- [Rosie] Well, this topic is really one of my favorite ones because it's really addressing the older worker. We hear a lot about the older worker, and we hear a lot about retirement. And certainly, retirement is changing.

It used to be you turned 65 and you got your benefits, and then you moved on to a life that was travel or golf or whatever. Well, as the workforce is changing, we're finding that that is changing as well, too. So what we want to do is certainly work with those older workers who are staying in the workforce longer. We want to help them realize their benefits to the workforce, and we also want the businesses to realize their benefits in the workforce.

And right now, we're facing five different generations that are in the Iowa workforce, and are coming into the workforce. And so we want to make sure the business understands how to use and accept and benefit from all of those. So let's take a look at the projections. If you look at these BLS projections, really the only group that is maintaining or increasing is the older worker. So if you look at 1996, 11.9% of the workforce was 55 and older. Projected to 2026, 24.8% of the workforce will be 55 and older. Then when you go down to the bottom and look at that 16 to 24, those younger workers entering the market, in 1996, there was 15.8% were younger workers, and now it has shrunk to 11.7%. So this is a national number. And you say okay, so what about an Iowa number? What does that look like? These are the numbers from 2017. And again, if you look at those projections, or if you look at the division of the workforce, you have 90,000, roughly, that are age 65 to 99 that are currently working. Those are the people in the Iowa workforce, and that really did not change in the three quarters of last year. If you look at, again, those younger workers that are coming in and compare those to the 22, 25, to 54, there is really not many people that are entering that are going to be able to fill those numbers that we need to have filled in the Iowa economy.

So that's one of the reasons to really look at business and look at the older worker and say okay, we need to keep you here. How can we do that? This slide I pulled from the retirement information from the Labor Market Divisions from IWD, and I think it's very interesting when you look at the numbers.

So the question that was asked was how do businesses plan to replace retiring employees? Now, 39% are saying that they're both going to hire and promote from within. That's good. We want to see some of the older workers who are exiting and are in those management positions. We do want to see them promoted from within. But hiring new ones, that's really going to be an interesting question, because where are they going to come from? The other thing that's interesting is that 23.6% said they're not going to fill those positions. Hm, well, that is kind of interesting to me. Are they going to add more duties to people? What are they going to do to keep that business going?

The other thing, if you look to the right of this slide, those are the efforts to retain those who are eligible to retire. These are really, really excellent suggestions. So some businesses are changing duties. Let's say that you have a nurse who has been doing a lot of lifting and bending, and as they are aging, that is harder to do. So some companies or organizations are changing their duties so that they go to more of a teaching role and leading role, and less of those lifting and bending, and the harder duties that they were previously doing. The other option that some folks are doing is that they are taking a look at how do we have people exit, but come back? So they may be looking at seasonal work schedules and saying, you know what? We really get busy about this time of year. We're going to exit you. You can take retirement, but during those seasonal times, we want to hire you back to help us over the humps. And those are really, really good efforts that businesses are doing that can help the business as well as help that worker who has retired.

The one that is concerning to me is that some businesses, 33.7%, are saying there's no retention efforts that they're currently using. So they're going to see people exit, and then they're going to hope to backfill in some way. Well, that will be interesting to see how they do that. So these are the reasons that people are still in the workforce, or they're coming back to the workforce. And if you look at the first one, they were laid off. And if they're in their mid-50s, so 50 and older, they had a really hard time re-entering the labor market, primarily due to discrimination in the market. And we're really 10 years out from the recessions of 2008, and there are some individuals who were laid off at that time that were in their mid-50s, and they had really not recovered from that. If people did not have a defined pension, they didn't put enough in their 401k, and so they facing an inability to retire because they can't afford to. The one thing I think is interesting is that people are paying off on their student loans, or their children, or their grandchildren's student loans. Some individuals who are coming back into the workforce have retired, and then now to a variety of circumstances, they are caring for their grandchildren. So the parents can no longer take care for those children, and those grandparents are taking those children on. Some folks, again, are coming back because of large medical bills. And if they have been sick, and they have Medicare coverage, they have bills to pay and they can't afford to, so they are coming back into the labor market.

