

# Career Options for Workers 60 Years and Older in North Central Indiana

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FINAL REPORT

Prepared by



for

**WORKFORCE**  
DEVELOPMENT STRATEGIES, INC.

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## Purpose of This Report

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The purpose of this report is to provide an initial framework for developing strategies that will support career progression for older workers in critical occupations identified in the 2004 State of the Workforce Report (*Embrace Uncertainty, Create Our Future*) for the North Central Indiana region, as well as jobs and opportunities identified in other national sources.

Workforce Development Solutions, Inc. (WDSI), the North Central Indiana Workforce Investment Board, obtained a small Energize Indiana grant from the Indiana Department of Workforce Development to support the development of this report. Due to the limited size of the grant, however, this report focuses mainly on career opportunities for a sub-set of the older workforce in the region, i.e., those who are 60 years or older, or “60 Plus.” WDSI contracted with Corporation for a Skilled Workforce (CSW) to research, analyze and write this report.

The information herein should be viewed as one component of a more comprehensive set of regional actions and solutions that are currently under development. More importantly, the information should serve as a starting point for ongoing analysis, discussion and decision-making. This report is a snapshot in time. Industries are constantly shifting; the social, political and financial factors that impact employers, organizations, individuals and families; the balance of workforce supply and demand; and the types of jobs, skills and training needed by employers and workers will certainly change over time. What is deemed “critical” or “in demand” in just a few years may be very different from what is considered critical in 2004.

# Methodology

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## Research & Analysis

CSW conducted general research into the career progression landscape for older workers, and developed an analytical framework that could be useful to the Workforce Investment Board in support of its Mature Worker initiative.

CSW's research methodology consisted of the following activities between May 1 and June 30, 2004:

- Collected print and web-based reports, studies and other documentation about career progression and employee recruitment, retention and development efforts, focused on older workers, from around the country.
- Conducted a limited number of phone interviews with subject-matter experts in the North Central Indiana region to obtain first-hand information about career progression practices and issues related to older employee recruitment, retention and development.
- Analyzed health care and manufacturing critical occupations identified in the 2004 State of the Workforce Report to identify those that would most likely be viable opportunities for workers 60 years or older; identified additional viable opportunities uncovered during the general research.
- Wrote and revised the report with input and feedback from WDSI staff.

## Context: Why Focus On “Mature” Workers?

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The 2004 State of the Workforce Report for North Central Indiana presented a strong case for making the “*mature workforce (ages 35 to 70) a primary economic development selling point.*” Data and trends included in the report show that the North Central Indiana region is aging, is older than the state and nation, and is projected to grow only marginally in total population, with 35 to 70 year olds continuing to make up the largest share of the population.

Aging trends in North Central Indiana also parallel national trends. According to the U.S. Bureau of Labor Statistics, 13 percent of the nation’s workforce was 55 and older in 2000.<sup>1</sup> That figure is expected to rise to 20 percent by 2015, with workers in the 55 to 64 age bracket experiencing the greatest amount of growth.<sup>2</sup> The BLS also reports that access to jobs for older workers is improving and that between January 2001 and November 2003, workers 55 and older experienced the most dramatic job gains of any age group: 3 million jobs.

A landmark 2002 survey by the AARP, *Staying Ahead of the Curve: The AARP Work and Career Study*, provides a rich glimpse into the attitudes and concerns of older workers across the country toward working and retirement. The survey involved more than 2,500 interviews with workers ages 45 to 74.\* Some of the findings of the survey (shown in Table 1, following page) are pertinent to career opportunities for North Central Indiana workers aged 60 and older.

For example, the survey found that only 29 percent of 57-64 year olds and 16 percent of 65-74 year olds who are currently employed are looking forward to retirement. And while the need for money and benefits for savings and expenses is among the top factors driving these individuals to work, the top factor (81%) among both age cohorts is simply because they enjoy working. Other data from the survey portrays a contrasting picture of older workers’ sentiments. When asked about their plans during retirement, only 67 percent of 57-64 year olds and 58 percent of 65-74 year olds indicated that they plan on working, though about one of every three in both cohorts responded that they plan on some form of part-time work. For those employed or seeking employment, the “essential parts of their ideal job” include health care benefits, adequate paid time off, good pension benefits, a flexible schedule, and on-the-job training. A good salary and opportunities to work either part-time or at home were mentioned as essential parts, though received a significantly lower share of responses than did benefits, time off/flexibility and training.

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\* Including a representative national sample of 1,500 workers, as well as over-samples of African American, Hispanic and Asian American worker.

**Table 1: 2002 AARP Work and Career Study: Response Samples of 57-74 Year Olds<sup>3</sup>**

<b>Age Group</b>	<b>%</b>
45-56	70
57-64	20
65-74	7
75+	3
<b>94% of 45-74 employed</b>	<b>%</b>
Of employed 45-75,	
Full-time	67
Part-Time	11
Self-Employed	15
Other	7
<b>Breakdown by job classification</b>	<b>%</b>
White collar/clerical workers	35
Executive professional jobs	28
Blue-collar jobs	24
Other	13

