

Chapter

5

AGING & EMPLOYMENT

Training the Aging Workforce: Productivity and ROI

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Abstract

- **Older Workers:** Legally defined as those workers over the age of 40 years, generally referred to as those workers 50 years of age and older in the context of this chapter.
- **Demographics:** The number of older workers in both the labor force (in the U.S. and globally) will increase dramatically in the coming years, largely driven by the aging of the baby boom generation.
- **Companies need older workers:** Subsequent generations will not nearly fill the void left by older workers when they exit the labor force. Experts expect that there will be a significant labor shortage in the near future, which as been estimated to result in 20-30 million unfilled jobs by the end of 2008.
- **Older workers wish to continue working:** People are living longer due to the advancements in 20th century medicine, and will be required to fund additional years of retirement. Additionally, older workers in general have reported interest in working well beyond the historically normal retirement age for many reasons beyond just monetary.
- **Older worker training is required:** Training and development of older workers is required to update skills and abilities in order for them to remain viable in the workplace, particularly given rapid technological change and increasing job complexity.
- **Myths and Stereotypes:** Many common myths and stereotypes exist regarding the skills, trainability, and productivity of older workers. Empirical evidence exists that strongly refutes these misperceptions.

Training the Aging Workforce: Productivity and ROI

- **Productivity:** Productivity does not tend to decline with a person's age; A stronger correlation exists between productivity and the amount and currency of training/education.
- **Training techniques:** Case studies have shown that training can be equally as effective for older workers as compared to younger workers provided the training environment and learning styles are optimized for the older worker.
- **ROI:** Statistical data indicates that older workers tend to have lower absenteeism rates, greater loyalty, greater accuracy in completing tasks, and lower turnover rates as compared to younger workers. These benefits can offset any additional costs associated with training older workers, and will likely result in a greater return on training investment over the long run.
- **Going Forward:** Change and growth is required not only by Employers, but also by Older Workers, and Policy Makers in order to optimize the utilization of the older workforce.

Introduction

“Society is ever changing and when society at large changes, so does the workplace”

~Collison, 2002

Today, older workers face many labor market difficulties that include managerial biases about older workers' performance, a lack of access to training to maintain their productivity and value, few work force programs targeting their needs, and financial incentives to retire rather than continue working (AARP, 1995). In the not so distant future though, it is likely that employers will face a shortage of labor as the baby boom generation begins to age and the human capital “backfill” does not exist within the so-called baby bust generation. Yet, only about one-third of employers have come to the realization that they will need to go through some form of succession planning to deal with this change (Collison, 2002), including examining the ways they both recruit and retain workers, particularly older workers. It is likely that employers will need to rely more on older workers and to therefore move past some of the most damaging myths including the rate of success, costs, efficiencies, and pay back of training (NCOA, 1993). For, if older workers are to remain in the workforce, it is probable that they will require further training to maintain and update their skills. This is especially true given that technology continues to rapidly change, structural changes are occurring throughout entire industries, and jobs are becoming increasingly complex (Rix, 1996). It is noted today that age alone does not account for the obsolescence of knowledge, skills, or abilities; rather obsolescence can frequently be contributed to the failure of companies to provide continuing education to maturing workers (McIntosh, 2001, p.22).

Training the Aging Workforce: Productivity and ROI

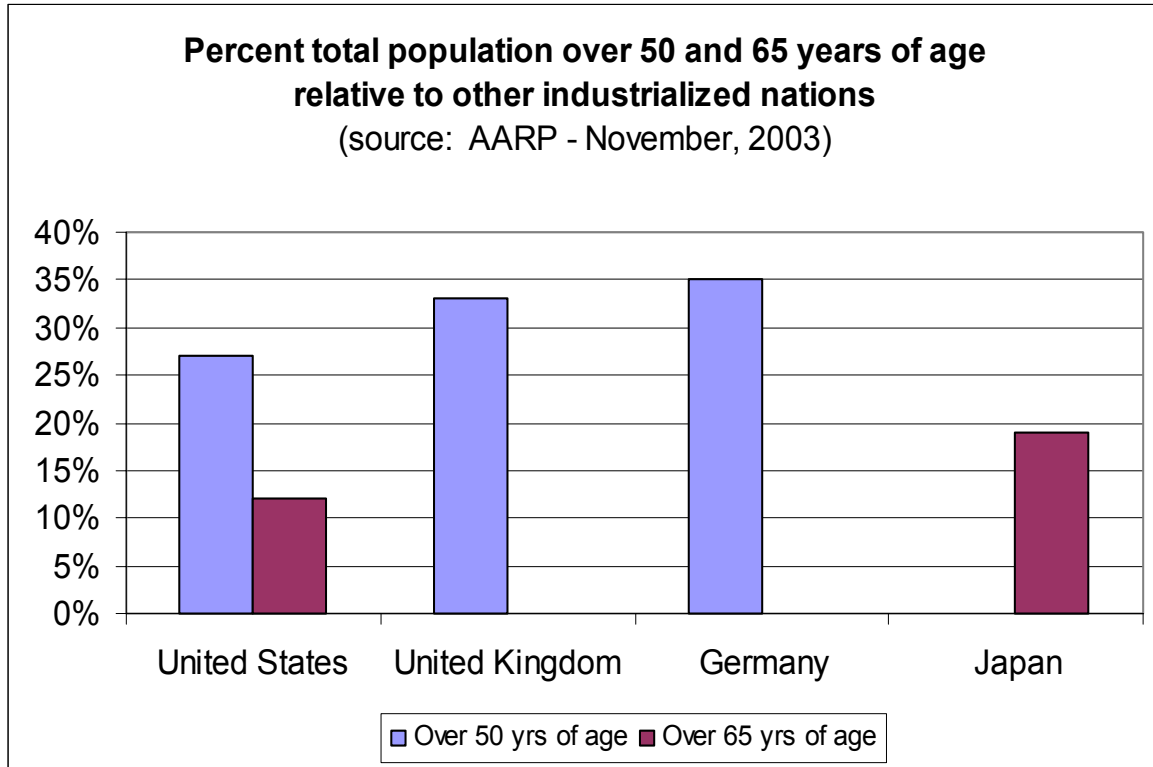
“Less than a decade ago, comparatively little was known about the relative productivity of older and younger workers, and even less about how this relative productivity may be influenced by training” (Crown, 1996, p.397). After completing a thorough review of the current literature on this topic, it is evident that a great deal more has been learned in recent years, yet more research may still be required. In this chapter, we will begin by looking at the demographic trends of the aging workforce that necessitate continued employment and training. We will discuss the various methods and techniques that have proven effective in training older workers, thereby improving their productivity. Lastly, we will discuss the benefits or return on investment from training older workers, or as it has been referred to in some of the training literature, return on individuals (Jayne, 2003).

Demographic Survey

Aging Population Trends

It's a fact, not only is the average age of the U.S. population increasing, but the age of the global population is also increasing, and even more rapidly in some countries. Indeed, the percentage of people over 50 years old is higher in both England and Germany as compared to the United States, and Japan has almost twice the proportion of over 65 year old constituents relative to the U.S. – as shown in the illustration below. Japan is currently the world's "oldest" country, with Korea following as a close second (AARP, 2004).

"Every month, approximately 1 million persons reach 60 years of age. Forecasts show that by the year 2050, there will be 2 billion older people in the world, compared to 600 million today. For the first time in human history, older people will outnumber children."(AARP, 2004)