The other thing we're seeing is an increase of 55 and older released from the prisons. So when you think about the 90s and the mandatory minimums, some of those individuals are now being released, and they are needing to enter the labor market. So let's say you've been in prison 20, 25 years, and think about an older worker, a criminal background, and maybe limited work experience. They're going to need our help. Some of the folks who are coming back just want to remain engaged in the workforce and have a sense of purpose.

Some of the individuals who have been managers, and worked in businesses as managers, now want to give back to their communities. And so what I have been reading is that they are coming back to work for private non-profits. And boy, think of the value they can add to really managing and helping those non-profits get back into getting money and providing those services.

So, if you look at an older worker coming in, you say well, they experience, and so why do they need us? They need us because the myths about the older workers are keeping them unemployed longer. This figure came from the Urban Institute, and if you look at age 62 and older, if they were laid off, 62% of them are still unemployed after 12 months. And then if you look even farther down that 35 to 49, 39% of them are still laid off, and still looking for work. So the age of the person does make a difference in re-employment, and some of the things that I have been reading is that discrimination can start at about 40. So they're look at hm, how long you going to be here? What do you know? So we have to help businesses learn about what they're doing to that person in a certain age category, and help them overcome some of the negative pieces of information that they have about those individuals.

So, again, under WIOA, we are here to serve two people, the job seekers and businesses. So this is what we can do to help serve both of those categories. It always starts, as I said earlier, there's a lot of bias against the older worker, so it starts with us. So what are our beliefs and what are our attitudes about an older worker who comes to us seeking assistance?

One of the reasons that we may not want to face that person, or have difficulty, is that all of us are getting older, and that can be a hard thing for us to face. So we see that older worker as a reminder of our aging, and that's something we want to avoid. So the first question you should ask yourself is when I see that person coming in, what are my feelings about that? How do I approach them? What are my attitudes? So these are some biases to consider. Do you start speaking louder and slower?

Do you make the assumption that they don't want to use a computer, they don't want to learn to use a computer, and we don't push them into doing that? Well, everybody needs to have access to technology and understand technology. And I understand it's harder for some of the individuals to think that they can get there, but I think it's our responsibility to help them understand that they can and should get there. The other thing we might do is recommend some of the training programs that are available, because we're going to assume that that individual doesn't want to learn anything new. That's an incorrect assumption, and we need to change that in ourselves, and then help that older worker change that in themselves, too.

So, here's some myths, and how do we start that myth busting? So one of the myths is that older workers can't keep up. There is no research that says that. It's not true. The hours worked by younger and older workers are pretty much the same, and those 50-plus really are motivated and really want to do a good job. So they can't keep up is an untruth. They're unwilling to share their job knowledge. Again, that is not a true statement. When people are nearing their end-of-work time, and they have all of this knowledge that they have acquired through 10, 15, 20, 30 years of work, most of the research shows they want to share that, and they want to share that with younger workers. So for them to hold on to knowledge, again, is not true. They can be more costly due to higher salaries or health benefits or vacations. So one of the things we have to do is we have to look at what value are they bringing into the business? So if they are older and they have been around for a while, they are bringing all of their contacts, all of their knowledge, all of their understanding about the job. There is going to be less training time for them, and they're going to hit the ground running, which is going to put the money right back into the business's pockets.

The other thing to look at is that sometimes individuals have retired and said okay, I really am tired of sitting around the house, and I want to do something. So they'll go back and get a little part-time job. It might be delivering groceries for Hy-Vee. Well those individuals who are coming in, that's the job that they're seeking. That's the job they want. They're not going to ask for their previous salaries, 'cause they know that will not exist, nor do they expect it to exist. But they just want something to do to keep them busy. So again, this cost of higher salaries is not necessarily true.

The other one is they cannot learn new skills. That, again, has been shown to be untrue. This is the fastest-growing group of internet and social media users. And let me tell ya, if you become a new grandparent and that new baby is living across the country, you learn to use Skype, or you learn to use FaceTime very quickly, because you want to keep track of that new person. Another thing that's said is they won't stay on the job long if they're hired, and we don't need to retrain them, 'cause they're not going to be here. Well, when you look at the amount of time that people are at a company, those individuals 55 to 64 average 10.1 years in that company, whereas the younger workers, 25 to 34, it's 2.8 years that they have been with that company. So that investment of training in that older worker is going to pay off, because most likely they're going to be there.

