residents who are employed (either full- or part-time) to those who are unemployed, and to those not in the labor force at all, we see that older Boston residents who are employed are also considerably more highly educated. For example, 42% of Boston residents age 45-54 who are employed have at least a bachelor's degree, compared to just 16% of their same-age peers who are not in the labor force. As well, those who are not in the labor force are considerably more likely to have a disability; for example, 43% of Boston residents age 55-64 who are not in the labor force report one or more disabilities, compared to 11% of their same-age peers who are employed. With respect to recent immigrant status, citizenship, and language use, fewer differences are observed. However, Boston residents in these age groups who are not in the labor force are somewhat more likely to speak a language other than English at home and to have limited English speaking capabilities.

People are classified as unemployed only if they are actively searching for work and available for work, but do not have a job. For the age groups considered in Table 2, unemployed people represent just 5-6% of the population.<sup>2</sup> One-quarter of the unemployed population in both age groups has a bachelor's degree or higher, indicating that unemployment among older Boston residents is not limited to those with few education credentials. One out of five older residents has a disability, but 80% do not. A large majority are US citizens who speak English well or exclusively. These characteristics make clear that unemployment impacts a diverse set of older people, including those with higher educational levels.

Comparing occupational categories reported by those with a job to those who are unemployed suggests that unemployment risk is associated with the type of work one does in these age groups. Compared with age peers who are employed, a disproportionately small share of unemployed Boston residents in these age groups report managerial or professional occupations. In contrast, risk of unemployment appears to be greater among those reporting precision production, craft or repair jobs, and operative or laborer occupations.

Comparing basic demographic characteristics suggests that within these age groups women make up about half of those who are employed, approximately 60% of those who are not in the labor force, but just 40-45% of the unemployed. With respect to race and ethnicity, the employed segments of these age groups are similar to the Boston population at large—for example, 28% of Boston's population age 45-54 is African American (Table 1), and a similar share of Boston's employed resident population in this age group is African American (26%). Hispanics appear to be somewhat overrepresented among those who are not in the labor force, while non-Hispanic Whites are underrepresented among the unemployed.

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<sup>2</sup> This calculation reflects the share of the non-institutional population that is unemployed. This is not the same as the unemployment rate, which is a calculation of the share of the labor force that is unemployed. For the 2012-2016 time frame, the unemployment rate for these age groups was roughly 7%.

**Table 2: Characteristics of older Boston residents by employment status and age group\***

|   | Boston residents age 45-54 |            |                        | Boston residents age 55-64 |            |                        |
|---|----------------------------|------------|------------------------|----------------------------|------------|------------------------|
|   | Employed                   | Unemployed | Not in the labor force | Employed                   | Unemployed | Not in the labor force |
| <b>Education</b>                            |                            |            |                        |                            |            |                        |
| Without a high school degree                | 12%                        | 20%        | 29%                    | 14%                        | 22%        | 27%                    |
| With a high school degree or equivalent     | 25%                        | 32%        | 34%                    | 25%                        | 34%        | 28%                    |
| With some college or an associate's degree  | 21%                        | 21%        | 21%                    | 22%                        | 17%        | 22%                    |
| With a bachelor's degree or higher          | 42%                        | 27%        | 16%                    | 39%                        | 27%        | 23%                    |
| <b>Disability status</b>                    |                            |            |                        |                            |            |                        |
| One or more disability                      | 7%                         | 20%        | 45%                    | 11%                        | 22%        | 43%                    |
| <b>Immigration and citizenship</b>          |                            |            |                        |                            |            |                        |
| Not a US citizen                            | 19%                        | 18%        | 17%                    | 14%                        | 20%        | 14%                    |
| Came to the US within the last 10 years     | 8%                         | 10%        | 7%                     | 6%                         | 12%        | 7%                     |
| <b>Language</b>                             |                            |            |                        |                            |            |                        |
| Speak a language other than English at home | 40%                        | 36%        | 44%                    | 32%                        | 35%        | 39%                    |
| Speak English poorly, or not at all         | 15%                        | 14%        | 20%                    | 16%                        | 17%        | 20%                    |
| <b>Occupation**</b>                         |                            |            |                        |                            |            |                        |
| Manager/professional                        | 36%                        | 24%        |                        | 37%                        | 22%        |                        |
| Technical, sales, or administrative         | 23%                        | 25%        |                        | 22%                        | 28%        |                        |
| Service                                     | 25%                        | 23%        |                        | 26%                        | 22%        |                        |
| Farm, forestry, fishing                     | <1%                        | 4%         |                        | 1%                         | 1%         |                        |
| Precision production, craft or repair       | 6%                         | 9%         |                        | 5%                         | 13%        |                        |
| Operatives or laborers                      | 10%                        | 14%        |                        | 9%                         | 14%        |                        |
| <b>Gender</b>                               |                            |            |                        |                            |            |                        |
| Female                                      | 50%                        | 45%        | 59%                    | 52%                        | 40%        | 58%                    |



**Table 2: Characteristics of older Boston residents by employment status and age group\* (continued)**

|                                     | Boston residents age 45-54 |            |                        | Boston residents age 55-64 |            |                        |
|-------------------------------------|----------------------------|------------|------------------------|----------------------------|------------|------------------------|
|                                     | Employed                   | Unemployed | Not in the labor force | Employed                   | Unemployed | Not in the labor force |
| <b>Racial and ethnic background</b> |                            |            |                        |                            |            |                        |
| White, non-Hispanic                 | 44%                        | 37%        | 33%                    | 51%                        | 43%        | 41%                    |
| Black, non-Hispanic                 | 26%                        | 32%        | 30%                    | 27%                        | 31%        | 29%                    |
| Asian, non-Hispanic                 | 9%                         | 9%         | 10%                    | 8%                         | 9%         | 10%                    |
| Hispanic                            | 18%                        | 19%        | 25%                    | 12%                        | 14%        | 18%                    |
| Other, non-Hispanic                 | 3%                         | 3%         | 2%                     | 2%                         | 3%         | 2%                     |
| <b>Population</b>                   | 53,361                     | 4,408      | 15,061                 | 40,151                     | 3,071      | 21,421                 |
| <b>Percentage within age group</b>  | 73%                        | 6%         | 21%                    | 62%                        | 5%         | 33%                    |

\*Calculations are based on non-institutional residents. Those living in an institution, such as a nursing home or prison, are excluded.