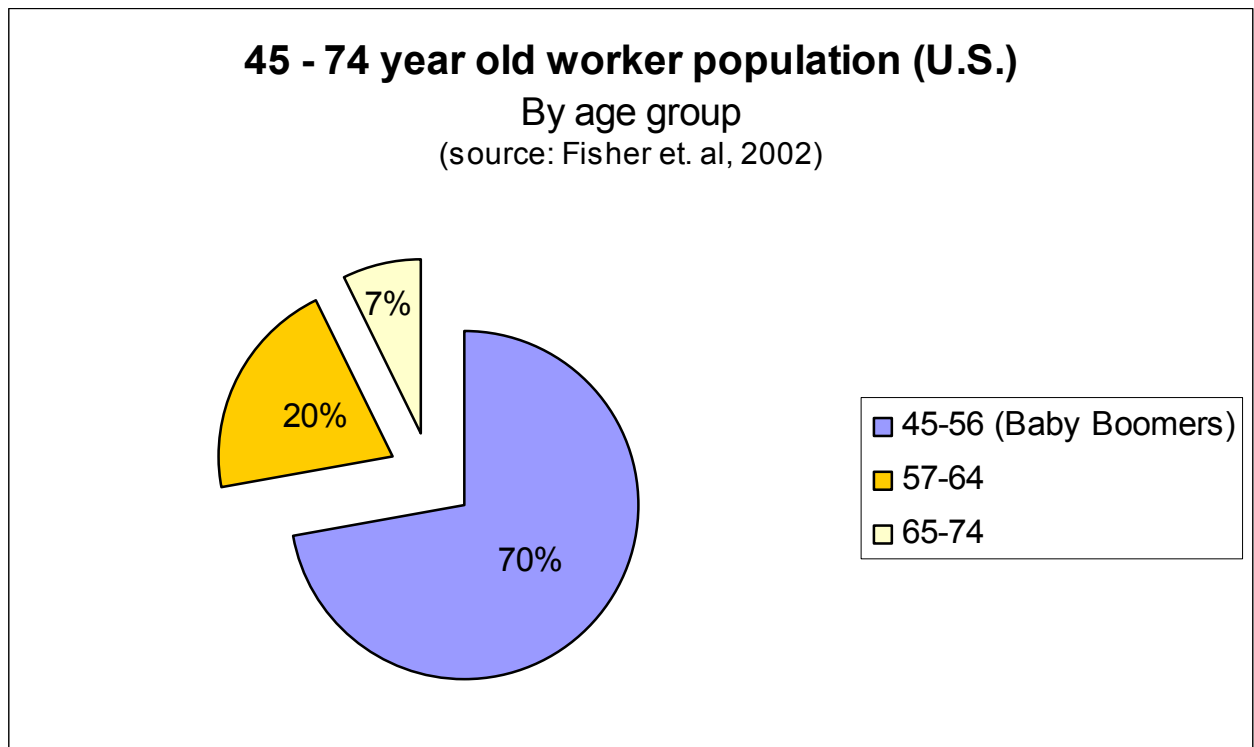
There is undoubtedly a great deal that we can learn from the actions taken by these other industrialized nations as they grapple with the same demographic shift, but a few years ahead of the U.S. A general survey of the literature produces a great deal of information discussing identical issues being faced within our own nation. The majority of these articles, however, seem to originate from Europe and Australia, with very little coming from Asian countries as you might expect given the statistics cited above. This lack of discussion is most probably a result of the strong cultural differences that exist between the Far East and the Western nations. It is well known that Japanese society holds a great deal of respect for their elders, and will not be plagued with the same cultural barriers which make it more difficult to accept a much older workforce into the U.S. business environment.

Countless books, articles, and surveys have clearly illustrated the demographic trends with regard to the aging population at large, and more specifically, the aging workforce. Much analysis has been dedicated to understanding the driving forces behind these trends, but the reality is simple: people are living longer due to the advancements of 20th century medicine (AARP, 2004); our nation's 78 million (Stein-Wellner, 2002) person baby boomer cohort (those born between 1946 and 1964) is now between the ages of 40 and 58 years old; "every seven seconds, another baby boomer turns 50 years old." (Fleshman, 2004); and although the trend toward early retirement is increasing, most are still faced with the challenge of funding a longer retirement and seeking continued employment at older ages (Stein, 2004). Even in the face of these staggering trends, employers in general have yet to overcome their bias toward older workers, and as a

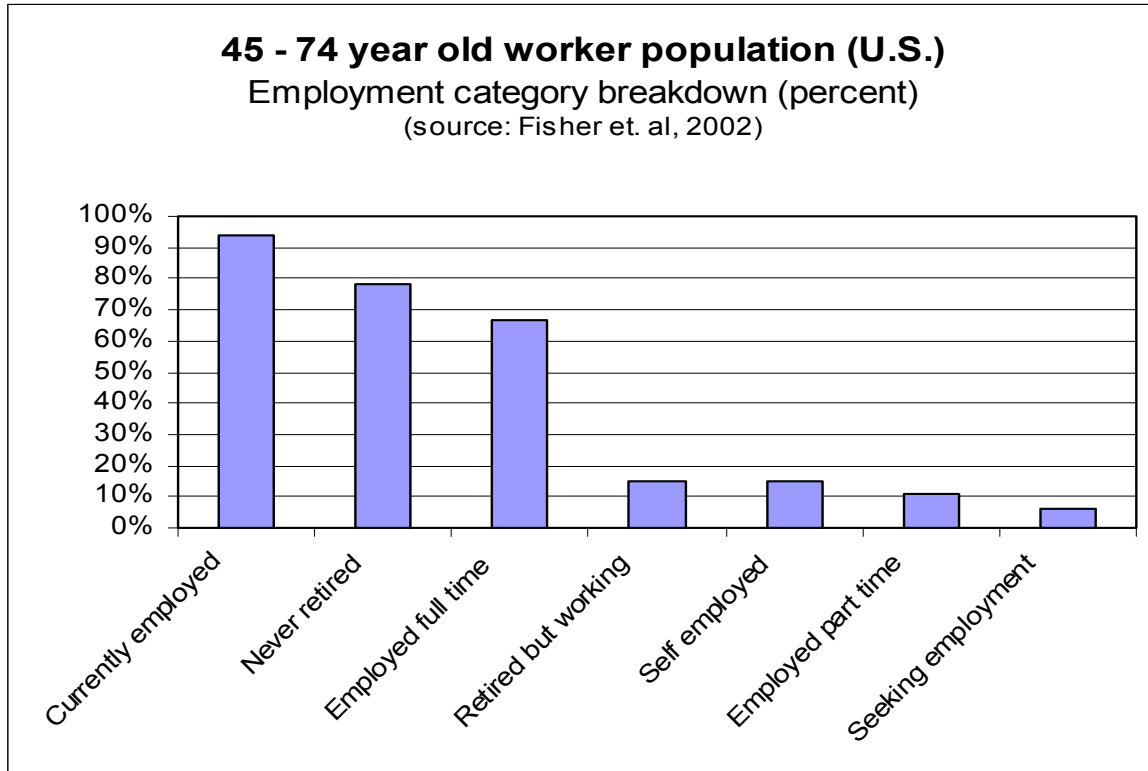
result, this segment of the population remains overlooked and underutilized to the disadvantage of economies and societies everywhere.

Who Are The Older Workers

Based on 2002 labor force population statistics (Fisher et. al, 2002), baby boomers (45 to 56 years old) represent 70 percent of the 45 and older worker population. The remainder of this population is distributed between the 57 to 64 year old group (20 percent), and the 65 to 74 year old group (7 percent) as shown in the chart below.

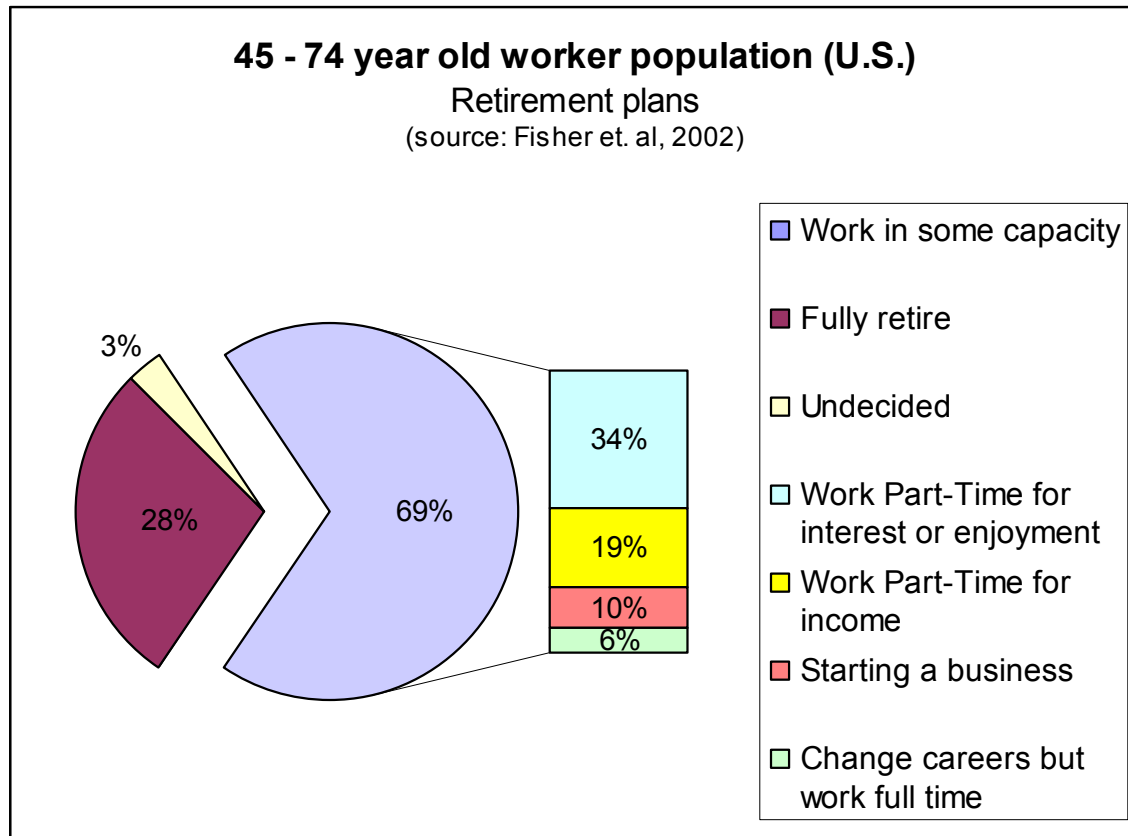


This same study also reports that 94 percent of the population surveyed is currently employed with the balance actively seeking work. Of those currently employed, a breakdown of self-reported employment type is shown on the following chart.