Another myth is the older workers are not as flexible or adaptable. Again, the research shows they are. One of the areas that they will do is question when changes occur. So those of us who have been in the workforce for a while have seen ways of doing things come and go, and sometimes that one thing that was previously tried is coming back around again. And if it failed the first time, those of us who are older might question, why are you doing this? What is coming around? What's going to happen this time that is different than the last time? And those are really important questions to be asked, because they will, again, prevent maybe some things going wrong, or they might help this time, this particular process that is being devised. This time it might work, and it didn't work the last time, but it's through their questioning that they might help it move along better and faster.

Again, it's believed that they take more sick days. That's not true. The attendance is better for older workers than younger workers. And the other thing is it's assumed older workers are more prone to injury, and again, there is not data to support this. One of the pieces of evidence that shows through is that older workers really have learned how to work more safely through their years of experience, and so they do not necessarily get injured more than younger workers.

Now, disability can occur with older workers. Disability can occur with younger workers. And disability is based more on risk factors. So let's say that a business hires a person who's in their 30s, and they have been a type 2 diabetic since they were in their 20s. Well, they may face some loss of vision, they may face some other disabilities based upon that diabetes, and that business wouldn't think that at 30 years old they would be facing that, but they could. So again, it's the risk factor that is the difference, rather than just simply age.

What can we do? We're there to help people across the board, and the older workers should be assisted just the same as anyone else. So these are the attitudes that we should bring, and the ways that we should expect people to move forward. We can offer assessments. Often individuals don't understand what they can do, because they've done things so long, they don't understand that is expected in the workforce, and that it could be something to talk about in an interview. So we should assist them with a new resume, and devise it so that their age is not necessarily front and center. Because we know that if the age shows in the resume, they may likely not get a callback for an interview. We can help them understand how the job search has changed.

Some folks just say well, I got my job because I talked to somebody. I didn't have to get online anywhere. In fact, online didn't exist when I first started working. I didn't have to fill out any applications. Well, the search has changed, so we can help them learn how to do that search. Again, providing training on interviewing skills, and I know a lot of the workforce centers have the really good classes that can be taken. And so, encourage them to participate in those. The other thing that folks forget is that they have a network, and we can help them understand how to use and access their network so that they can return to employment a little bit faster. If they need to have computer skills, help them identify a reason to take the classes. And again, I know that some of the workforce centers have those classes, and so help them get signed up. And encourage them and talk to them about how that class is going, 'cause it's really critical for them to have those skills.

The other thing is to point them to a certificate training. So if they have done one of the pathways, but they're stuck because a certificate is something they do not have, then help them get that certificate, 'cause many times those can be obtained quickly, and that will move them along that career path so that they can, again, be entering the workforce, and making the money that they need to make. Connect them to businesses for informational interviews and internships. We do internships for the kids who are in college or high school, so why not do an internship for an older worker? And that business can find out about them, the person can found about the employment, and many times it could lead to employment, and a good employee for that business.

Most of all, though, we must believe that they can find employment and they can work, and it's our attitudes in working with them that can help them have the confidence to move forward. So again, we go back to educating the business, and what we want that business to be is an age-friendly workplace. People don't realize that they may be keeping older workers from applying just because of the sum of the appearances that they put forth. So one of the things that I have seen is to remove ageism from job ads. So are you asking for a recent grad? Are you asking for a ninja? Are you asking for somebody who's energetic? That is going to tell that older worker, mm, no, you're not really one that we are interested in. The other thing is that I recently saw from one of the major employees in the Des Moines area, in their marketing materials look for workers, it was people about 30, 35. There was one Asian woman who was part of their diversity. There was a black man, but the rest were all white folks of that age. Well, if I'm an older worker and I look at that, and they say oh, come and apply for work, I am not going to be really comfortable saying mm, I'm going to be the odd person out, because that's who they hire.