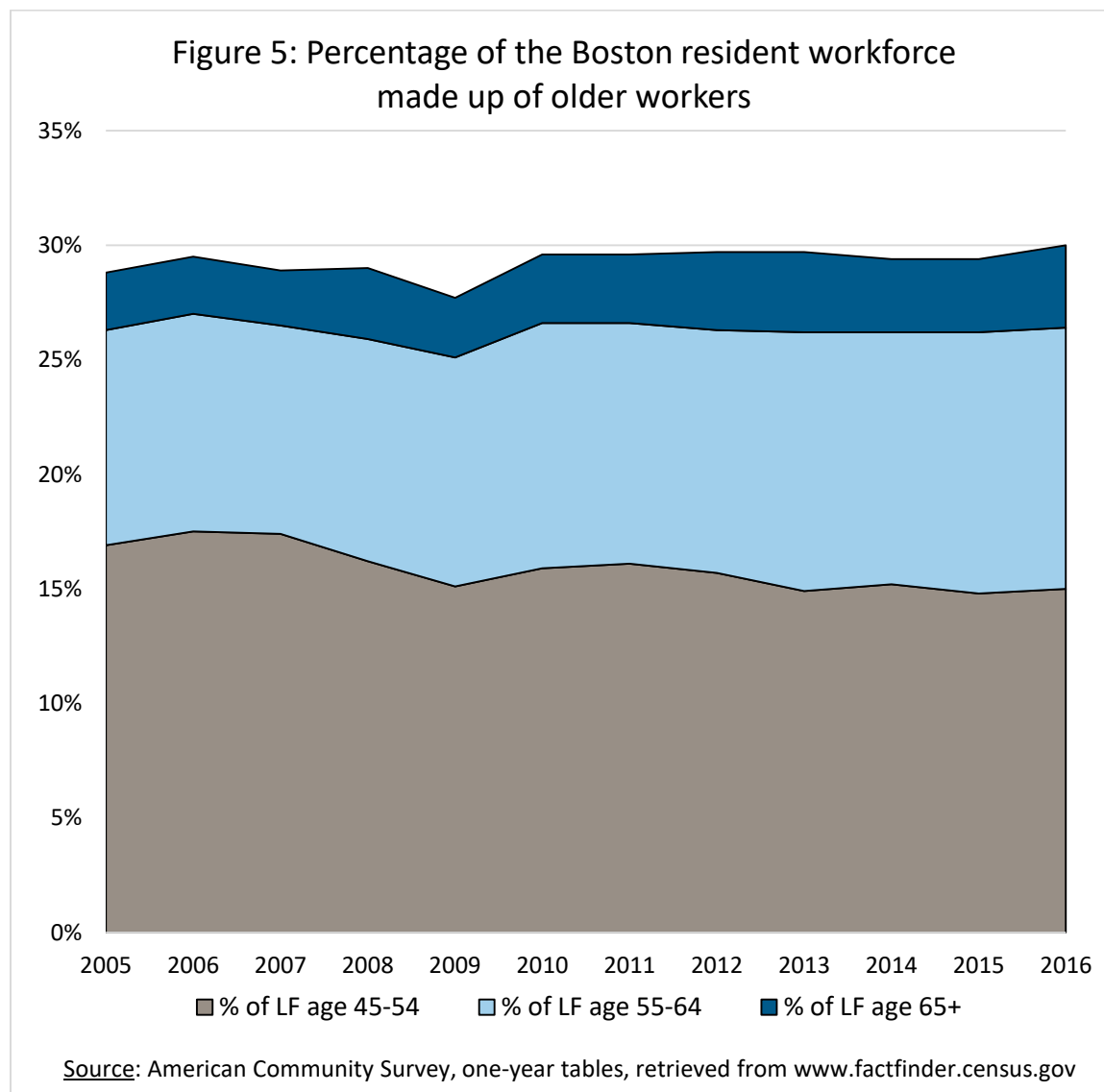
\*\*Those not reporting occupation are omitted from the calculations. Over half of those who are not currently in the labor force do not report occupation; accordingly, occupation is not reported for any of those not in the labor force.

Source: Calculated by the authors from the American Community Survey, five-year microdata file, 2012-2016. Retrieved from IPUMS:

<https://www.ipums.org/>

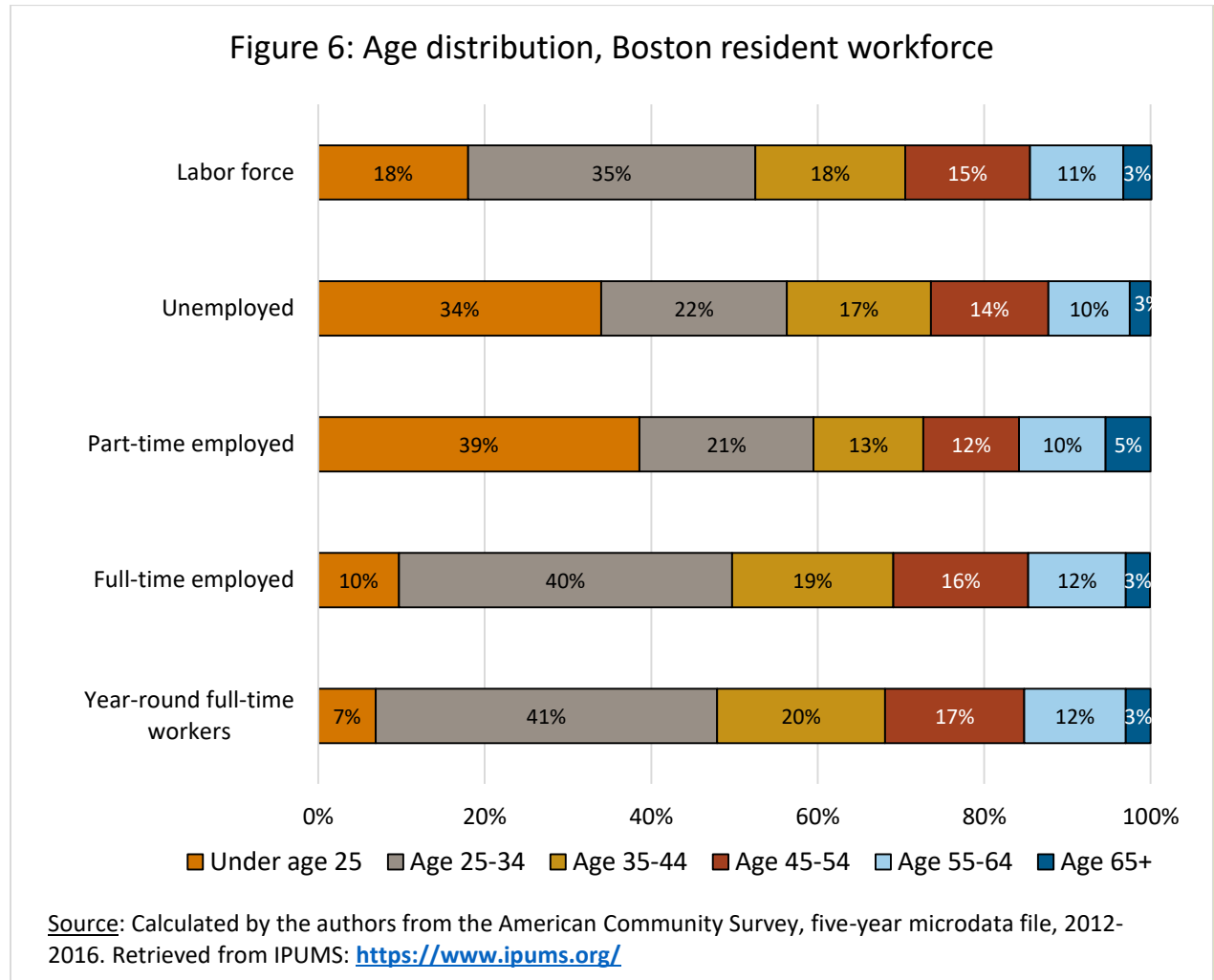
## Older people contribute to the Boston workforce

The Boston resident workforce includes everyone who lives in Boston and has a job or is actively searching for work.<sup>3</sup> Throughout the 2005-2016 time period (see **Figure 5**), older people have consistently made up a sizable share of the resident Boston workforce. Nearly 30% of the resident workforce of Boston has been made up of people age 45 or older, and roughly 15% is composed of people age 55 or older. The balance of the resident workforce—or about 7 out of 10 workers—is made up of people under the age of 45. Retaining older workers and providing good opportunities for them to contribute through employment is important both for the economic security of older workers and their families and as a means of stabilizing and strengthening the work force in the Boston area.