	<b>Age Population</b>		
	<b>Total (%)</b>	<b>57 to 64 (%)</b>	<b>65 to 74 (%)</b>
<b>Decision to work</b>	n=1500	n=346	n=102
Need the money	76	73	53
Need to maintain health insurance coverage	65	66	53
Need to pay for health costs for self/other family members	56	59	46
Need to support family members	46	35	29
Enjoy the job/enjoy working	76	81	81
Being productive is a way I can help others	68	67	69
It makes me feel useful	66	67	71
People have an obligation to work if they can	59	55	56
To save more for retirement	67	65	44
To fulfill pension requirements	49	44	36
To qualify for Social Security	48	53	49
<b>Looking forward to retirement a great deal</b>	n=1500	n=346	n=102
	29	29	16
<b>Plans during retirement</b>	n=1500	n=346	n=102
Plan to work	69	67	58
Part-time for interest/enjoyment sake	34	28	36
Part-time mainly for income	19	24	13
Start own business	10	9	6
Retire but work part-time doing something else	6	6	3
Not work at all	28	29	36
<b>Workers looking for balance btw work/personal life</b>	n=1400	n=319	n=96
	70	69	45
<b>Workers who strongly agree</b>	n=1400	n=319	n=96
I am continuing to grow in my work	55	51	47
There is a lot I still plan to accomplish in my work	50	46	48
I am looking for the next work challenge	33	29	25
My best work years are ahead of me	22	16	16

<b>Essential parts of ideal job</b>	n=1500	n=346	n=102
Adequate paid time off	86	85	77
Flexible schedule	76	77	82
On the job training	73	75	60
Opportunity for part-time work	53	54	59
Ability to work from home	41	47	43
Health care benefits/insurance	84	88	75
Good pension benefits	76	79	62
A 401(k) retirement plan	67	67	55
Pays a lot of money	63	61	56

Echoing some of the AARP's findings is the "Fact Sheet About Older Workers" developed by the Vital Aging Network of Minnesota. The fact sheet is a succinct and easy-to-read reference for work and career related issues that impact older workers. For example, according to the Fact Sheet<sup>4</sup>:

- *Life expectancy and financial need will keep people in the workforce longer.*
- *Over half of all employed Americans want to work past the age of 65.*
- *Earnings now account for 24% of the income of the elderly.*
- *Older workers prefer part-time employment.*
- *The job seeking skills of older workers are often outdated.*
- *Older workers remain unemployed longer than others.*
- *Retraining opportunities are not often offered to older workers.*
- *Employers are often anxious to replace high paid, experienced workers with lower paid starters.*
- *Older worker qualities/advantages to employers include:*
  - ◆ *Reliable work habits*
  - ◆ *Loyalty to the job and the firm*
  - ◆ *Experience*
  - ◆ *Stability/less turnover*
  - ◆ *Less concern about advancement*
  - ◆ *Equal or better productivity rates*
  - ◆ *Superior attendance records*
  - ◆ *Low accident records (though they stay out longer when injured)*
  - ◆ *Higher job satisfaction*
  - ◆ *An eagerness to learn new skills*
  - ◆ *An ability to learn into old age*

Further, a 2003 survey of 428 human resources professionals by the Society for Human Resource Management (SHRM) and the National Older Worker Career Center (NOWCC) concludes that the “baby boom generation will redefine retirement, because many plan to continue working in their later years.” The survey finds that only seven percent of HR professionals had defined a plan or proposed specific changes to prepare for the retirement of workers over the age of 55 in their organizations, and that most neither actively recruit older workers nor do anything specific to retain them.<sup>5</sup>

What does all this mean? Clearly, there is much uncertainty in the labor market. Predictions of looming worker shortages caused by huge waves of retiring baby boomers have employers across all industries wondering how they will find qualified workers in the future. Yet, ample research is emerging to indicate that older workers may not retire as early as predicted, if at all. Key factors of “if” and “how” America’s older workers remain connected to the workforce will have significant implications with regard to job availability and career mobility for workers of all ages.

# Opportunities for Mature Workers

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## General Framework

An enormous number of models, approaches and strategies for career progression can be found across the U.S. These generally can be categorized into three types: 1) internal career ladders (i.e., within a single company); 2) external, industry-focused career lattices (i.e., across several companies within one or two primary industries, e.g., health care, manufacturing, engineering, etc.); or 3) career ladders targeted for the low-income, low-skilled, entry-level segment of the workforce.

One of the best overall career progression frameworks is from the Chicago-based, Illinois Career Pathways Initiative (ICPI). The Illinois Career Pathways Initiative is a state-wide coalition of organizations and practitioners who are committed to strengthening career pathways to help address the state's workforce issues. The ICPI describes a career pathway as *"a set of connected courses and programs, with extensive supports for students and information to track their progress, that enables students to advance over time to better jobs and higher levels of education and training."*<sup>6</sup>

The ICPI further emphasizes that a framework for career pathways must include both regional and local economies. This is vital – employers, workers and students make business, job and career-related decisions that transcend traditional boundaries of jurisdiction. The fluidity of commerce across geographic regions means that workforce development responses must be able to be effective under fast-paced, ever-shifting circumstances.

The ICPI has outlined what it views as the components of a career pathway. These are:

- *A "road map" describing jobs in industries of importance to the regional economy*, illustrating the connections between education and training programs at a range of levels, and detailing the requirements to enter programs at each level.
- *A modular curriculum* approach that breaks certificate and degree programs into smaller sets of courses to allow students to work while pursuing their education, and to enter and exit education as their circumstances permit.
- *Basic skills training* that combines needed basic skills, such as literacy, math, and English as a Second Language, with career-specific skills training (i.e., bridge programs).
- *Assistance with securing internships, cooperative work experiences, and employment opportunities* through close relationships with employers in a given sector.
- *Access to supportive services*, such as tutoring, childcare, financial aid, and job placement.