Older worker's retirement plans

Of the 1,500 older workers, ages 45 to 74, sampled across the United States in 2002 by AARP, an astonishing 84 percent say they would continue to work even if they were financially secure for life. While 69% say they plan to work well into the normal retirement years. An analysis of the long term retirement plans including justification is given in the following chart.



Many additional articles have been written which all support this same conclusion: older workers plan to remain in the workforce longer. Another notable example of this type of analysis is seen in a more recent study conducted by *The New York Times*, and reports that “approximately 60 percent of workers 50 and older plan to stay on the job beyond 65 – the traditional age for retirement” (Leonard, 2003).

Why Do Older Workers Work

Once again referring to the results of the 2002 AARP study referenced earlier, the older worker population was classified into four major segments based on their primary motivations for working (Fisher et. al, 2002). These categories were labeled as: Sustainers; Providers; Contributors; and Connectors.

Training the Aging Workforce: Productivity and ROI

The **Sustainers** group is primarily driven to work for financial compensation. This group works first to live, although 70% of this group also considers enjoyment as a major factor in their decision to work. A large portion of this group (80%) claim they cannot afford to retire and their financial needs are driven largely by the growing cost of health insurance.

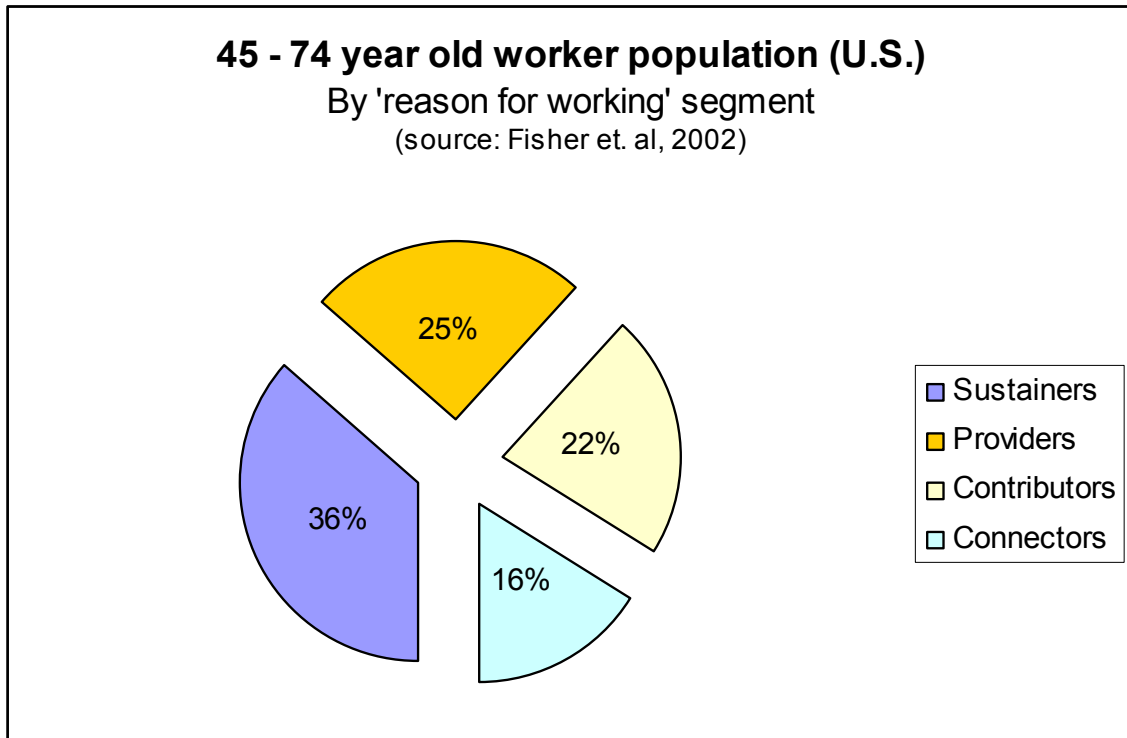
Providers, as the group's name may suggest, are motivated to work so that they may provide care for dependents. The largest portion of this group consists of those often referred to as the "sandwich generation" (McIntosh, 2004), workers who have care giving responsibilities both for elders, such as their parents, and for their children. As a result of social and cultural norms, this group consists mainly of men, African Americans, and Hispanics (Fisher et. al, 2002)(Danigelis & McIntosh, 1995). It is likely that this segment will increase in proportion to the remaining three in coming years as a result of a growing number of baby boomers who will be required to provide elder care.

As opposed to the Sustainers who work to live, the **Contributors** live to work. This group consists of the nation's work-a-holics and over achievers, who are also those most likely to achieve executive and professional positions. These workers generally do not work because of the money, but rather because they love to work. Most people who have come out of retirement to reenter the labor force fall within this segment of the worker population.

Finally, the **Connectors** group consists of those who feel a strong personal, social, or family-like connection to their work and/or work environment. These people are likely to consider work as a significant part of their identity.

Training the Aging Workforce: Productivity and ROI

The make up of these groups is illustrated in the chart below. The Sustainers group makes up the majority of this population with more than a third of the constituency. Next is the Providers group, with a quarter of the population. Followed by the Contributors and the Connectors, making up 22 percent and 16 percent of the population respectively.



A significant reason workers across all four segments of this population wish to remain employed is simply because they enjoy working. A full breakdown of the top reasons people in this population wish to continue working is provided for additional reference as Appendix A.

Additionally, many older workers, which would be expected to fall into the Sustainers grouping, continue working due to recent declines in stock market retirement savings. A recent national survey conducted by International Communications Research

Training the Aging Workforce: Productivity and ROI

has concluded that the declining retirement savings for 50 to 70 year old people will likely force many of them to work longer or, in many cases, return to work (Minton-Eversole, 2003). According to the survey results, 77 percent of the more than 1,000 50-70 year olds claim to have lost stock market value in recent years. 21 percent of this same population have postponed retirement plans, and an additional 10 percent who had already retired, are now planning to return to work. An analysis of the data produced by this survey suggests that the distribution of expected retirement ages for this group has been shifted (delayed) by at least five years (Brown, 2002).

Why Do Companies Need Them

Analysts predict that as many as 20 million jobs will likely go unfilled in just four years (Galbreath, 2002), and older workers could be the key to coping with the looming labor shortage (Leonard, 2003). As a result of this shift in workforce demographics, some have begun succession planning – in fact 31% according to the response from 445 HR managers sampled in the 2002 workplace demographics survey conducted by the Society for Human Resource Management (Collison, 2002). The U.S. government is not immune to this issue either: “Nearly 50% of the Federal workforce is eligible for retirement by 2005... expected worker shortage is a serious and urgent issue.” according to Senator George Voinovich in his 2000 report to the President entitled *The Crisis in Human Capital* (Voinovich, 2000 - ASTD).

Fortunately, a general shift from manufacturing jobs to service and knowledge jobs (Prenda & Stahl, 2001) has produced a perfect match between older worker’s and companies faced with a dwindling labor supply. While older workers may be

Training the Aging Workforce: Productivity and ROI

experiencing some decline in their physical abilities, they are very well suited to be high service/knowledge job contributors.

Economic Considerations

Policy makers will need to take a hard look at these demographic trends and consider the possible consequences should businesses not effectively utilize our older workforce. The ratio of workers per retired person is decreasing significantly (Canberra Times, 2004) which will result in increased financial burden on those who are working to support existing elder care programs. Further, a domestic labor shortage will undoubtedly result in the off-shoring of many jobs to countries such as China and India, (O’Kane, 2004) and the associated economic impacts. Businesses have historically “demonstrated a preference for early retirement to make room for younger workers... employers [must] rethink their attitudes toward older workers and reverse policies that inhibit their employment. It is in the nation’s economic interest that businesses make these changes sooner rather than later... [this is] a wake-up call to business...”(CED, 1999). In general, employers and policy makers need to realize the recessionary period we have been experiencing will come to an end, and with that will come the need for job growth. The time to start preparing organizations and enhancing the skills/abilities of older workers through training activity is now.