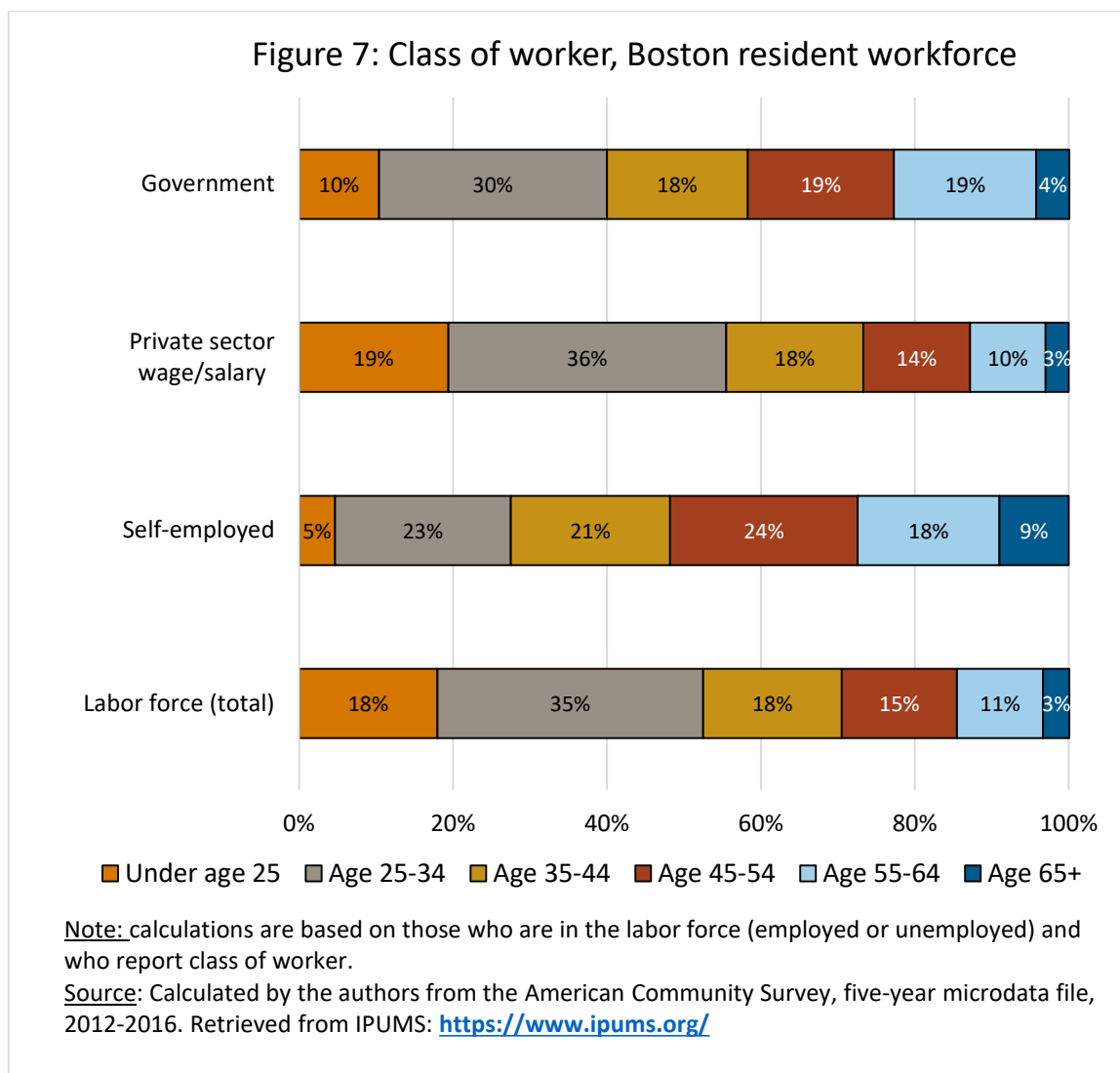
<sup>3</sup> Statistics reported in this section refer to Boston residents who are employed or looking for work. Some of these individuals work outside of Boston. For further discussion of this issue, see Boston Redevelopment Authority Research Division (2016).

**Figure 6** displays the age distribution of several segments within the resident Boston labor force. For example, taking the entire resident labor force into account (see top bar in Figure 6), 18% are under age 25, 35% are age 25-34, 18% are age 35-44, 15% are age 45-54, 11% are age 55-64, and 3% are age 65 or older. Comparing the age distribution across segments of the labor force makes clear that older workers contribute to all segments of the labor force. For example, individuals age 45 and older make up 29% of the total labor force, and 32% of the year-round full-time workers. Older people make up a somewhat smaller share of the unemployed residents of Boston (27%) and of the part-time workforce (27%).



**Figure 7** indicates that the oldest segments of the resident Boston workforce are found among those working in the public sector, as well as among the self-employed. Government workers—those working for municipal, state, or federal governments—include a disproportionately large number of older people, with 42% of government workers being age 45+ compared to 29% of the labor force as a whole. Over half of those who are self-employed are age 45+, and over one-quarter are at least age 55. Older workers

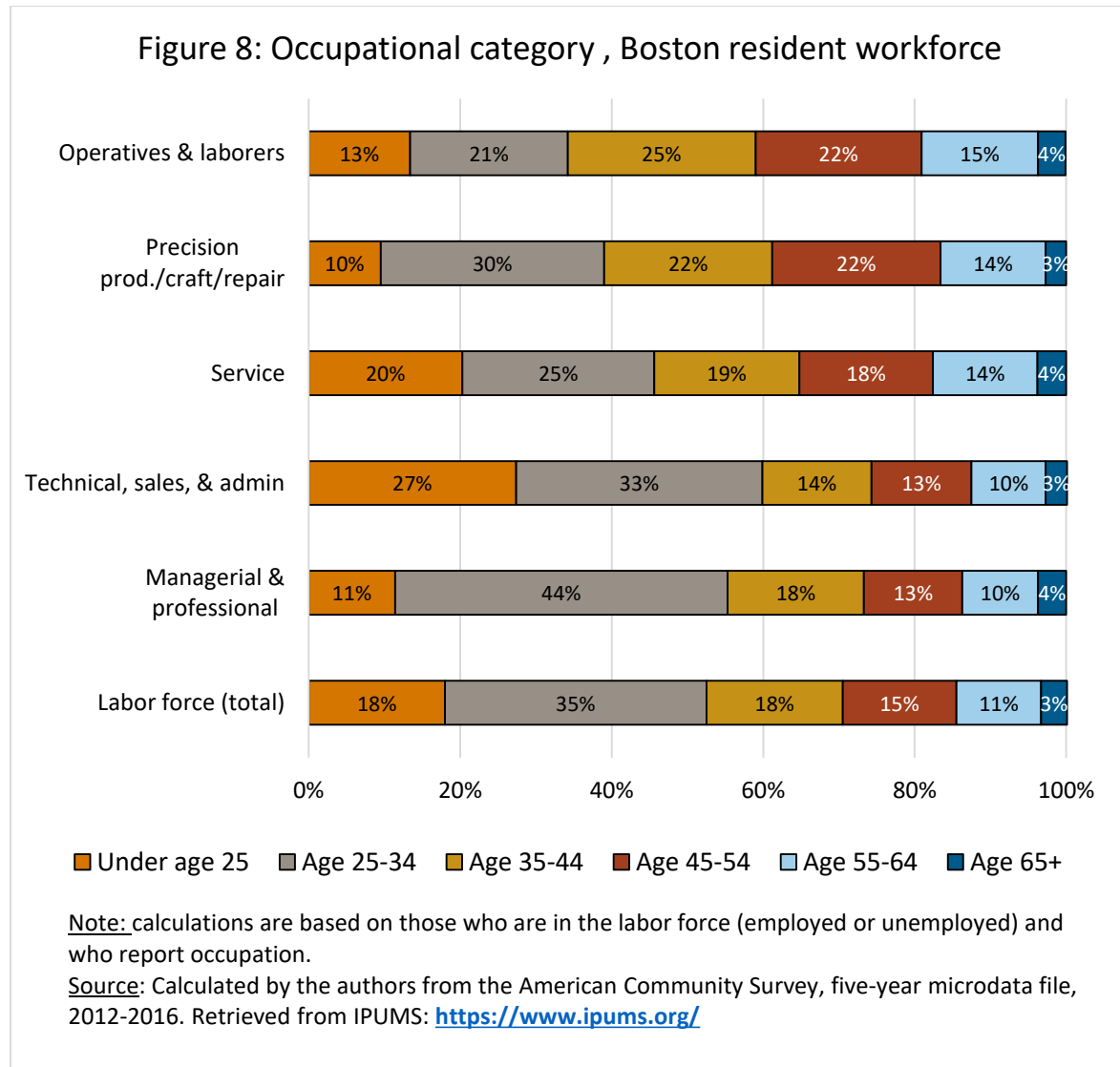
represent a smaller share of people in the private sector, with 27% of these individuals being age 45, and 13% being age 55 or older.<sup>4</sup>