Workforce investment boards can have the greatest impact on the first component – the "road maps." As shown in Figure 1 (page 10), developing road maps for career progression is where the North Central Indiana Workforce Investment Board can yield the most leverage and be most effective in a regional career progression strategy for mature workers. By doing so, such maps can guide the programmatic implementation of the other career pathways components that occur, appropriately, at the partner or practitioner level (e.g., curriculum development, training, employment and work experiences, and supportive services).

While aspects of the ICPI and other models are useful in consideration of job and career opportunities for mature workers, there is very little in the way of career progression analysis

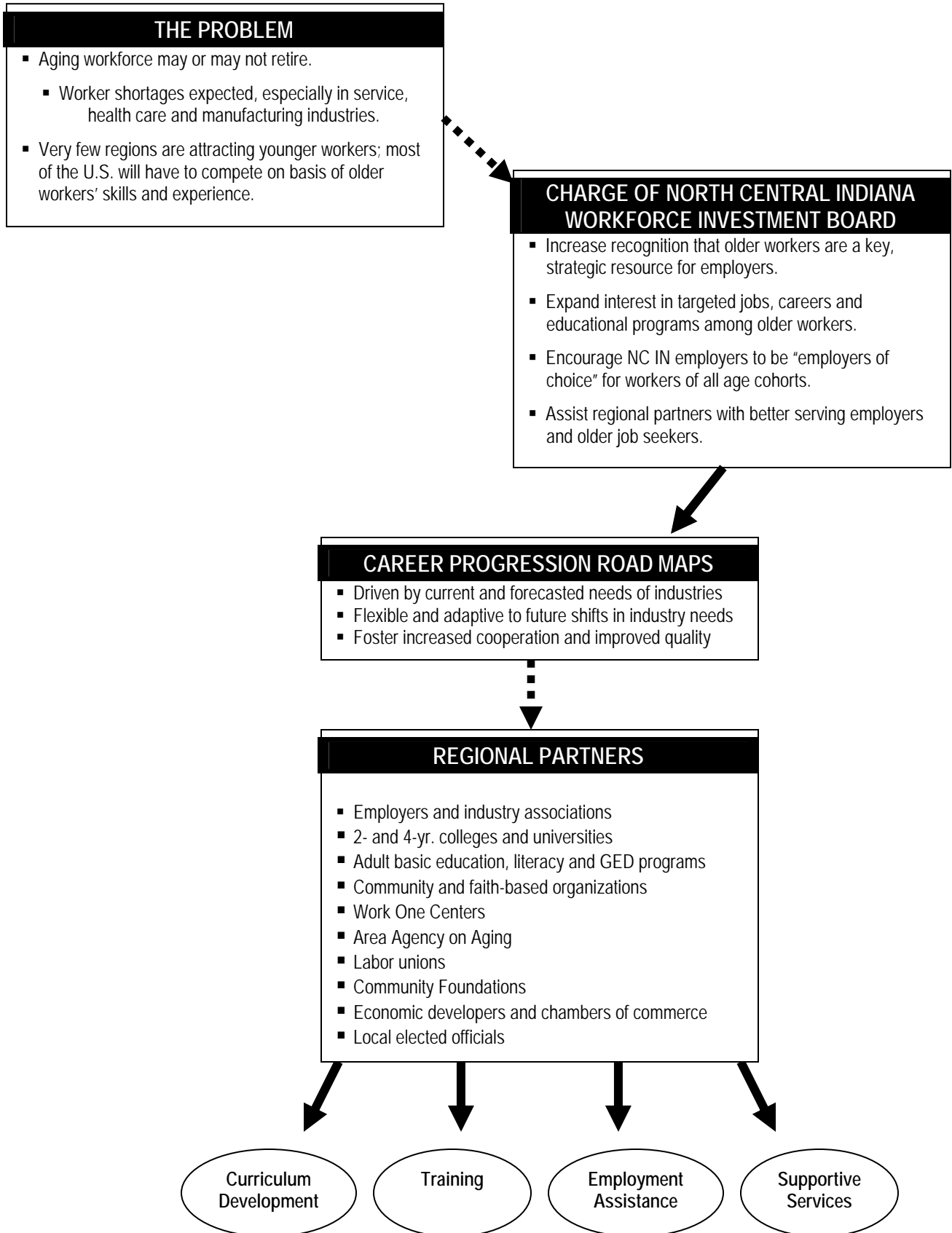
that translates into practical use for community-based policy makers and practitioners who face the impact of aging demographics on a daily basis.

For example, in the health care industry, typical career ladders are designed to help individuals gain entry-level employment, say as a Medical Assistant, and to identify the skills, training, credentials, and work experience required to advance to a mid-level position, such as a Medical Secretary, and ultimately to higher-level employment, such as a Physician's Assistant. Often, the process of career progression is timely and expensive, and assumes that individuals seeking employment will pursue subsequent levels of training, employment and experience.

As the AARP and Vital Age Network suggest, for workers 60 years and older, this may not typically be the case. Older or mature workers desire part-time or flexible job opportunities and are not as motivated by money as their younger counterparts (although certainly money is a contributing factor, both nationally and in North Central Indiana). Further, while many mature workers need new skills in order to retain or obtain jobs, they are less likely to enroll in longer-term and more costly education and training programs, such as for Associate's or Bachelor's degrees. As a result, workers in their 60s and 70s are less likely to be interested in career progression within specific industries or even within single employers; they are more likely to be interested in obtaining or retaining a job, regardless of industry, that provides supplemental income, benefits and a way to engage with other people on a daily or regular basis.