The Need for Older Worker Training

The normal workforce trend has heretofore been for people to receive their formal schooling early in life, and utilize that education throughout the rest of their mature work

Training the Aging Workforce: Productivity and ROI

life – “...you were trained once and that was it...” (O’Kane, 2004). Older workers were generally excluded from the workforce for a number of reasons: to make room for younger workers; because skills had become obsolete and neither the employee nor the employer had taken the initiative to update skills training; or because their cost of employment (i.e. salary) became too high; etc. (Tikkanen, 2002) These trends over a period of many decades is likely a key contributor to the stereotypes and myths with respect to older workers which are still ingrained in the minds of employers today.

Considering the demographic trends already cited, specifically the employer’s need to utilize the older workforce (projected shortage of younger labor supply) and the older worker’s desire to work longer (need to fund longer retirement), there is even more emphasis placed on the obvious need to continuously keep older workers skills, knowledge and abilities up to date. Thus there is a growing importance to the need for lifelong learning. A late 2001 European study on lifelong learning reveals empirical evidence that: older workers are equally as competent as their younger counterparts; experienced workers often offered an excellent opportunity to mentor less experienced employees; learning attitudes, skills, and motivation were not age dependent other than for learning speed and preferred learning style; and inter-generational communication and cooperation was key toward increasing overall learning and work productivity. Key recommendations offered by the authors of this study included the need for increased sensitivity and diversity training amongst managers, and the need for “more attention to be paid to the effects of training on workplace and actual job tasks, particularly among highly experienced employees.” Specifically the collective competence development and advancement of the organization – e.g. productivity (Tikkanen, 2002).

Older Workers and Technological Advancements

According to the Bureau of Labor Statistics, five of the top ten fastest growing occupations are in the field of information technology (The 10 fastest growing occupations by percentage, 1998 – 2008, BLS as cited in Galbreath, 2002). This fact brings both good and bad for the older worker. The good news lies in the fact that older workers are perfectly suited for service and knowledge working jobs as opposed to jobs requiring physical strength or abilities. The bad, or better stated, the *challenging* aspect lies with the need for most older workers to update their skills and abilities around information technology. What this means for most older workers is education, training, and perhaps the development of new skills in order to perform this type of job. In fact, the role of training will become increasingly more important not only for older workers, but also for the balance of the workforce as innovations and technological advances continue, and speed of change continues to increase over time. The rest of the good news is that empirical evidence has proven that older workers can learn new skills, and indeed new technologies, just as well as younger workers – they only learn differently. As a side note, we have already pointed out that five of the top ten fastest growing jobs are in the information technology field. Four of the remaining five are in the medical field. The growth trends in these jobs are driven by none other than – the aging population – and their growing need for medical care in various forms.

Attitudes toward Training & Utilization of Older Workers

Given all of this demographic trend data, this should be a match made in heaven... right? Unfortunately, this isn't quite the case yet. Employers and the younger

Training the Aging Workforce: Productivity and ROI

half of the population first need to forgo their negative attitudes formed through stereotypes, myths, and misperceptions, recognize the huge untapped potential from the older segment, and tailor the workplace such that older workers are welcomed, appreciated, and utilized. "...attitudes, not dollars, explain why many companies are reluctant to embrace the no-longer young" (Stein, 2004).

Employers may be somewhat reluctant to fully utilize the older workforce because they tend to prefer flexible schedules such as part time work or job sharing. The benefits from employing older workers are clear, but employers may be struggling to overcome the inertia and overhead (costs, coordination, etc.) associated with installing these work schedules. Yet a recent survey of older workers conducted by the Society of Human Resource Management asserts that 72 percent of 428 Human Resource professionals sampled in mid 2003 say "an advantage to hiring older workers was their willingness to work different schedules" (Gray et. al, 2003).

Perhaps employers are too focused on tactical business management to focus on the long run, and find it too convenient to offer retirement incentives to their workforce in order to control wage and salary costs. It certainly seems short cited when it has been reported that "many organizations offer older workers severance packages only to rehire them later as contractors at higher compensation levels" (Bates, 2003). This information comes from a survey report issued by The Conference Board, a New York non-profit who also states that companies, particularly in the United States, "tend to under-assess the retirement risk as experienced employees depart"(Bates, 2003). However, in the defense of these organization's management, this seemingly short sighted strategy may be part of a strategy to manage short term fluctuations in business demand by tapping

Training the Aging Workforce: Productivity and ROI

into this experienced workforce on a temporary basis, without being required to carry permanent headcount and the associated overhead costs, thus building speed, agility, and flexibility into the way companies manage their human resource requirements through a volatile economy.

Current Response to Trends

According to last year's Older Workers Survey (conducted by the Society for Human Resource Management, The Committee for Economic Development, and the National Older Worker Career Center), more than half of the sampled 428 HR managers reported that their organizations do not actively recruit older workers, and two-thirds said they do not actively target older workers for retention. Further, more than a third responded that their organization were "just becoming aware that the number of workers between the ages of 25 and 54 will increase by only 5%" between 2001 and 2010, while the 55 and over worker population will increase by more than 46% (Collison, 2003).

The American society on training and development, in its 2003 State of the Industry Report, presented data showing that "organizations are spending more on employee training as a percent of payroll, delivering more hours of training to employees, and using technology more than ever before to deliver training" (Homer, 2004).

Thus, employers are starting to become aware of the importance of worker's skills, abilities, and experience and are beginning to devote more focus to managing their human capital. The American Society for Training and Development public policy council recently stated that "human capital means more than people alone; it means talent" (Homer, 2004). This helps to clarify that organizations should not think of their

Training the Aging Workforce: Productivity and ROI

human resource as merely headcount, but as a collective integration of skills and abilities.

And with proper utilization and maintenance (a.k.a. training) of this skill set, an organization creates competitive advantage to compete in the marketplace.

Definition of Training

Would you consider driving your car for decades without changing the oil or performing maintenance?... Of course not. But many employers treat their most valuable asset in much the same way – their human capital. Training an organization’s human resource is very much the same as performing routine maintenance – the intent is to tune-up or sharpen skills, develop new abilities and knowledge, and inform your workers of new technologies and tools to perform their work. The expected end result is a learning organization, which is the sum of its worker’s skills and abilities, and is measured against some form of productivity. “The single most important asset an organization has is the knowledge of its human capital or workforce” (Homer, 2004). Training is quite simply a continuous investment in the maintenance and growth of this asset.

The primary goals of training programs are generally to: improve self-awareness regarding one’s role and responsibility to an organization; increase job related knowledge and skills; and to enhance motivation to perform the job well. Overall, training is an important way to achieve productivity, job satisfaction, and organizational revitalization (Stern, 1986).

Older Worker Myths and Stereotypes

Current evidence suggests older workers are not treated comparably to younger workers in gaining access to training. Data put forth by Barth, McNaught, and Rizzi (Mirvis, 1993) states that 17% of companies spend “a lot of money” training workers 51 and over, as compared to 29% that spend a lot training younger workers, 35 and under. Further, 34% of managers stated that their companies spend very little on training older

Training the Aging Workforce: Productivity and ROI

workers, as compared to only 21% who spend very little on training workers 35 and under (Barth, McNaught, & Rizzi, 1993). The reason behind these unfortunate statistics is most probably the existence of a number of stereotypes and myths about older workers. Some of the more common myths and misperceptions include (Crown, 1996; NIOSH, 1999; and Mirvis 1993) :

- Older workers have poorer health than younger workers, decreased physical and mental capacity, lower motivation, and less stamina.

- They have higher injury rates, lost time and higher insurance and medical costs.
- They are rigid, less adaptable, and won't learn new skills
- They aren't worth retraining
- Older workers are less receptive to technological change

Prenda and Stahl (2001) have presented a thorough rebuttal to each of these general misperceptions based on measured empirical evidence from multiple sources. For the sake of this discussion we will concentrate on those pertaining directly to trainability.

Older people are still capable of learning new information, they just learn differently than their younger counterparts (Wellner & Welsh, 1993). "Research shows that the ability to learn continues well into older age, and older workers can and do learn new technologies. Now and in the years to come, HR must extend training opportunities to older workers and encourage them to attend" (Stein-Wellner, 2002).