Recalling that 29% of the resident labor force in Boston is made up of people age 45 or older, it is clear from **Figure 8** that some occupational categories include considerably more older workers than others do. Older people make up a disproportionately large share of service occupations (36%), precision production, craft and repair jobs (39%), and operative and laborer jobs (41%). Because these are occupational categories in which older members of the Boston resident workforce are most prevalent, they represent jobs where innovation may be most impactful if older people are to be successfully retained for longer periods. In comparison, smaller than average shares of the managerial and professional, and technical, sales, and administrative occupations are made up of people age 45+.

<sup>4</sup> For the labor force as a whole, 83% of the workforce is in the private sector, with 11% working in the government sector and 6% being self-employed.

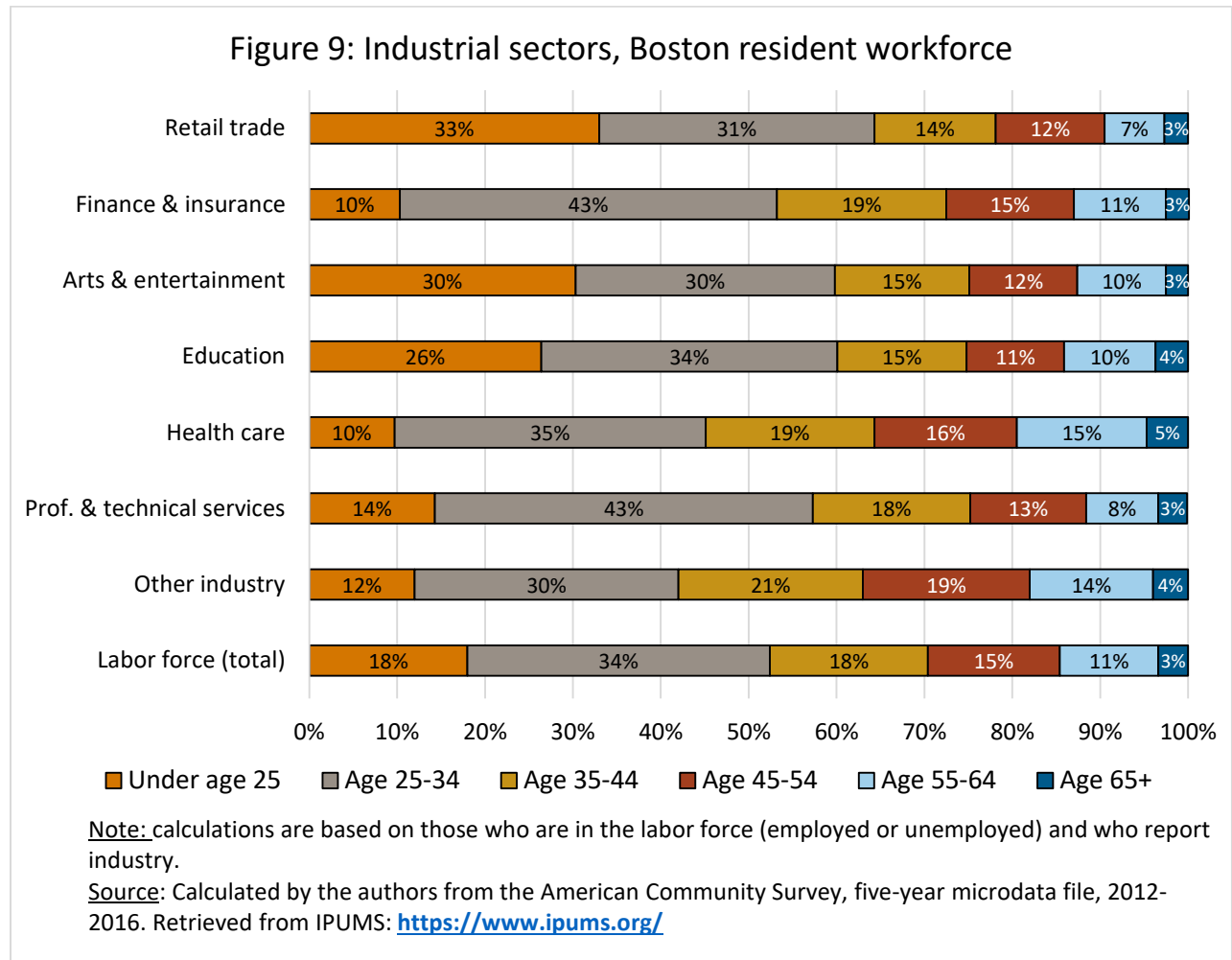
categories are less reliant on older workers, retaining the experienced and highly skilled segments may be critical for these classifications as well.<sup>5</sup>



**Figure 9** depicts the age distribution of industrial sectors among the resident Boston labor force. Industrial sectors that make up at least 5% of the total workforce are specified in this figure and the remaining sectors (totaling 29% of the resident workforce) are grouped together in the “other industry” category. Recalling again that overall, Boston residents age 45+ make up 29% of the resident labor force, it is apparent from Figure 9 that the health care sector includes a disproportionately large share of older

<sup>5</sup> For Boston’s resident workforce as a whole, 40% report managerial or professional jobs, 27% report technical, sales, and administrative occupations, and 22% report service jobs. Seven percent are operatives or laborers and 4% are precision production, craft, or repair workers.

workers, with 36% of the labor force in that sector being age 45 or older. Although relatively large shares of the finance and insurance sector, professional and technical services, education, and arts and entertainment industries are also made up of individuals age 45+, in none of these sectors is the share greater than what would be expected based on age distribution of the labor force overall. The “other industry” category (which, again, is a compilation of industrial sectors representing less than 5% of the resident Boston workforce) is also disproportionately made up of older workers: 37% of the workforce in this category is age 45 or more. This figure highlights the importance of older workers to all segments of the resident Boston workforce, but especially to the health care sector and also in small industrial sectors.<sup>6</sup>



<sup>6</sup> Among Boston’s resident workforce as a whole, 17% report jobs in the professional and technical services sector, 14% work in health care, 12% work in education, and 11% in the arts & entertainment sector. Nine percent work in the finance and insurance sector, and 8% in retail trade. Each of the remaining sectors include less than 5% of the resident workforce, together making up the remaining 29%.