The bottom line is that efforts to identify career opportunities for workers who are 60 years or older must take into account their unique characteristics and labor market "behaviors," and the resulting limitations on the range of viable job advancement options and time frames within which progression may occur.

**FIGURE 1: Mature Worker Career Progression Framework**



## Top Occupations & Sample Career Progression Map

Several types of data were analyzed to arrive at an initial set of top occupations for workers aged 60 and older in the North Central Indiana region. Among the data that was analyzed were the critical occupations and skills for health care and manufacturing identified in the 2004 State of the Workforce Report. CSW also looked at occupations referenced on several web sites (e.g., *maturityworks.org*, *jist.com*, *seniors4hire.org*, *aarp.org*, *monster.com*, etc.), and in articles and reports about national trends in jobs and skills related to older workers, including those in other industry sectors identified as important to the North Central Indiana economy (Services, Logistics, IT/Technology). Where possible, occupational information was obtained from the Bureau of Labor Statistics' Covered Employment and Wages program, the Occupational Employment Statistics Survey, and O\*Net job skills database. Entrepreneurship, small business and volunteer opportunities were briefly examined as well. A full list of sources consulted can be found in Appendix A.

The occupations are listed in Tables 2 through 7 on the following pages. Occupations in these tables are grouped by industry – Health Care, Manufacturing, Services, Logistics, IT/Technology, and Education/Other – and are listed in descending order by *average median hourly wage*.

Occupations were included if they met the following criteria:

- They are among the critical health care or manufacturing occupations identified by the Workforce Investment Board;
- They are among occupations identified by other credible sources such as good jobs for older workers;
- They are a likely to offer part-time or flexible work opportunities (highlighted in BLUE in the Occupational Tables);<sup>†</sup>
- They are likely not to be as physically demanding as other occupations; and
- They represent a range of job levels and education/training/work experience requirements to address opportunities for older workers of all skill levels.

Tables 8 and 9 show some potential focus areas for mature workers related to small business ownership and volunteering. Although grant resources did not allow for deep research or full analysis of these areas, general research indicates that there is significant employment/income potential for a sub-set of older workers in North Central Indiana who have the requisite passion, skills and risk-taking characteristics to succeed as entrepreneurs. Furthermore, volunteer positions may be viewed in some instances as potential entry-level positions, fulfilling a similar role as an internship or other career exploration opportunity. It is recommended that additional resources be obtained to complete this analysis.

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<sup>†</sup> O\*Net rankings include “very low” “low” “medium” “high” and “very high.” For this report, jobs ranking “very low” were excluded; jobs ranking “low” or above are included.

<b>TABLE 2: HEALTHCARE</b>	<b>Median Hourly Wage</b>	<b>Annual Wages</b>	<b>Part Time</b>	<b>Education/Training/Work Experience</b>	<b>Top Skill Areas</b>
Physician Assistants	29.96	62,300	High	Bachelor's degree	Reading Comprehension Active Listening Speaking Service Orientation Social Perceptiveness Systems Evaluation Monitoring Critical Thinking Judgment and Decision-Making
Speech-Language Therapists	24.43	52,720	High	Master's degree	
Clinical, Counseling, and School Psychologists	22.79	45,010	Low	Master's degree	
Accountants and Auditors	20.78	48,440	Low	Bachelor's degree	
Public Relations Specialists	14.96	35,050	Low	Bachelor's degree	
Medical and Public Health Social Workers	14.56	32,880	Low	Bachelor's degree	
Medical Assistants	11.44	24,090	High	Moderate-term OJT training	
Nursing Instructors and Teachers, Post Secondary	-	43,500	-	-	

<b>TABLE 3: MANUFACTURING</b>	<b>Median Hourly Wages</b>	<b>Annual Wages</b>	<b>Part Time</b>	<b>Education/Training/Work Experience</b>	<b>Top Skill Areas</b>
Financial Analysts	27.06	56,300	Low	Bachelor's degree	Writing Monitoring Speaking Reading Comprehension Coordination Mathematics Critical Thinking Active Learning Judgment and Decision-Making
Management Analysts	26.56	55,200	High	Degree plus work experience	
Lawyers	26.14	63,490	Low	First professional degree	
Cost Estimators	26.11	52,520	Low	Bachelor's degree	
Accountants and Auditors	20.78	48,440	Low	Bachelor's degree	
Sales Representatives, Wholesale and Manufacturing, Technical and Scientists	19.49	73,340	Low	Moderate-term OJT training	
Training and Development Specialists	19.23	42,470	Low	Bachelor's degree	
Public Relations Specialists	14.96	35,050	Low	Bachelor's degree	
Executive Secretaries and Administrative Assistants	14.89	34,660	High	Moderate-term OJT training	
Customer Service Representatives	11.50	27,800	High	Moderate-term OJT training	