The other thing is that we have to help business embrace the benefits of the older worker. So they are bringing leadership skills, communication skills, their strong networks, and those are just automatically going to follow those older workers from their previous experiences. And so businesses have to recognize these are the benefits, and we have to help businesses recognize that. The other thing, as I mentioned earlier, is that we're seeing five generations in the workforce now. So how do we help those middle managers and supervisors know how to work with this multi-generational workforce? 'Cause each of them is just a little bit different.

The other thing is that that business would benefit greatly from a multi-generational work team, so you get the excitement of the young person who is coming in, their new ideas, and then you can get the leadership of the older workers as they say okay, this is the plan. This is how we work it out. And so both of those individuals working together will really help the plan move forward a little bit better and faster. Again, to provide mentoring and reverse mentoring programs. As I said earlier, a number of the older workers want to share the knowledge that they have, so make sure they're pair up with some of the younger workers coming on. And some of the younger workers can provide support and training in technology that might be needed by the older workers. Again, help the business arrange for an internship for the older workers, or to help them think about okay, if that individual has a harder time being up and lifting and such, how do we move them to training positions, so that they are helping those younger workers acquire the skills, but not having to lift of bend or do some of the physical activities that may be a little bit harder.

The other thing that we can help business understand is that there are alternative routes to retirement. So you might go full-time to part-time. There might be job sharing, where two workers will share the same job, coming in two days a week, or three days a week and flipping that around. Or, again, they might be a floater that would serve as a mentor for the newer workers. The other thing that the benefit could benefit from is the list of the pathways for retirees. So some people think about retirement, but they don't want to go to their manager and say, you know, I would like to retire, but I don't want to retire totally. So can I come to do part-time, or can I come to do just periodic work? And so if the business takes that on, and lets retirees know or potential retirees know that there's a different pathway. They could keep people that are very valuable. Again, we need to provide an open environment to request accommodations. Some individuals who experience medical issues are afraid to address those with their business, 'cause they'll be afraid that that business is going to ask them to leave. Well, help that business say no, you can talk us openly. When you need the time, you can get the time, and we will take you, because you are a valuable asset to us, and you can help our business. But if you need some time to heal, we'll allow that.

Another thing that's good for everyone is, again, to reduce the risk factors of disability. So how does that business for everyone encourage good nutrition, encourage exercise, and really encourage people to be healthy? Because when you reduce the disability risk for everyone, then the business will be better off. They can offer wellness programs, and then design flexible leave policies for caregiving. This is a really big deal, certainly, coming on for the older workers, but also for some of those workers who are in their 40s and on up, because they are facing parents, or they are facing other family members who really need to have someone help them with caregiving. They might need to make doctor's appointments, so how can the business help them meet those caregiving activities so that when they're at work, they're focused on work and not worried about that family member who needs that care. Again, we need to make sure that the business is welcoming to all the ages, and everyone is pleased to be there, and the business is pleased to have everyone there.

The other thing that we can do is to go into the business and say okay, let's take a look at the job, and all the skills that you need to have. And is there a different way to restructure the job? Are there adaptions that can be made? And this would assist older workers, it could assist younger workers, it could assist people with disabilities. I know one time when I worked at the Department for the Blind, there was an individual that worked in the bakery, and he needed to weigh some items that he was preparing for distribution and he couldn't see the scale. So working through the manager, he got a talking scale, and that worked very well for him. But when I went to check on how it was working for him, one of the sighted individuals says oh, the talking scale. Yes, we love that. That's great for us, too. So inviting us to come in and doing that job analysis could really help the business for everyone who works for them.

These are some of the references, some of the places that I got information in this presentation today. And they're really, really good sources. There is a lot out there now about the changing workforce. There's a lot of information available about the five generations in the workforce. And so, for fun reading, pick up some of these things. Pick up other items, because it's a really exciting time to take a look at who is working in Iowa, how are we keeping everybody employed, and how are we really growing the state through all individuals who are working and producing for Iowa businesses.

Here's my contact information, so feel free to call me, email me, and I'll be glad to share any information that I have about the older worker. Thank you, and it was a pleasure sharing this with you today.