Older workers may learn new concepts slower because their "reaction time is slower, [and therefore] it's more difficult to learn things by rote memory". Studies have

Training the Aging Workforce: Productivity and ROI

found that older people do, however, possess a higher level of “crystallized intelligence” resulting from years of experience. The benefit of this imbedded knowledge is a person who can assess new information from a perspective that allows them to formulate a better judgment in a given situation (Stein-Wellner, 2002). Moreover, studies have shown that more than 80% of large companies report no adjustment in their training styles or techniques for workers of different ages (Barth, McNaught, & Rizzi, 1996). As a result of this, the learning environment may not be optimized for the older worker, thus limiting the overall effectiveness of the training. We will further this discussion of effective training styles and techniques in following sections.

Expected Benefits from Training

Benefits to Employees

Several surveys reveal that millions of older Americans would welcome training to either sharpen their own skills or improve their employment opportunities (Carnevale & Stone, 1995). “Sharpening their existing skill set may enable older workers to maintain their current positions (especially within companies undergoing substantial organizational change)” (Cully, VandenHeuvel & Wooden, 2001) or to get a promotion and/or raise. Training may also help older persons become more “marketable” for new jobs or careers or to develop the necessary skills to start their own business. Thus, training can reduce the probability and duration of unemployment for workers, particularly older workers (Berryman & Vaughn, 1988). A survey done by the AARP found that workers between 40 and 49 were especially interested in training for new positions whereas workers between the ages of 50 and 62 were most interested in training to update their current job skills (U.S. Congress OTA, 1990). The survey also found that even workers over 62 expressed a high level of interest in training (U.S. Congress OTA, 1990).

In addition to improving their skills set and employment opportunities, older workers may benefit from training in other more personal ways. In particular, training may help older workers increase their self-esteem. According to *The Complete Training Course for Managers*, by investing in training, employers demonstrate that they have respect for their employees’ abilities, thereby increasing worker’s confidence, morale, and feelings of job satisfaction (McManus, McManus & Williamson, n.d.).

Benefits to Employer

The most obvious benefit received by employers who invest in the training of older workers will be derived from their ability to tap into the largest segment of the workforce. Employers who choose not to recruit, retain, and retrain older workers are going to find themselves in a difficult situation as the labor supply continues to dwindle within the younger worker segments of the labor force. Companies who are smart enough to recognize the aging talent they have in house today will take action to update their skills.

The employer will not only benefit from an employee with recent training who is already on board and oriented, but will also benefit from the extensive experience the older employee already possesses. “It is easier and far cheaper to keep current employees than it will be to find and train replacements”, (Galbreath, 2002) considering the cost and effort associated with recruiting, orienting and training new employees. In fact, “It has been found that updating the skills of existing employees is a third of the cost as hiring new graduates schooled in the latest technologies” (Fleshman, 2004). In the longer run, employers are also realizing that older workers tend to be more loyal and will be retained longer than their younger counterparts. “CVS [pharmacies] cut its turnover rate sharply after boosting its reliance on more mature staff” (Stein, 2004). Therefore, training dollars are often more reliably invested on the older worker rather than on the younger, and will be apt to earn a greater return for the employer. The combination of maturity, experience, and a current skill set, will result in some of the most effective and productive employees in the organization. Throw in the cost effectiveness gained from utilizing an already on-board employee and it’s an all around winning recipe.

Training the Aging Workforce: Productivity and ROI

Some of the most recent empirical data collected on this subject reveals that only one percent of 428 Human Resource professionals sampled nationally as part of the 2003 Older Workers Survey say there were no advantages to employing older workers (Collison, 2003). Furthermore, the overwhelming majority of this HR population stated that older workers possess invaluable experience, have stronger work ethic, and were more reliable as compared to younger workers (Gray et. al, 2003). More on the expected return from investing in training will be included in following sections.

Mentoring

An additional intangible benefit to utilizing the older workforce (as a result of focused recruiting, retaining, and retraining efforts), lies in the opportunity that is created for these employees to mentor the less experienced employees within the organization.

Although older worker's physical abilities may degrade with time, employers have found that other very valuable skills actually increase with age. These skills may include "the ability to spot a problem before it blows up, steer a project, or handle others diplomatically." These are the type of skills that are generally only acquired through years of experience, but, with an experienced older worker within the organization, these learned skills can be transferred, to some extent, to younger colleagues through mentoring relationships. This knowledge transfer prevents invaluable experience, which has been accumulated and cultivated for years, from being lost forever as senior workers leave the workforce. To round out the effectiveness of this intergenerational cross learning (Stein-Wellner, 2002), reverse mentoring relationships can also be established for younger workers to relay current institutional learning to their older counterparts.

Training Older Workers

While many employers believe that the productivity of workers tends to decline with age, it appears rather that productivity has the strongest correlation with the level or degree of worker training (EEO Trust, 2000). Therefore, it may be said that the effectiveness of worker training programs can strongly influence the competitive performance of firms. While older workers have the ability to be trained or learn new skills, they tend, however, to learn in different ways than younger workers. By making modifications or special accommodations in training/retraining programs though, employers can meet the different needs of older workers as well as play off their strengths. According to the National Council on the Aging (1993), middle-aged and older workers have been successful in learning new skills, with the success rate rising when training is designed according to adult learning principles. Although the results are mixed, some studies have also concluded that “older workers learn roughly as quickly and effectively as other workers (and, with modest amounts of computer familiarity training, even computer-intensive training requires no additional time)” (AARP, 1995).

The following section describes the characteristics of the training environment that have proven to be the most successful in training older workers. The structure as well as the methods of training that have shown to be the most effective for older adult learning will also be examined. These elements of training are very important as they directly influence the productivity of workers, particularly older workers.

The Training Environment

The overall training environment, including both the tangible and intangible elements, is one of the key factors in determining the success of trainees, especially older trainees (NCOA, 1993). According to the National Council on the Aging, the intangible elements of the training environment includes the outcome expectations of older workers; specifically, the expectation that there will be a job for the older worker upon completion of the training program. It is noted that “older workers achieve a greater measure of success whenever a specific job has been earmarked for them, or when retraining has been designed to upgrade the trainee to a better job” (NCOA, 1993).

Respect and a low level of stress are two other important (intangible) elements of the training environment, particularly for older workers (McIntosh, 2001). In “An Employer’s Guide to Older Workers: How to Win Them Back and Convince Them to Stay”, Barbara McIntosh states that it is imperative that older workers be treated as equals and it is clear to them that they are being trained or retrained because the employer wants to keep their skills up to date, not because they are performing unsatisfactorily. Thus, training programs should be structured in ways that provide encouragement and reduce any feelings of insecurity in older workers (NCOA, 1993). According to Bruce Klatt in *The Ultimate Training Workshop Handbook*, learning principles that can be used to create such an environment of respect and support include (McIntosh, 2001):

- Encouraging adults or older workers to answer questions from their own experience or to disagree with concepts that contradict their practical knowledge to help show participants that all opinions are important;

Training the Aging Workforce: Productivity and ROI

- And, always balancing feedback given to older workers, including tips for improvement, with positive reinforcement.

To help further reduce the anxiety or stressfulness of going “back to school”, some researchers also suggest that counseling be included as a standard part of training programs for older workers (McIntosh, 2001). Providing training well in advance of when new skills are needed (especially since older workers may take longer to learn in some instances) and providing some pre-training tips or strategies for learning may help reduce any feelings of anxiety as well. In addition, testing and evaluations generally tend to be very stressful for older workers, who may fear looking foolish or stupid; thus reviewing information or skills regularly and discussing things as a group appear to be better (or less stressful) ways to monitor students’ progress in the training (McIntosh, 2001).

In terms of the physical environment, certain ecological changes can be made in the training and workplace design to enhance the productivity of older workers (Stein & Rocco, 2001). In “The Productivity and Functional Limitations of Older Adult Workers”, the authors suggest some of the following ergonomic adjustments be made to accommodate the physical or sensory changes (i.e. vision and hearing) that are common with older workers (Sterns, Sterns & Hollis, 1996):

- Reduce or eliminate conditions that cause glare (i.e. install glare-free screens on computers)
- Increase the level of illumination and avoid sudden shifts in the level of illumination (i.e. install adjustable lights)

Training the Aging Workforce: Productivity and ROI

- Increasing the print size of text in training materials, on signs, computer displays, etc.
- Avoid difficult to contrast colors, such as blue-green
- Eliminate distracting noises, such as echoes, in a room if possible (i.e. by positioning speakers and the audience to best utilize acoustics)
- Avoid high frequency sounds (4,000 hertz and above)
- Enhance visual cues particularly in group discussion formats (i.e. through seating arrangement and limiting the size of the group)

By and large, making ergonomic changes or designing training equipment with age-sensitive considerations has many advantages including: increasing the older person's feelings of trainability and job performance competency; and, assisting older learners in avoiding distractions that detrimentally affect the allocation of working memory in learning a task, thus leading to a deeper degree of understanding or learning (Sterns, Sterns & Hollis, 1996).