<b>TABLE 4: SERVICES</b>	<b>Median Hourly Wages</b>	<b>Annual Wages</b>	<b>Part Time</b>	<b>Training</b>	<b>Top Skill Areas</b>
Food Service Manager	15.91	33,100	Low	Work experience in a related occupation	Speaking Social Perceptiveness Writing Service Orientation Mathematics Reading Comprehension Judgment and Decision Making Instructing
Lodging Managers	15.80	32,900	Low	Work experience in a related occupation	
Public Relations Specialists	14.96	35,050	Low	Bachelor's degree	
Customer Service Representatives	12.72	26,500	High	Moderate-term OJT training	
Social and Human Service Assistants	11.07	27,340	Low	Moderate-term OJT training	
Merchandise Displayers and Window Trimmers	10.66	22,200	High	Moderate-term OJT training	
Office Clerk, General	9.62	22,510	High	Short-term OJT training	
Bus Drivers, school ?	9.58	22,460	Very High	Short-term OJT training	
Bank Teller	9.16	19,100	Very High	Short-term OJT training	
Security Guard/Screeners	9.10	18,900	High	Short-term OJT training	
Floral Designer	8.44	17,600	High	Moderate-term OJT training	
Retail Salesperson	7.90	18,980	Very High	Short-term OJT training	
Hotel, Motel, and Resort Desk Clerks	7.85	16,010	High	Short-term OJT training	
Taxi Drivers and Chauffeurs	7.84	16,290	High	Short-term OJT training	
Hosts and Hostesses, Restaurant, Lounge, and Coffee Shop	7.14	14,990	Very High	Short-term OJT training	
Cashier	7.14	15,320	Very High	Short-term OJT training	

<b>TABLE 5: LOGISTICS</b>	<b>Median Hourly Wages</b>	<b>Annual Wages</b>	<b>Part Time</b>	<b>Training</b>	<b>Top Skill Areas</b>
Management Analysts	26.56	55,200	High	Degree plus work experience	Reading Comprehension Writing Active Listening Speaking Mgmt. of Personnel Resources Mathematics Operation and Control Equipment Maintenance
Human Resources Assistants, except payroll and timekeeping	13.70	28,500	Low	Short-term OJT training	
Truck Drivers, light or delivery services	11.76	27,690	Low	Short-term OJT training	
Office Clerk, General	9.62	22,510	High	Short-term OJT training	

<b>TABLE 6: IT/TECHNOLOGY</b>	<b>Median Hourly Wages</b>	<b>Annual Wages</b>	<b>Part Time</b>	<b>Training</b>	<b>Top Skill Areas</b>
Management Analysts	26.56	55,200	High	Degree plus work experience	Reading Comprehension Speaking Critical Thinking Active Listening Judgment and Decision Making Writing Mathematics Operations Analysis
Legal Secretaries	17.47	33,610	High	Postsecondary vocational award	
Public Relations Specialists	14.96	35,050	Low	Bachelor's degree	
Human Resources Assistants, except payroll and timekeeping	13.70	28,500	Low	Short-term OJT training	
Office Clerk, General	9.62	22,510	High	Short-term OJT training	

<b>TABLE 7: EDUCATION &amp; OTHER</b>	<b>Median Hourly Wages</b>	<b>Annual Wages</b>	<b>Part Time</b>	<b>Training</b>	<b>Top 5 Skill Areas</b>
Real Estate Brokers	24.85	51,700	High	Work experience in a related occupation	<i>Data not available through O*Net</i>
Postsecondary Teachers	-	-	Very High	Doctorate's degree	
Teacher Assistant	-	17,570	Very High	Moderate OJT training	
Office Clerk, General	9.62	22,510	High	Short-term OJT training	
Real Estate Sales Agents	6.90	19,310	High	Postsecondary vocational award	

<b>TABLE 8: Viable Small Business Opportunities for Mature Workers</b>
Consultant (industry specific)
Senior Citizen Focused Services (IT, Fitness, Day Care, Transportation)
Logistics/Distribution
Cleaning Company
Food/Restaurant Business
Franchise
Sales
Human Resource Support
Public Relations
Civic/Nonprofit Organizations

<b>TABLE 9: Sample Volunteer Opportunities</b>
Mentor (children, students, business owners)
Community Service and Health Care
Program Coordinator
Travel Coordinator/Elderhostel
Fundraiser
Community Activist
Storyteller/Oral Historian
Performer/Artist
Author/Poet
Environmentalist
Artisan
Musician/Singer
Landscaping and Grounds keeping Workers
Social and Human Service Assistants
Office Assistant
Public Relations

On the following page is a *Sample Career Progression Map for Mature Workers in North Central Indiana*. As was indicated previously, traditional career progression models that focus on advancement within companies or specific industries are not as applicable to older workers, especially those 60 years or older. The *Sample Career Progression Map* offers an alternative way to envision progression for workers 60 years or older in that it is not industry-specific.

Advancement within the sample Map centers around increased training, or attainment of new skills or higher educational credentials. In the mix of viable jobs for the 60 plus segment of the workforce, increased training or skills generally leads to increased income as well. However, as the Map illustrates, this is not always the case. For example, becoming a Public Health Social Worker requires a Bachelor's degree but pays substantially less than some jobs which require only an Associate's degree, such as a Legal Secretary. At the other end of the spectrum, an entry-level position requiring only short-term (i.e., 2-4 weeks) on-the-job-training (OJT), such as a Human Resources Assistant in the Logistics industry, may pay more than other entry-level positions requiring short-term, and in some cases even moderate-term, OJT. The overriding lesson is that wage advancement does not always correlate to the obtainment of higher skill levels or educational credentials, even in occupations that have been identified by industry as critical.