## Older Boston residents navigating the employment path

The scholarly literature outlines a number of factors that shape employment outcomes, some of which create special vulnerability for segments of the older population. Individual level factors impeding older people in securing employment can include weaknesses in their personal skill set, such as having a lower level of education, along with selected health and disability limitations that may make it challenging to work, or to participate in certain kinds of work. As well, some literature suggests that efforts to find new employment are hindered among older people if they lack familiarity with job search strategies that are known to be most effective. The following section reviews some of that literature and where available, includes data and insight relating to Boston.

### Hearing from Boston residents and local experts

“Key informants” were interviewed for this report, drawing on the expertise of individuals who are knowledgeable about the Boston employment landscape for older people. These individuals were recruited based on recommendations from the advisory group established for this project. Older Boston job-seekers were also interviewed for this report. We conducted one-on-one interviews with five older job-seekers, and we held one group interview with older Boston residents who were participating in a job training program. The older people interviewed for the study were referred to us by the key informants.

### Personal skill set

The literature indicates that some older people are ill equipped to compete for jobs because they lack updated skills (Lee, Czaja, & Sharit, 2008). Retraining could be helpful to these individuals, and those who seek training are typically successful (Callahan, Kiker, & Cross, 2003). Yet some older people encounter barriers to accessing training opportunities (Canduela, Dutton, Johnson, Lindsay, McQuaid, & Raeside, 2012; Taha, Czaja, & Sharit, 2016). Moreover, even when training opportunities exist, some older people are reluctant to participate in these programs (Ng & Feldman, 2012). Although evidence on reasons for this reluctance is absent from the literature, some older people may lack confidence in their ability to learn and thrive in occupational training settings (Maurer, 2001).

Key informants consulted for this study, along with the older Boston job-seekers who we interviewed, identified ways in which education and skill gaps contribute to their employment struggles. Key informants describe technical and analytic skills as being especially critical in the Boston employment landscape, given the mix of industries and occupations prevalent in the area. Those who do not have a high level of education, or whose skills are not current, may struggle when it comes to finding employment. As well, higher paying jobs typically require a bachelor’s degree or better and, because the Boston area is so highly educated overall, older workers find it difficult to compete with younger counterparts who may have both more current skills as well as more education credentials. The

*One thing that was suggested to me here (in a job-training program) was that if you can do about 75 percent of what they want in the job description, you should apply for it. Very often I’d look at a job description and say, ‘Oh, I can’t do that. They won’t want me.’*

- Boston resident

strengths that an older individual may bring to the workplace in terms of experience and maturity can be discounted by employers who place a heavy focus on formal credentials. Moreover, some older people seeking work may have been out of the workforce for a long time and lack basic workplace skills such as proficiency with the internet, software skills, writing and math skills suitable for the workplace, and experience working in teams. In the highly competitive workplaces of Boston, employers may not feel the need to invest in someone lacking these proficiencies and credentials.

*Today, everything is based around degree. There's not much value placed on experience...If you look at every job description today, everybody needs a degree. So most of your seniors, they didn't get it. They didn't need it when they came along.*

*- Boston resident*

#### *Older residents and the jobs outlook for Boston*

A recent report issued by the Boston Redevelopment Authority Research Division (2016) notes that the Boston economy is especially strong in health care, professional and technical services, finance, and education. As shown in Figure 9, each of the industries includes a large share of workers age 45+, and the health care industry is especially dependent on older workers. Occupational projections for Boston for 2014-2024 developed by the Executive Office of Labor and Workforce Development for Massachusetts suggest that job openings in the coming decade are expected to be most plentiful in those industries and in jobs requiring a college degree or better, with some of the most highly paid high-growth jobs being registered nurse, management analyst, accountants and auditors. Projections suggest that growth will also be substantial in a number of occupations requiring no more than a high school degree, such as home health aides, personal care aides, food services workers, retail sales, and selected occupations such as customer service representatives and medical secretaries. These jobs include a mix of low-paid opportunities and better paying options. The high-growth opportunities also vary considerably in terms of physical demand, with some being poor prospects for a person with physical limitations.

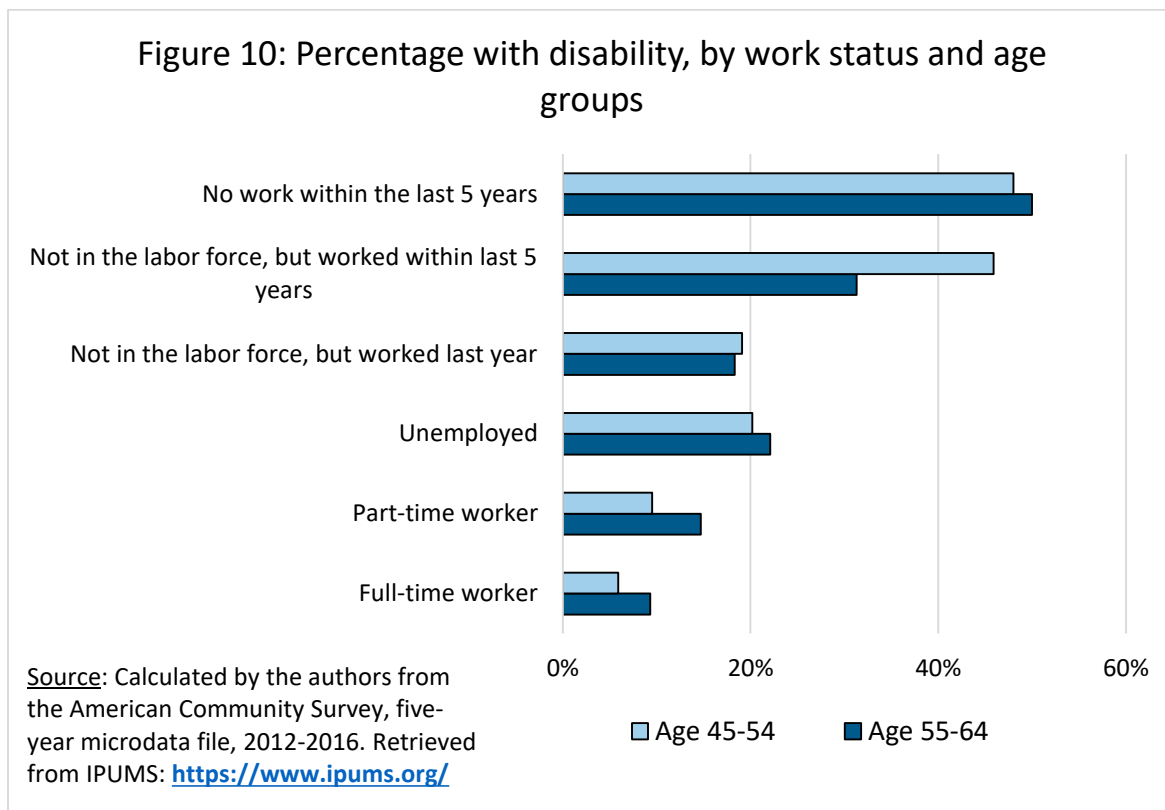
#### Health and disability limitations

Significant health and disability limitations can hinder employment, particularly in physically demanding positions (Alavanja & Burdoff, 2008), and older people are at greater risk of experiencing these limitations. Although most midlife and older people are in good health and do not have any disabling conditions, the prevalence of disability does increase with age. As shown above, rates of disability among older Boston residents are higher than among their younger counterparts (Tables 1) and disability is especially prevalent among those who are unemployed or not in the labor force (Table 2).