While it is important to make modifications in the training environment to accommodate older workers, this does not necessarily mean that older workers should be trained apart from younger workers. According to the National Council on the Aging, the balance of opinions seems to favor integrating (rather than segregating) the learning situation – provided the appropriate methods and materials are available (NCOA, 1993). “Grouping employees for training by experience and skill levels rather than strictly by age” will improve training outcomes for older workers (Stein-Wellner, 2002).

The Structure of Training Programs

The National Council on the Aging recommends that training programs be structured so that they begin from the most basic levels and increase in complexity as time progresses. Thus, “tasks in the early stages of training programs should be well within the older person’s capacity to reduce the chances of major mistakes or failures that would discourage further efforts” (NCOA, 1993).

It is also recommended that training be broken down into smaller “natural” units of closely related knowledge rather than broad or comprehensive survey courses covering multiple units of knowledge (NCOA, 1993). Programs should be structured so that ideas are presented one at a time and their practical application to the job are demonstrated (as well as how they function with already existing concepts); with this type of approach or structure, older workers are more likely to assimilate and retain new materials (McIntosh, 2001). In general, it is more productive to structure training programs so that older workers are given the opportunity to use new skills one or two at a time and integrate them into their daily jobs, rather than learn ten new concepts at once and set free (McIntosh, 2001).

Content of Training Programs

The National Council on the Aging (1993) notes that “the changes in the economy, technology, and longer work life expectancy of older workers seeking re-entry into the workforce have changed the knowledge requirements of job training programs.” Therefore, the content of training programs must incorporate three different kinds of

Training the Aging Workforce: Productivity and ROI

knowledge for training in order to be successful – remedial or basic education, broad multi-occupation knowledge, and immediate job knowledge. It recommends implementing basic education in training programs because while the education level of older workers has increased, better paying jobs today often require a higher level of general knowledge or skills than in the past; therefore, more basic education may be necessary for older workers to acquire new fields of knowledge or skill areas. Broad multi-occupation knowledge, or knowledge that serves several potential work possibilities, is required so that skills do not become outdated or obsolete so quickly. Lastly, immediate job knowledge, or the knowledge and skills needed to perform a job, are obviously a necessary component of training programs (and the most frequently provided type).

Training Principles and Methods

Current literature on training older workers indicates that older workers learn best when they teach themselves (learn hands-on) and are able to go at their own pace. Traditional classroom methods such as lectures tend to be less effective than group discussions and problem solving; this may be explained in part by the fact that the latter techniques more closely emulate real-life work processes and in part because they mitigate the anxiety many older adults feel about returning to the classroom after decades away from it (U.S. Congress OTA, 1990). The “Discovery Method” is an example of such a method that emphasizes hands-on, individually paced learning. With the “Discovery Method”, older workers learn for themselves how things work and why rather than rely strictly on verbal instruction or physical demonstration by the trainer (NCOA,

Training the Aging Workforce: Productivity and ROI

1993). They are allowed whatever time is necessary to get comfortable with and master new skills (NCOA, 1993). Tests have shown that when older workers learn through self-teaching models, their speed and accuracy compares favorably with the results of younger workers (NCOA, 1993). Overall, such models may improve the self-confidence of older workers (thus, increasing their chances for success in the training program) and improve their ability to trouble shoot or deal with problems when something goes wrong (NCOA, 1993).

Studies also indicate that “training is more effective when techniques that capitalize on the experience of older workers are used” (Barth, 1997). Training programs therefore should emphasize the transferability of previous training and experience to the learning of new material (Sterns, 1986). This is especially important given that an individual’s fluid intelligence tends to decline with age, while crystallized knowledge tends to remain more stable (Sterns, Sterns & Hollis, 1996).

In addition, older worker training seems to be the most effective when a multi-media approach or technique is used. According to the National Council on the Aging (1993), older workers typically learn best when trainers use multiple types of media or multiple approaches to teaching the same piece of information. For example, if a visual demonstration or oral lecture is employed in training, it should be backed up with written materials for the older worker as well. This is very important especially due to the fact that older workers frequently have higher levels of sensory impairment than other trainees; therefore, without multiple means of exposure to training information, older workers may be at a disadvantage compared to other trainees (NCOA, 1993).

A Case Study: The Days Inn Corporation

The Commonwealth Fund's "Case Studies at Major Corporations" is one of the most frequently cited studies in literature on the trainability of older workers. The case on the Days Inn Corporation in particular is often used to demonstrate the fact that training older worker can be just as effective as training younger workers.

In 1986, the Days Inn Corporations was experiencing difficulty in fully staffing its 24-hour toll-free reservation system (which was exacerbated by the fact that employee turnover rates exceeded 100 percent per year) (Barth, 1997). Rather than try to raise wages to attract more workers (the Days Inn executives did not believe this strategy would significantly increase the number of applicants or reduce turnover), the Days Inn decided instead to focus specifically on recruiting older workers. It was by no means obvious though that this strategy would succeed, given the fact that the job required from older workers the ability to multi-task and to work directly with a complicated computer reservation system (Barth, McNaught, and Rizzi, 1993). At first, this strategy seemed unsuccessful and less cost efficient; the Days Inn found that employees 55 and older required three more weeks of training than younger workers (costing the company a full 50 percent more) (Carnevale & Stone, 1995). Instead of quitting after this initial loss though, the Days Inn trainers analyzed the different needs of older workers and figured out how to adapt the training program accordingly (Carnevale & Stone, 1995). After the changes were implemented, the Days Inn found that older workers who were unfamiliar with computers needed only a half a day of familiarization with the technology, after which they learned the company's complex system just as easily as trainees of other ages and backgrounds (Carnevale & Stone, 1995). Therefore, this study demonstrates that by

Training the Aging Workforce: Productivity and ROI

making slight modifications to training programs, older workers can be equally as trainable as younger workers. The cost effectiveness of training older workers as shown by this study will be discussed in the following section.

Return on Investment

Many employers are hesitant to train or retrain older workers because they believe they will not get a sufficient return on their investment. For employers, the return on training investments must outweigh the costs, and either the costs of training older workers must not exceed the costs of training younger workers or the return must be just as great (Rix, 1996). However, few employers have actually taken the time to analyze the training or retraining costs of workers, especially those associated with older workers. A Commonwealth Fund study found that less than 11 percent of the major organizations surveyed tried to evaluate the costs and benefits associated with training older workers (Carnevale & Stone, 1995). Even for employers who have made the attempt, their cost figures may be skewed by the fact that not all the relevant factors may be measurable. Therefore, employers' numbers may be colored or overly influenced by easy-to-measure expenditures, such as wages and benefits, which tend to rise with age (Rix, 1996).

Many employers are concerned that older workers will take longer to learn new skills than younger workers, thus requiring more training and raising costs for the firm. While evidence generally suggest that older workers are equally as trainable as younger workers but take longer to learn (McIntosh, 2001), this may not always be the case. Interestingly, in a survey of nearly 400 human resource professionals conducted by the Society for Human Resource Management (SHRM), in conjunction with the American Association of Retired Persons (AARP), it was found that a majority of respondents, or 57%, felt that age did not affect the amount of time required to train an employee (with 14% disagreeing with the statement) (McIntosh, 2001). Overall, 68% of the survey

Training the Aging Workforce: Productivity and ROI

respondents felt training older workers costs less or the same as training their younger counterparts (with only 6% disagreeing with the statement) (McIntosh, 2001).

While training may take longer for older workers in some cases, their overall performance in the program may contribute to the cost effectiveness that was cited in the above survey. According to the National Council on the Aging (1993), older workers enrolled in training programs have been shown to have higher retention and completion rates than other segments of the population; thus employers may save from not having to train another new worker. There may also be the potential for cost savings in training given the depth of knowledge and experience of older workers compared to younger workers. In theory, if programs are structured to build on the already extensive skill-base of older workers (rather than waste time reviewing information they already know), then the amount of training, and thus the costs of training, may be significantly reduced (McIntosh, 2001).