It must be noted that this is just one example of how to illustrate career progression; the occupations that are included are merely for purposes of illustration and are not intended as a definitive analysis. The Sample Career Progression Map and the Occupational Tables are meant as guidelines for ongoing, improved cooperation and coordination among the various regional partners in supporting labor market attachment and advancement for North Central Indiana's workforce. In reality, the career paths that people take are rarely so straight-forward and are not always easily rationalized. Policy makers and practitioners across North Central Indiana are encouraged to consider all of the occupations included in the tables on the previous pages in an ongoing analysis of job and career opportunities for workers 60 years and older.

# Sample Mature Worker Career Progression Map North Central Indiana Region

## ⬆ Upper Level

**Education and Training:** Bachelor's, Master's or Ph.D. degree plus work experience

Medical and Public  
Health Social  
Workers  
(Health Care)  
\$14.96

Public Relations  
Specialist  
(Health Care,  
Manufacturing,  
Services,  
IT/Technology)  
\$14.96

## ⬆ Mid Level

**Education and Training:** Associate's Degree or postsecondary vocational award

Legal Secretary  
(IT/Technology)  
\$17.47

Real Estate Sales  
Agent/Broker  
(Other)  
\$6.90 - \$24.85

## ⬆ Entry Level B

**Education and Training:** Moderate-term OJT

Customer Service  
Representative  
(Services,  
Manufacturing)  
\$11.50-\$12.72

Social and Human  
Services Assistant  
(Services, Health  
Care)  
\$11.07

Exec. Secretary/  
Admin. Assistant  
(Manufacturing)  
\$14.89

## ⬆ Entry Level A

**Education and Training:** Short-term OJT

Office Clerk  
(Services, IT, Logistics,  
Education, Real Estate)  
\$9.62/hr

Retail Salesperson  
(Services)  
\$7.90/hr

Human Resources  
Assistant  
(Logistics)  
\$13.70/hr

## Considerations and Implications

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Several important considerations can be drawn from the information in the previous section. These are described below.

- Not surprisingly, *the Services industry offers the greatest part-time work opportunities* for older workers in the region. Many of these occupations require only short- to moderate-term OJT, which means that they are potentially good jobs for older, entry-level workers who have limited skills, or for individuals who have higher level skills but who are looking for a job to provide supplemental income.
- *There are few part-time opportunities in health care* for older workers in North Central Indiana. Those that do offer flexible work schedules span a range of minimum education and work requirements from “Physician Assistant,” which requires a Bachelor’s degree, to “Speech-Language Therapist,” which requires a Master’s degree, and “Medical Assistant” which requires only moderate-term (6-8 weeks) OJT. “Nursing Instructors and Teachers” may also offer flexible work schedules, but parallel data for this occupational area was not available through the BLS or O\*Net.
- *Several occupations cut across industries and may offer clues for focusing job placement efforts* for older workers. For example, “Office Clerk” is an in-demand occupation in Services, IT, Logistics, Education and Real Estate that also has a high probability of being available as a part-time or flex-time position. The prevalence of the job across several industries makes it more likely to offer economic resilience; if demand for office clerks in one industry goes down, there may still be office clerk positions available in the other industries. Further, since many of the occupations have overlapping top skill areas, the skills and training a person obtains while employed as an office clerk could be a stepping-stone up the ladder to Administrative Assistant or other positions.
- *Clarifying the roles of workforce development partners is essential* to success in serving the needs of employers and 60-plus workers. The 2004 State of the Workforce Report for North Central Indiana reinforces how critical it is for the region’s leaders to create collaborative workforce and economic development solutions. Table 10, on page 20, depicts several examples of the general roles and promising practices of regional workforce partners in support of labor market attachment and career progression initiatives for older workers.<sup>7</sup> For example, one of the main partnership roles in career progression initiatives is the role of education or training providers that deliver employer-driven programs and curriculum. Some implications that can be culled from the Map, the Occupational Tables and other information presented in this report include:
  - ◆ Reading, writing and math (the basics!), the sciences, critical thinking and problem solving are common critical skill sets for all levels of employment. The increasing demand for higher-level skills even at lower-levels of employment implies the need for linked, progressive programs and curricula. For example, colleges could establish satellite “branch campuses” at a community based organization to teach basic skills and entry-level instruction, and to provide on-site assistance with enrollment in advanced training courses. One-Stop Centers could designate Employer Services staff to specialize in recruiting older employees for mid-level occupations that are difficult to fill.
  - ◆ All entry-level occupations require only short-term or moderate-term on-the-job training, and all mid-level occupations require at least a postsecondary vocational award

or Associate's degree. Yet, upper level occupations require a wide range of postsecondary education and experience, from additional work experience (on top of a vocational award or Associate's degree) to a Bachelor's degree, Master's degree or, in some cases, M.D. or Ph.D. This points, again, to the increased need for linked career progression programs and curricula through greater use of articulation agreements, memorandum of understanding, compacts and other formally developed working relationships among regional partners. This is often easier said than done. State higher education policies and federal regulations (such as WIA) often make funding career progression difficult; competition for limited dollars and segregated programs funded through multiple sources often prevent partners from committing to reinvention of their programs or delivery systems; and employers may not always recognize the potential return-on-investment (ROI) from supporting linked career progression efforts (or may see the ROI potential but be unable or unwilling to implement the necessary internal employee development policy changes).