**Figure 10** shows the percentage of people who have a disability among Boston residents age 45-64 in different work status categories. Disability rates are low among those who are working full-time in these age groups, with those age 45-54 having a 6% rate of disability and those age 55-64 a rate of 9%. The percentage with disability is higher among those who work part-time and higher still among those who are unemployed or who worked in the previous year but are not currently working. Individuals in these



age groups who have not worked for at least a year have a considerably higher risk of disability, with nearly half of those who have not worked within the previous five years reporting one or more disabilities.



Workplace accommodations may help alleviate disability-based barriers to employment, but the research literature suggests that many individuals are reluctant to disclose disabilities in the workplace (Gignac & Cao, 2009). Indeed, many older people who develop a functional limitation later in life do not self-identify as disabled, and instead attribute these changes to aging. For example, a study by McMullin & Shuey (2006) found that, even after controlling for severity, type, and number of limitations, individuals who attributed their limitations to aging were less likely than their counterparts to believe they needed workplace accommodations. Findings also indicated that among those who recognized a need for workplace accommodations, individuals who attributed their limitations to aging were less likely to receive any accommodations.

### Socioemotional challenges of being out of work

The research literature identifies numerous socioemotional consequences of being out of work, including elevated risk of depression, anxiety, self-confidence, and breakdown of social support networks (Brand, 2015). These impacts may be especially severe when unemployment lasts for a long time. Sharone et al (forthcoming) describe the heavy toll of being “long-term unemployed”—that is, unemployed for six months or more—including not only financial struggles associated with long periods of time without a

paycheck, but also consequences for physical and mental health, and for self-esteem. To make matters worse, struggling with these impacts may themselves pose a barrier to securing new employment.

Key informants consulted for this report recognized these consequences based on their experiences with older workers in Boston. They described people struggling with the “emotional hit” of being out of work, leading to discouragement, self-blame, and in some cases giving in to feelings of helplessness. The isolation associated with not having a job takes a toll as well, potentially damaging networks that could ordinarily be helpful in finding a new job. Older job-seekers interviewed for this report also described in detail the loss of networks and self-esteem resulting from unemployment.

*So one of the barriers probably is my lack of confidence.... You do realize that the younger kids have somewhat of an advantage over you as far as quickness and learning things faster and already having some kind of previous experience when it comes to computers and all.*

*- Boston resident*

### The press of time and money

Risk of unemployment is lower among older individuals than among younger adults (U.S. Department of Labor, 2018). However, when older people do lose a job, they are likely to be unemployed for a longer period of time than their younger counterparts, as well as being more likely to drop out of the labor market altogether (Munnell, 2015; Sharone et al, forthcoming). Koenig, Trawinski & Rix (2015) report that 45% of

*If the work is in a downtown area, I can't drive 'cause I can't afford to park. So I need to take some form of public transportation. I'm older so how am I gonna walk to this transportation. If I'm 60 plus, something's hurting. You're not gonna find too many 60 pluses that something isn't hurting. So how close am I to the transportation that I need to get me where I have to go.*

*- Boston resident*

jobseekers age 55 or older had been unemployed for 27 weeks or more. They note that being unemployed for a long period of time makes it difficult to recover financially, especially given that many older people with long unemployment spells end up accepting jobs at lower pay levels, potentially also with fewer hours and benefits.

These observations based on the literature were echoed by key informants consulted for this project, who reported that moving into a new field or type of occupation often requires taking a pay cut. Referring to a retraining programs available in Boston, one key informant indicated that older participants in that program lose 25-30% in wage rate post-training. This loss in wages can be discouraging, and some older workers take themselves out of the running for jobs rather than accept a cut

in pay. As well, according to one key informant, some older people do not feel they can afford to invest in training programs at all, given their financial responsibilities. These concerns may result in taking a job with few benefits and low wages, because they cannot afford to be out of work any longer than absolutely necessary, or leaving the labor force altogether, taking Social Security earlier than may be financially advantageous in the long run.

*As soon as I take a job Mass Health is gonna stop. So now I'm gonna incur expenses just in my medications—maybe going to work is the worst thing I could do.*

*- Boston resident*

## Uncertainty about effective job search strategies

Strategies for seeking new employment have changed over the years, and using ineffective or out of date job search strategies can be an obstacle in successfully obtaining employment. *Job search intensity*—defined by the number and scope of search strategies used—is positively associated with employment; but the research literature suggests that search occurs at a lower intensity among older jobseekers (Maestas & Li, 2006; Zacher, 2013; Zacher & Bock, 2014). The *type of strategy* used in job search also influences employment outcomes. For example, older people using a direct contact strategy (e.g., directly contacting employers regarding a job posting) are more likely to be hired than those who simply submit an application (Maestas & Li, 2006). A recent AARP study examining job search strategies among adults age 45 to 70 who had been unemployed at some point during the previous five years (Koenig et al, 2015) found that those who secured a new job were more likely to use professional network contacts to seek out job leads; moreover, they were more likely than those who did not become reemployed to search for and secure jobs in a different occupation than their previous employment. Findings from this study also showed that those who began the job search immediately following the loss of their previous position were more likely to be hired than those who waited to begin the job search. Although employers increasingly use social networking sites such as LinkedIn or Facebook to screen and recruit new employees (Karl & Pelchuette, 2013), many older jobseekers have limited familiarity with these mechanisms. In addition, one study found that only 13% of reemployed older people found social networking sites to be helpful in finding job leads (Koenig et al, 2015).

*It just took me a while to get used to the idea of applying online. That took a while. Just the fact that there's so many resumes they receive and then realizing that networking is important, which I think I've only in the last year realized how important it is.*

- Boston resident

*It's so much easier now to find opportunities. Whether or not it turns into a job is another thing, but just from the click of a button you can be presented with many job opportunities. I used to go in with a resume and shake someone's hand and look in someone's eyes, which can be very time consuming. (Now) you do it all from the convenience of your living room.*

- Boston resident

Older unemployed workers in Boston with whom we consulted offered local insight on job search strategies, and challenges encountered when pursuing a new job. Interview subjects recognized the importance of networking and being active online in searching for job opportunities. Some found it helpful to work with job recruiters. Despite a lack of familiarity, these individuals recognized the benefits of the “new,” largely digital approach to job search as well as some of the associated challenges.

## Ageism and age discrimination

Age discrimination among employers is recognized as a barrier encountered by many older individuals (Chou & Choi, 2011). Age discrimination in the workplace can take many forms, including failure to hire or promote, termination, and not providing workplace accommodations. Because disability and functional limitations tend to increase with age, workplace accommodations are a concern for older people, including those currently employed as well as those wanting to join or rejoin the labor force. Yet employers may be reluctant to provide accommodations for a number of reasons, including perceived costs of implementing accommodation, a lack of awareness regarding the need for workplace accommodations, and not understanding what those accommodations entail (Kaye, Jans, & Jones, 2011).

### *What is age discrimination?*

Age discrimination in the workplace, defined as treating an employee or applicant less favorably based solely on their age, results from negative stereotypes held by employers about older workers. These negative stereotypes include ideas such as older people possessing outdated skills (Brooke & Taylor, 2005), being more costly to employ and train (Bjelland, Bruye're, von Schrader, Houtenville, Ruiz-Quintanilla, & Webber, 2010; Eyster, Johnson, & Toder, 2008), being less productive and motivated (Ng & Feldman, 2008), being in poorer health (Chiu, Chan, Snape, & Redman, 2001), being more resistant to change (Morris & Venkatesh, 2000), and being less willing to participate in training and career development activities (Greller, 2006; Maurer, Barbeite, Weiss, & Lippstreu, 2008). Although these ideas regarding older workers are widespread among employers, and thereby shape their interest in hiring older applicants, research findings show that the majority of these stereotypes are either exaggerated or simply not true (Posthuma & Campion, 2009; Ng & Feldman, 2012).