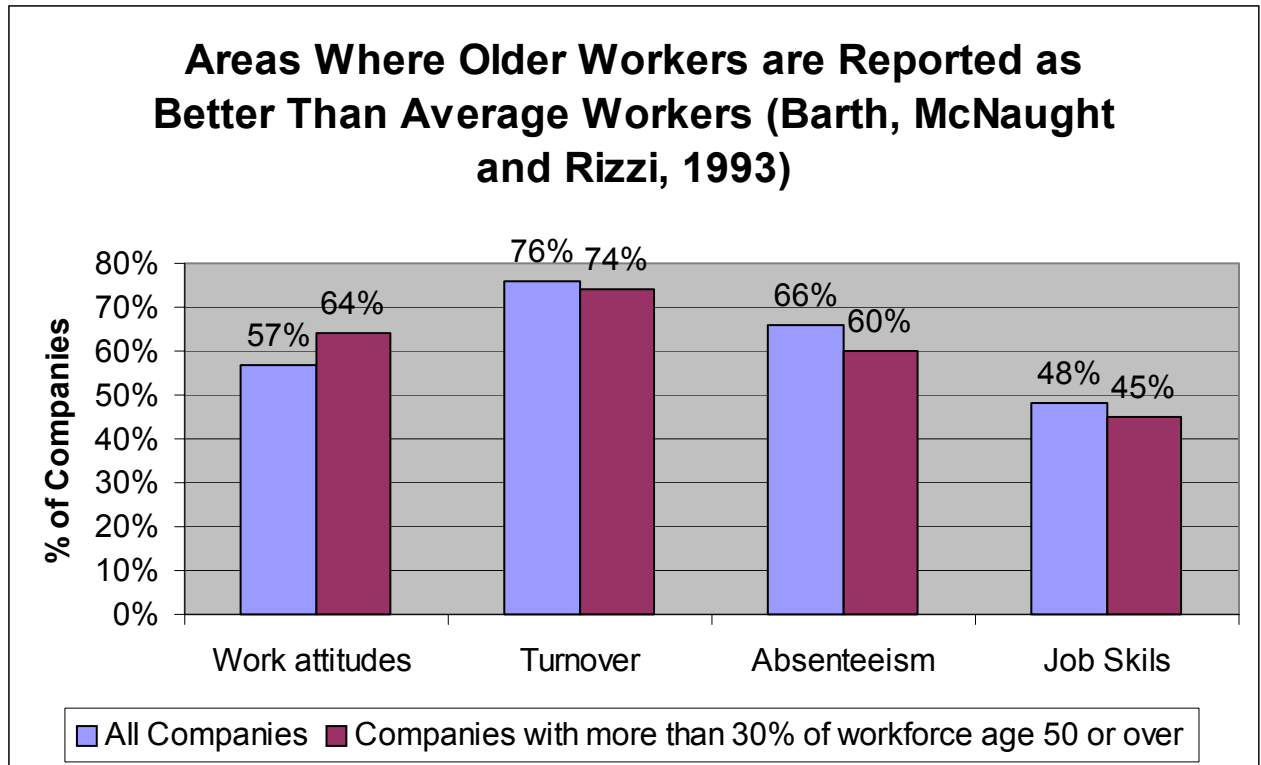
In reality, although very few companies have systematically analyzed the costs and benefits of associated with training older workers, the limited research suggests that any added costs that result from training older workers may be offset by savings elsewhere (Imel, 1991). Various studies have shown that, although older trainees may take longer to master a new skill, they are likely to be more dependable than younger workers, have better attendance records, stay on the job longer, and do as much work once they are retrained (NCOA, 1993).

Many employers are primarily concerned that older workers will not be with the business long enough to recoup or get a sufficient payback on the costs of training. Yet, studies show that older workers tend to stay longer or have a lower turnover rates

Training the Aging Workforce: Productivity and ROI

compared to younger workers. According to the National Council on the Aging (1993), “older workers tend to remain with the same employer (fifteen years on the average) more than workers in their twenties or thirties, whose average stay is under four years.” Similarly, the AARP found that the average turnover for workers 50 to 59 was about one-third that of workers aged 35 and under; while for workers over the age of 60, the difference was even larger, with an average turnover that was less than one-sixth that of workers aged 35 and under (AARP, 1995). Thus, many employers fail to fully take into account the long run cost savings that result from not having to recruit and train another new worker. Employers frequently overlook unquantifiable losses as well, such as valuable experience and specialized knowledge that result from turning over older workers (AARP, 1995).

Lower absenteeism rate of older workers may also offset any additional training costs. In another survey of over 400 human resource executives at large organizations, 66% of the respondents reported that older workers had lower absenteeism rates than other workers (with 76% also responding a lower turnover rate) as illustrated in the chart below (Barth, McNaught & Rizzi, 1993). Thus, employers may save by avoiding the lost productivity associated with absences. In some cases, employers may also save by not having to hire temporary or replacement workers to cover those absences.



In addition, any extra costs associated with training older workers could potentially be offset in the long run by higher levels of productivity. While older workers may take longer to learn in some instances, their advantage is that once they do master a task, they tend to be more accurate than their younger, faster-learning cohorts (McIntosh, 2001). According to the AARP (2000), this greater accuracy as well dependability and the capacity to make better on the spot judgments can actually contribute to greater levels of productivity. Thus, productivity does not necessarily decline with age; rather the strongest correlation appears to be with the amount of training a worker has (EEO Trust, 2000). Today, advocates are demonstrating that with training to maintain, enhance, or update skills, older workers are continuing to contribute to organizational productivity (Stein & Rocco, 2001).

Revisiting The Days Inn

Returning back to the case of the Days Inn, it was found that the Days Inn benefited from many of the cost efficiencies associated with older trainees that were described above. The Days Inn found that newly hired older workers had an expected job tenure of more than three years while the average tenure of other workers was less than one year (Barth, McNaught & Rizzi, 1996). Training older workers therefore was actually less than training younger ones because the expense was amortized over a period of employment that was on average three times longer (Carnevale& Stone, 1995). Thus, “the annualized costs for recruiting and training an older worker at the Days Inn was \$618, compared to \$1,752 for a younger worker” (Barth, McNaught & Rizzi, 1996).

In addition, the Days Inn also profited from the higher levels of performance from older workers. The case study showed that older workers proved to be better sales people than the younger workers, generating more additional revenue for the Days Inn. While older workers tended to have higher talk times (longer conversations with prospective customers), they also had higher booking rates (percentage of calls resulting in a reservation).

The Days Inn also found that older workers also had lower absenteeism rates than younger workers – 1.5% versus 3.7% for younger (Barth, 1997). While no specific data was given, it may be implied that this also contributed positively to the Days Inn’s bottom line (avoided losses in productivity).

Conclusion

Given the strong demographic trends presented early on in this chapter, it is painfully obvious that the age distribution of the workforce is shifting right (or getting older) and that we are likely to see a shortage of labor in the near future. Moreover, we have shown data indicating that older workers are interested in remaining in the workforce longer, in fact, well beyond the historic retirement ages of 62 or 65. With these facts in mind, it is apparent that employers will need to change the ways they tend to both view and value older workers, recognizing the depth of knowledge and experience they bring to an organization. As shown in this chapter, many of the common myths and stereotypes regarding the skills and trainability of older workers are largely unfounded. Doubts about the trainability of older workers in particular may have arisen in part because the design and delivery of training has seldom incorporated techniques that have proven to be effective for older learners. We have also offered quantitative analysis, which clearly shows significant opportunity to receive equal or greater return on training investments for older versus younger workers. It has been shown that when companies tailor programs to the age, knowledge, and experience of older workers, training can be just as effective and no more expensive than it is for younger workers (Carnevale & Stone, 1996). And, from a practical standpoint, if there are any additional costs associated with longer training, they may be recouped through such cost effective attributes of older workers as lower absenteeism and employee turnover rates (Rix, 1996). In addition, the reality according to the AARP is that the future work life of an employee over 50 usually exceeds the life of new technology for which the workers are

trained. Therefore, a lack of older worker training may be shortsighted, resulting in eroded organizational productivity in the future (Rix, 1996).

So now what? In the following section, we have provided a list of recommendations (regarding the training of older workers) for employers, older workers, and policy makers to consider going forward.

Recommendations

Recommendations for Employers

As the Committee for Economic Development states: "... this is a wake-up call to businesses". Employers should be well aware of the workforce profile and trends that they have to work with, and they now have the recipe to optimize their performance within this environment. Now it's a matter of implementation. The direction for organizational policy and procedure change must be rolled out in a tops-down management approach. In order for an organization to effectively embrace the changes required to cater to an older workforce, HR and line management must drive cultural change within the organization. Listed below are some of the key considerations employers should act upon in preparation for organizational change and to optimize their workforce going forward:

- **Take stock of the existing workforce and create an organizational profile**
 - which includes employee age, skills, job scope, tenure, and retention concerns. Through employee-manager one-on-one meetings and a regular

Training the Aging Workforce: Productivity and ROI

employee development planning process, identify key issues for each employee around training/development needs, retention issues, and potential retirement intentions.