- ***Workplace culture is a vital factor in older worker success.*** Whether it is called career "development", "advancement", "pathways", or "progression," regionally coordinated analyses and solutions are unlikely to reach the scale and impact desired if the chief roles for employers are solely to provide information about skill needs or partner with training providers on curriculum development. Real support for employee development must also be integrated into the workplace environment – both in practice and philosophy; if it is not, incumbent and future workers alike will recognize the disconnect between rhetoric and reality, and they will choose other employers. Employers that understand the bottom line impact of recruiting and retaining older workers foster workplace policies and culture which are characterized by financial services, health benefits, training opportunities, mentoring, flexible schedules, phased retirement, and "welcome back" policies that allow retirees to be on call for part-time work.<sup>8</sup>

An example from the health care industry, one of North Central Indiana's critical industries, is illustrative. The *Workforce Strategy Map* of the American Hospital Association's Commission on Workforce for Hospitals and Health Systems offers guidelines for fostering meaningful work and improving the workplace "partnership" with employees.<sup>9</sup> In the AHA Commission's *Workforce Strategy Map*, improving the partnership with employees means:

- ◆ Creating a culture in which all workers feel valued;
  - ◆ Measuring, improving, and rewarding the capabilities of front-line managers;
  - ◆ Learning what makes workers become long-term employees;
  - ◆ Developing a comprehensive rewards strategy that includes competitive edge compensation, flexible benefits, employee recognition, and career development;
  - ◆ Increasing personal control over assigned hours; and
  - ◆ Giving human resources the same governance and senior leadership attention as finance.
- ***Small business ownership and entrepreneurship may be viable options for 60 plus workers, but more research and analysis is needed.*** The 2004 State of the Workforce Report showed how small businesses dominate the economic landscape of North Central Indiana, and made the case why it is imperative to ensure that entrepreneurs continue to see the region as

a good place to start and grow businesses. Some efforts to link mature workers in the region to entrepreneurial opportunities are beginning to emerge. The mentorship program at the Kokomo Technology Incubator Center, in which retired business professionals provide guidance to older entrepreneurs, is just one example. A recent PowerHomeBiz.com article suggests that older entrepreneurs may have the most success starting businesses that are “related in some way with [a] previous job.”<sup>10</sup> Further research needs to occur to ensure that regional partners have quality information with which to develop and implement effective support services for older entrepreneurs.

- *Volunteering may be an effective way for seniors to gain skills and work experience while searching for a job.* According to the BLS, in 2003, 26 percent of U.S. citizens 55 years and older volunteered in their communities. The median annual number of hours volunteered for this age group was 74 hours, or approximately 6 hours per month. Volunteer opportunities spanned the full gamut of causes and organizations. More pertinent to consideration of career progression is the distribution of the types of activities or positions in which older volunteers participated. The 2003 figures, as reported by BLS, are shown in the table on page 21.

<b>% of U.S. population 55 and older who do this activity</b>	
16.5%	Coach, referee, tutor or teacher
25.5%	Provide information, be an usher, greeter or minister
27.8%	Collect, prepare, distribute or serve food
16.4%	Collect, make, or distribute clothing, crafts or goods, other than food
24.7%	Fundraise or sell items to raise money
8.4%	Provide counseling, medical care, fire/EMS or protective services
11.8%	Supply transportation for people
15.2%	Provide general office services
24.9%	Provide professional or management assistance including serving on a board or committee
9.5%	Engage in music, performance, or other artistic activities
18.8%	Engage in general labor
17.3%	Other
1.4%	Not reporting type of activity

Additional research will need to be conducted to gain a richer picture of how and where senior citizens in the North Central Indiana region volunteer, and analyze the potential for mature workers to transfer volunteer skills to paid employment situations. However, several of the volunteer areas reported by BLS suggests some compatibility and transferability to the occupations identified in this report as viable for mature workers in North Central Indiana. Examples include: Usher/Greeter (*Customer Service*); Fundraise/Sell (*Retail Sales/Real Estate*); Counseling/Medical/Protective Services (*Social Services Assistant/Medical Assistant/Security Guard*); and General Office Services (*Office Clerk*).

**Table 10: General Roles/Practices of Regional Partners in Support of Mature Worker Career Progression**

PARTNERS	ROLES & PROMISING PRACTICES
Workforce Investment Boards	<ul style="list-style-type: none"> <li>▪ Strengthen and coordinate regional workforce planning efforts.</li> <li>▪ Sponsor or conduct labor market research about older workers, and disseminate information to stakeholders.</li> <li>▪ Identify and obtain funding to support regional efforts.</li> <li>▪ Advocate for state policies that support career progression, especially for older workers.</li> <li>▪ Provide incentives or “seed” money to initiate new service delivery mechanisms.</li> <li>▪ Convene intermediaries, employers, policy-makers, and educators to develop relationships and work toward mutual goals.</li> <li>▪ Marketing/media campaign (print, TV, web, and hitting-the-streets) to encourage individuals to consider careers in critical occupations.</li> <li>▪ Ongoing outreach to employers to encourage use of age-friendly benefits and “welcome back” policies for older workers.</li> <li>▪ Match employer wages for entry-level employment for participants in high growth career initiatives, using WIA customized job training funds.</li> <li>▪ Build capacity of one-stop career centers to assess employer needs and better serve employers that provide job opportunities to older workers.</li> <li>▪ Develop sector-focused, regional skills alliances.</li> </ul>
Postsecondary Education Institutions	<ul style="list-style-type: none"> <li>▪ Strengthen supply of older workers with specific in-demand skills.</li> <li>▪ Develop training programs (credit and non-credit) for specific industry/sector skill and training needs.</li> <li>▪ Advocate for state policies that support career ladder approaches.</li> <li>▪ Create partnerships with employers, unions, human service agencies and community organizations to support individuals while they are enrolled in training/college.</li> <li>▪ Work directly with employers to ensure curriculum is aligned with skill and job needs; conduct skills and job analyses as basis for curriculum.</li> <li>▪ Create “bridge programs” that link non-credit courses, such as ESL and GED classes, to credit-bearing courses, programs and certificates.</li> <li>▪ Offer more evening and weekend scheduling, credit for prior knowledge and learning, and more intensive, short-term courses that lead to certificates.</li> <li>▪ Offer courses at work sites.</li> <li>▪ Utilize “retention specialists” or “educational coordinator” positions to help older students develop and implement career plans; for low-income workers, commit retention specialists for one year or until out of poverty.</li> <li>▪ Articulation agreements between education institutions to allow for easier transfer.</li> <li>▪ Prior learning assessment to allow adults to gain credit for work-based experience.</li> </ul>
Industry or Employer Associations	<ul style="list-style-type: none"> <li>▪ Clarify and communicate the needs of employers.</li> <li>▪ Help to identify career paths geared toward older workers.</li> <li>▪ Improve delivery of education and training, and support services.</li> <li>▪ Broker and provide services to employers and workers.</li> <li>▪ Develop sector-focused, regional skills alliances.</li> <li>▪ Broker low-cost training options for common skill needs across multiple firms.</li> <li>▪ Sponsor internships, job shadow experiences, and other career exploration activities.</li> </ul>