Key informants consulted for this study reported a variety of views on the role played by age discrimination, suggesting a complex and nuanced set of factors that collectively result in bias against some older individuals seeking work. While acknowledging that some employers are ageist, one key informant cautioned that focusing entirely on ageism is an oversimplification. Overt ageism as well as subtle forms of ageist behaviors

*The rule of society today...everything is geared towards something new. New is good. Old is bad. It's a shame, but that carries over to people, too.*

*- Boston resident*

can result from a long list of myths about older people: that they cannot learn new skills; that they will have conflicts with coworkers and managers who are younger than they are; that they will be costlier for the employer; that they are overqualified; or that they would not be interested in a job that did not have the same level of responsibility as their previous employment. Navigating these attitudes requires communication on all sides. One key informant observed that "self- ageism" adds to the problem when older people seeking employment label themselves as lacking in necessary attributes by virtue of their age. Another key informant suggested that some older people lack an accurate assessment of their skills or expect more salary than is reasonable

*This is just my perspective on it that there's a lot of age discrimination, unfortunately."*

*- Boston resident*

given that they are starting in a new industry or new line of work. This individual notes that although it may feel as though the person's past accomplishments are not being rewarded, recognizing that those skills and experiences have limited value in a new job is not the same as ageism.

### Training programs for older workers

Many older people who find themselves between jobs or seeking to reenter the labor market could benefit from training or educational programs focused on strengthening existing skills or building new ones. The literature identifies several types of training and employment programs as being beneficial for the older job seeker. Job placement assistance programs, also referred to as job clubs, address individual-level barriers to employment. These programs can take a variety of forms, but generally include group meetings run by a facilitator with a focus on job-related instruction (e.g., how to create a resume), work-related training, and support from other group members. A meta-analysis showed that older people in job placement assistance programs were more likely to obtain employment compared to those in the control group (Liu, Huang, & Wang, 2014), and may have benefitted more from participation than their younger counterparts. Some research has shown that self-paced trainings with smaller class sizes, as well as those utilizing a mixed methods approach (i.e., including lecturing, modeling, and active participation training styles) are helpful for older people learning new skills (Callahan et al, 2003).

The federal government funds the Senior Community Service Employment Program (SCSEP), which assists low-income older people in developing job skills while earning a modest income. Participants are paired with local community service-related organizations and work on average 20 hours per week. According to 2015 national data from the U.S. Department of Labor and Employment Training Administration, 51% of participants obtained employment following participation in the SCSEP (USDOL/ETA, 2015). The federal government also funds American Job Centers (formerly One-Stop Career Centers) which, although not designed specifically for older people, are equipped with knowledge related to older worker issues and sometimes collaborate with SCSEPs (Eyster et al, 2008).

To access the City of Boston's employment and training guide for older people,  
see

<https://www.boston.gov/departments/elderly-commission/age-friendly-boston/job-resources-seniors>

*Older Boston job-seekers interviewed for this report recommend that training programs include these features:*

- Technology training. Most job-seekers reported that to be successful, they needed stronger technical skills. Computer skills sufficient for casual use need to be strengthened for them to be competitive for jobs:

*“The younger generation is growing up with computers in the classroom and I’m typewriter trained. I’m just learning the very basics because you’re at a disadvantage if you don’t know about all the ins and outs of computers and a little bit of technology, but just mainly learning Outlook and Microsoft and just getting familiar. Being not so intimidated by the whole thing. Just making peace with technology.”*

- Training on job-search strategies. Many older workers have not been in the position of looking for a job for some time, and job search strategies may have changed considerably since they last engaged in a search. For example, one key informant referred to the “black hole” of online applications—applying for many jobs, but getting few or no responses. Moreover, many older job-seekers are entering new fields. Not being familiar with the “rules of the game” for seeking employment is a barrier to success that the older people we interviewed felt needed to be addressed:

*“So some of the skills I did learn a bit more about (in her training program) included writing a resume for the modern world and using modern technology. I did learn more about job hunting. About customizing your resume. Even using social media”*

*“(Some helpful features of my training program included) career counseling, job coaching, networking, learning how to use LinkedIn, maybe other social media and get myself out there and get myself known and all that ‘cause I was just working in a vacuum.”*

- Socioemotional support. An older job-seeker can become discouraged when finding a new job takes longer than expected, or when shortcomings in her skill set seem insurmountable. Training offered in conjunction with socioemotional support can help:

*“(A helpful feature of my training program was) that I’m not being taught by a young person that doesn’t understand that these people, some of them weren’t around when computers became popular. So I’m being taught by somebody that’s my peer. So if this guy can do it, then it’s not magic. It’s not done with smoke and mirrors. So maybe I can do it.”*

*“I know in this competitive world it’s hard to admit it, but I need a little hand holding in that transition. That’s the one thing that keeps me up at night when I get panicky about leaving the nest, as I call it. This is my little nest [the training program]. I get nervous about leaving.”*

## What can employers do?

Data presented in this report suggest that many older people want or need to remain in the workforce, and many employers rely on older workers to maintain productivity. As older people are expected to remain a sizable share of the paid workforce, employers will need to consider ways to accommodate the shifting goals of older workers. Key informants consulted for this report recognized these issues as concerns for employers in the Boston area. Many employers are concerned about older people leaving their jobs in large numbers, especially when incoming replacement cohorts are insufficient or will require a long training period. Some industries will be more impacted by this than others, but key industries in Boston—healthcare and education, for example—may be especially impacted. Taking full advantage of the experienced and productive workers already in place, and ensuring that the strengths offered by older individuals are recognized when hiring decisions are made, benefit older people and employers alike. Accordingly, making sure that employers are part of the conversation about how to strengthen employment opportunities for older Boston residents is key, according to one key informant.

Employers can put in place policies and options that will help retain their older workers, many of which will also be attractive to younger employees. For example, many older people would welcome the opportunity to stay in their current job if a less intense pace or more flexible schedule were available. Offering phased retirement or flexible work options, ideally while maintaining access to key benefits such as health insurance, can help retain older workers (AARP, 2005; 2012; Johnson, 2011; Moen, Kojola & Schaefer, 2016). However, relatively few US employers are considering establishing phased retirement programs, with many employers perceiving significant barriers to successful implementation (see discussion in Sloan Center on Aging and Work, 2014). Some older workers would like to stay engaged with the workforce, and potentially with the same employer, but in a different type of work. Offering training opportunities promotes job satisfaction among older workers (Leppel, Brucker, & Cochran, 2012); given that older people often face barriers accessing training opportunities, offering professional development and educational trainings to all employees, regardless of age, likely helps retain older employees (Moen et al, 2016).

One key informant highlighted the importance of providing information to employers about best practices, costs and consequences associated with strategies meant to retain and recruit older workers. Employers have insufficient knowledge about what kinds of innovation would benefit older workers. Some employers may be uninformed about the level of interest among older workers or about the ability of older people to be successfully retrained. Learning from Boston employers about their perceptions and challenges, and providing guidance about meaningful changes they can make to their policies and workplaces, is part of a successful strategy for improving the Boston landscape for older workers.