- **Define/fulfill training and development needs** – via this workforce profile, along with any succession planning requirements identified through employee interviews. In addition to organizing training programs internal to the organization, employers may consider creating a tuition reimbursement program if one does not already exist. This benefit would allow employees of all ages to take advantage of education programs offered through external educational institutions either via local campuses or video conferencing. Finally, larger organizations may want to form a group of training and development experts whose role would be to work with HR and the management team to organize training programs and curriculum, and to disseminate best known practices (e.g. effective older worker training methods).
- **Take inventory of the organizations HR policies and procedures** – HR and top management should work together to evaluate and update policies and procedures pertaining to training – considering both skills/abilities training and diversity/sensitivity training. In addition, other HR topics must also be considered such as: work schedules, benefits, compensation. This exercise must be completed with the objective of removing barriers and leveling the playing field for older workers.

- **Educate the organization's management and HR teams** - “The trainers themselves may need more training so that they become ‘facilitators’ instead of traditional teachers” (Gibb-Clark, 2004). Further, training programs must be developed to bring all levels of management up to speed on policy issues including: training of older workers, flexible work schedules, benefits, compensation (Stein-Wellner, 2002). Additional training, which will be an extremely important pre-requisite for the entire organization, will include updated diversity sensitivity training. It is paramount that older workers feel welcome and accepted in their work environment for them to perform well.
- **Remove barriers** – It is critical that discrimination in the organization be eliminated (This applies not only to training, but also to all aspects of the work environment). Older worker groups must be treated identically to any other workforce diversity group. An extensive literature exists with respect to the many benefits resulting from a healthy diversity within an organization. These benefits are not limited to the competitive advantages received from: the integration of a wide variety of differing ideas, perspectives, and experiences; and the ability to “look like your customer” (Childs, 1990), ensuring that your team meshes and relates well to the diverse customer set within the global marketplace. It is imperative that organization's level the playing field for all diversity groups, making them feel welcomed, respected, and needed. “It's important to shed presumptions about older workers, such as ‘they aren't as quick’... It's about tolerating and appreciating the different

Training the Aging Workforce: Productivity and ROI

things that a person brings to a position... and really trying to leverage that learning.” (Stein-Wellner, 2002)

- **Keep better track of the costs and productivity of the organization’s workforce** – available data must be analyzed by age to determine age-related differences in costs and this information must be provided to the key corporate gatekeepers, who set and implement human resource policies and practices (AARP, 1995). Therefore, employers must make changes in terms of not only their cost analysis but also the flow of information within their business. This will allow human resource professionals or other key managers to base their decisions on facts rather than on common myths or stereotypes.

Overall, more employers need to view older workers as a recruitable, retainable, and retrainable organizational asset. (Stein, 2001)

Recommendations for Older Workers

- Older workers must assume some ownership in ensuring their skills are up to date as well. The individual development planning process is the ideal opportunity for older workers to express their desire for continued training and to work with employers to identify gaps in their skills and abilities.
- Older workers can involve themselves in the process of developing training programs to ensure that these programs meet the needs of older learners.
- Older workers should seek out reverse mentoring relationships. That is, partner with younger workers in order for them to mentor their elder on new

Training the Aging Workforce: Productivity and ROI

theories, tools, and practices based on their fresh (just out of school) knowledge and perspective.

- Older workers also need to be vocal to their state and local governments regarding their needs for training and the current barriers that exist.
- In addition, they must proactively bring forward to either employers or policy makers any discrimination concerns or experiences they have had to ensure discriminatory policies/practices are eliminated in the workplace.

Recommendations for Policy Makers

- Policies such as the Workforce Investment Act (WIA) need to be revisited and optimized to address the needs of the largest segment of the US labor force (older workers). State government is responsible for the prioritization and distribution of training dollars across its constituency, and there are currently no controls in place to ensure that a proportional amount of funding is received by the older worker group. Therefore, policy should be created to ensure that funding is equitably directed toward the training and development of the older worker group. Further, this policy must be structured such that the metrics of its success adequately match the needs of the group it intends to serve.
- Lobbyists within some more progressive states have proposed that some form of social funding plan should exist to provide financing for the training and education of future older workers (O’Kane, 2004). Although this may not be the ideal policy to implement across the board, it certainly suggests that

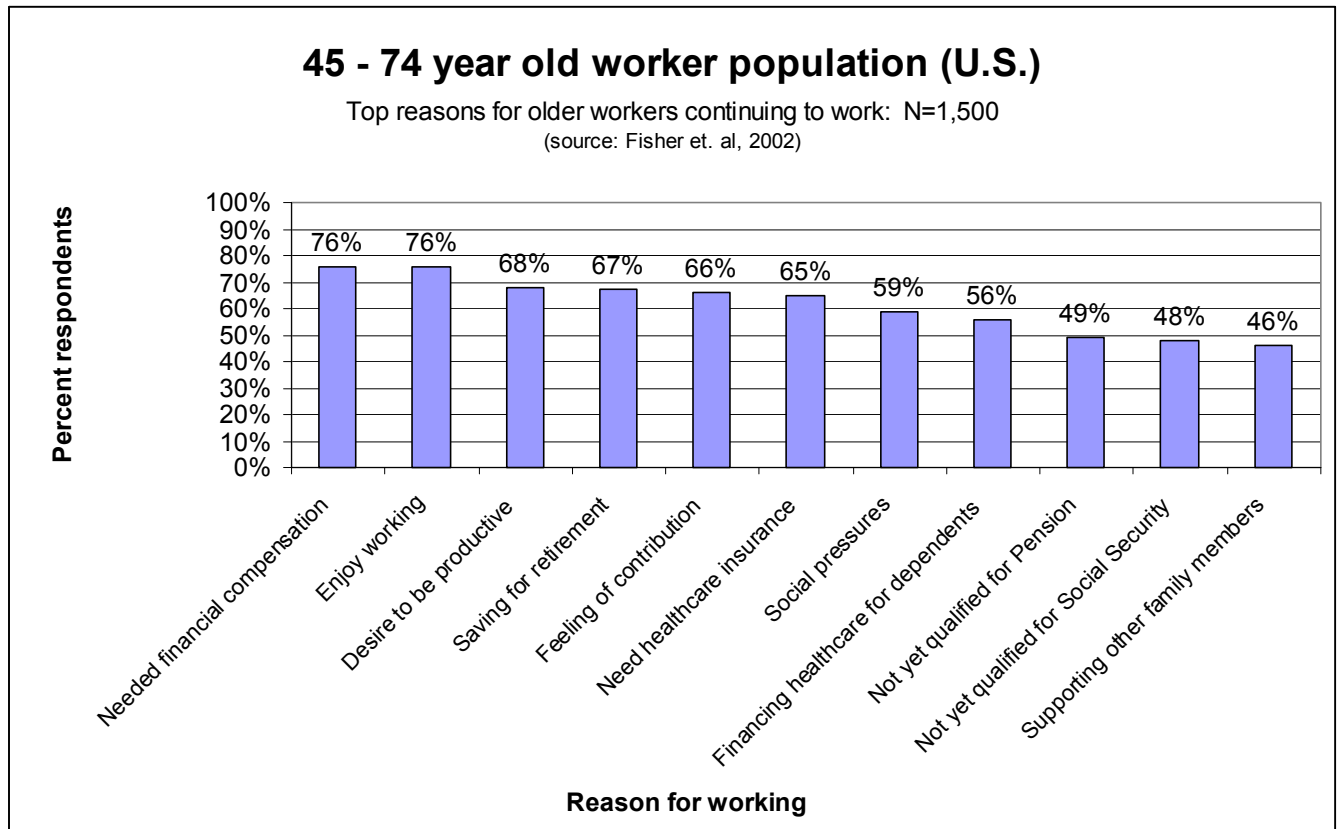
Training the Aging Workforce: Productivity and ROI

consideration should be given to how older worker training may be more effectively and equitably funded in cases where employer funded programs do not exist.

- Countless politicians have campaigned on the platform of job creation, both to reduce unemployment, and to increase GDP. While we are certainly looking to create additional jobs within our economy, workers (specifically older workers) require the necessary skill and abilities to fill these jobs. Policy makers must therefore ensure that there is equitable access to the necessary training for all groups.
- Finally, government officials must continue to enforce age discrimination laws.

Appendix A

Top reasons for older workers wishing to continue working



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