PARTNERS	ROLES & PROMISING PRACTICES
Employers	<ul style="list-style-type: none"> <li>▪ Implement age-friendly policies and practices such as “welcome back” part-time, reserve work arrangements.</li> <li>▪ Articulate hiring, recruitment, retention, skill and training needs related to older workers to education providers, industry/employer associations, one-stop career centers, and other workforce intermediaries.</li> <li>▪ Articulate and make mature employees aware of career ladders; explain levels and requirements for advancing within the firm.</li> <li>▪ Structure work to support career progression.</li> <li>▪ Partner with educational institutions, private vendors, community based organizations, one-stops to recruit, retain and support employees.</li> <li>▪ Leadership training for managers and supervisors on the ‘hidden’ rules of the workplace and how to support employee development and work/life transitions or challenges.</li> <li>▪ Assign and train older incumbent workers as job coaches or mentors for new employees.</li> <li>▪ Provide tuition assistance for GED, ESL, certificate, and degree programs.</li> <li>▪ Offer flexible staffing arrangements, work schedules, and release time/personal days policies for employees to attend training, family/school events, and take care of personal business.</li> <li>▪ Employee assistance program to link older employees with work/personal life challenges to appropriate, professional and community support services.</li> <li>▪ Form alliances with educational institutions to collaboratively develop customized degree, certificate, and non-credit programs that meet business and employee needs.</li> <li>▪ Form alliances with intermediaries to provide retention and advancement that are not a part of the firm’s core competencies.</li> <li>▪ Reinvest money saved on recruitment in employee development and enhanced workplace environment.</li> </ul>
Labor Unions	<ul style="list-style-type: none"> <li>▪ Strengthen supply of workers with specific in-demand skills.</li> <li>▪ Help employers to structure work in alignment with career progression for older workers.</li> <li>▪ Assist with targeted HR functions (e.g., orientation, performance appraisal, training, etc.).</li> <li>▪ Provide connections to local workforce.</li> <li>▪ Improve employer-employee relations and working conditions in support of above.</li> </ul>
Local Economic Development Organizations	<ul style="list-style-type: none"> <li>▪ Clarify and communicate the needs of employers.</li> <li>▪ Act as relationship broker to private-sector employers with hiring or training needs that match older worker skills and interests.</li> </ul>
One-Stop Career Centers, Human Services Agencies and Community Based Organizations	<ul style="list-style-type: none"> <li>▪ Provide training, hiring and recruitment services via access to a pool of candidates for entry- and mid-level jobs.</li> <li>▪ Provide pre- and post-employment support services related to work/life balance issues.</li> <li>▪ Create partnerships with employers, unions and community colleges to support individuals while employed or enrolled in education and training.</li> <li>▪ Act as a referral source for job seekers to other supportive services.</li> </ul>
Temporary Staffing & Recruitment Firms	<ul style="list-style-type: none"> <li>▪ Provide hiring and recruitment services via access to a pool of candidates for all occupational levels.</li> <li>▪ Provide pre- and post-employment support services.</li> <li>▪ Act as a referral source for job seekers to human and other supportive services.</li> <li>▪ Assist with designing and carrying out targeted HR functions (e.g., payroll, benefits, insurance, etc.)</li> </ul>
Professional Employer Organizations (EAP consultants, employee leasing, HR outsourcing)	<ul style="list-style-type: none"> <li>▪ Consult with employers and employer associations on older worker HR or work/life program design and implementation.</li> <li>▪ Act as a referral source for employees to human and other supportive services.</li> <li>▪ Provide supervisory training and employee workshops on work transition, retention and advancement related to older workers.</li> <li>▪ Assist with designing and carrying out targeted HR functions (e.g., payroll, benefits, insurance, etc.)</li> </ul>

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<sup>3</sup> *Staying Ahead of the Curve: The AARP Work and Career Study*. A National Survey Conducted for AARP by RoperASW. Washington, DC: September 2002.

<sup>4</sup> [www.van.umn.edu/options/2b5\\_factsheet.asp](http://www.van.umn.edu/options/2b5_factsheet.asp)

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<sup>7</sup> Compiled from varied sources.

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