## Strategies for strengthening an age-friendly work climate in Boston

Older individuals make up an important share of Boston’s resident workforce, and many employers rely heavily on their continued engagement and productivity. Moreover, involvement in work, and the economic resources that result from it, are critically important to the well-being of many older Boston residents and their families. Strengthening the work climate for older Boston residents is an important goal of an age-friendly Boston, one with positive implications for older residents as well as for employers. Tackling this issue requires action on several fronts, and partnerships spanning the private sector, nonprofits, educational institutions, and the City itself. Elements that could be helpful based on findings from this report are as follows:

### Strengthen and publicize job search support and retraining opportunities

To remain productively employed, or to secure new employment, some older Boston residents need to update their skills or develop new areas of strength. Some need to repackage or tune up their current skills while others may need skills training for a new type of job. Many, especially those who have been out of the labor force for some time, need to upgrade their basic work skills to better align with current workplace demands—acquiring skills on using computers, common office software and other fundamentals, for example. Key informants and older Boston residents interviewed for this report suggest the following approaches to training and job search support may be valuable to older Boston jobseekers:

- Expand the availability of specialized training opportunities for older people.
  - Some older people indicated they find structured classes more appealing than self-learning training options
  - Many older people cannot afford to invest heavily in retraining—for these individuals, free or low-cost options; retraining options that include a stipend; or time-compressed programs that can be quickly completed are valued.
  - In addition to existing retraining programs targeting low-income adults, programs that are available to those with more education and less economic need are also in demand.
  - Some older people do not need job skills training, but they do need help with job search strategies. Creating free-standing opportunities to receive support with job search would be valued.
- Ensure that training and job search programs address psychosocial needs of older job-seekers. Many older jobseekers may need extra support to build confidence and networks.
  - Build in opportunities for older people who are seeking employment to network with others in similar situations. Peer support is valued.
- Improve publicity surrounding the training programs that are already available. Many older people are not aware of options that are available to them.
- Improve the knowledge base regarding features of job skills training and job search programs that are most successful for Boston-area older workers, as a means of demonstrating the efficacy of programs already in place, and to improve local offerings. Well-established programs in Boston, including Operation A.B.L.E, training and support offered through the Career Centers, and other



programs, such as the ICT Collaboratory, report successes; added study will more fully document this benefit.

To access the City of Boston’s employment and training guide for older people, see

<https://www.boston.gov/departments/elderly-commission/age-friendly-boston/job-resources-seniors>

### Develop information that bridges the needs and interests of employers with those of older workers

The literature developing a “business case” for employers about the value of older workers is limited, resulting in employers’ drawing on their own experiences and perceptions rather than widely accepted best practices. Some national evidence points to the assets that older workers bring to the workplace: for example, employed adults age 45 and older typically have longer tenure with their current employer compared to their younger counterparts (U.S. Department of Labor, 2016). However, evidence focusing specifically on Boston employers, and older Boston residents, is largely absent, and the capacity of Boston employers to create phased retirement or other options that could help attract and retain older workers is not known. Tackling these issues is complicated by the fact that Boston residents are embedded in a large regional job market, with many residents working outside of Boston, and many employees of Boston businesses living outside the city. To begin to build these bridges, the following strategies may be helpful:

- Strengthen partnerships between local community colleges and industry groups to help identify workplace niches that are good targets for older people in the Boston area.
- Develop in-depth data about what kinds of work older Boston residents would find appealing.
- Develop clear information on the business case for retaining and hiring older people, and communicate that information to employers.
- Identify information gaps among local employers about how to implement change in their work settings. The research literature suggests that many worksite innovations are appealing to older people—including partial retirement options and on-site skills refreshers—but information for employers about how to create and implement these changes in the most effective way is needed.
- Bring local employers in as part of the solution. Recruiting industry coaches as part of a job support program may be valuable. Developing a consortium of Boston employers who are interested in working on issues involving retention and recruitment of older workers may be beneficial.

## Combat ageism

Ageism exists in the workplace, and it serves as a barrier to finding and retaining employment for many individuals. Key informants interviewed for this report acknowledge that ageism is present in many settings, and older people that we interviewed reported encountering ageism in the workplace. These experiences contribute to feelings of discouragement and inadequacy, exacerbate the psychosocial consequences of unemployment, and reinforce “self-ageist” evaluations reported by some people we interviewed. Some strategies that may be helpful in this arena include the following:

*We need a culture shift in how older workers are viewed. We need to put out a picture of older workers are being conscientious, dependable, dedicated, and determined.*

*-Boston resident*

- Educate employers about the strengths of older workers, and about the value an older workforce brings to organizations. The Age-Friendly Boston Action Plan includes an item that will contribute to this: “We will promote the value of older workers to Boston area businesses.”
- Educate employers about ageism, and about how to avoid it. The Age-Friendly Boston Action Plan includes an item that will contribute to this effort: “We will develop and implement a strategy for a public awareness campaign promoting the value of older workers and combating the stereotypes about aging.” Employers may be unaware of ageist policies or practices in their organizations, and they may not have considered the implications of those circumstances on their employees or on productivity. Draw on materials developed through the “ReFraming Aging” initiative and others as a resource in this effort (<https://www.giaging.org/initiatives/reframing-aging/>).
- Tackle barriers that disproportionately impact older people. Like racism, sexism, and other ‘-isms’, bias based on age includes both intentional and latent aspects. For example, some employers discount applicants who have been unemployed for long periods of time, or use information about levels of personal debt in making hiring decisions. These factors may be equally applied to all applicants, but have disproportionate impact on older people. Legislation under consideration at the Massachusetts State House could address these issues. Policies and legislation relating to disability and workplace accommodations would also be helpful, because older people are more likely to have some level of disability.
- Support the broad goals of Age-Friendly Boston, for counteracting ageism throughout the city. This challenge intersects with virtually every domain of the Initiative. Changing the perception of older people in Boston will spill over into changing perceptions in the workplace.

## Promote Age-Friendly Workplaces in Boston

Age-friendly workplaces offer flexible work options, such as phased retirement, and support employee efforts to update or expand their skills while staying on the job. An age-friendly workplace ensures that accommodations are readily available whenever useful. It promotes practices and policies that counteract ageism and bias, by routinely conducting equity checks on pay, performance, hiring and discrimination, for example. Age-friendly employers recognize that many midlife and older people need to combine work with caregiving obligations, and they offer help with balancing those responsibilities. Aligning existing workplace programs relating to wellness and employee assistance with issues and needs that

disproportionately impact older people characterizes an age-friendly employer. Steps that may be helpful in promoting age-friendly workplaces in Boston include the following:

- Develop and distribute materials that help employers create an age-friendly workplace: what it is, why it matters, and how to build it.
- The City of Boston can commit to becoming an age-friendly employer, serving as a model for other organizations in the area.
- The Elderly Commission can encourage their grantees to put in place age-friendly employer policies and practices

## Conclusion

Work challenges experienced by older people are not uncommon in Boston. Retraining and upgrading skills are required for some people to retain or secure employment. For those who have not participated in job search for some time, support with job seeking strategies may be necessary. Programs that also offer socioemotional support are helpful to some older job-seekers.

Evidence reported here suggests that training and job search support is an important part of the solution, but not the only point of intervention that is required. Employers need to be educated about successful strategies that will help them to retain their older employees, and ways to recruit new employees who will contribute to the age diversity of their organizations. To support this effort, employers need to be included in the conversation and recruited as part of the solution. Tackling ageism at work and throughout all sectors will further contribute to strengthening work outcomes. Promoting age-friendly workplaces throughout Boston is a central part of improving the Boston employment landscape for older residents.

*I can honestly say I've had some down days, and most of my days have been half up and some over the top, but I'm trying to move forward and I've got some promising interviews that I'm just waiting for an answer to.*

*-Boston resident*

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