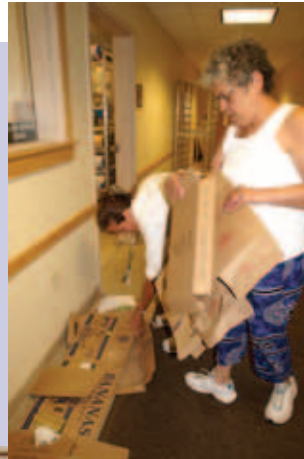




# Maine's Aging Workforce: Opportunities and Challenges



*promoting the value of Maine's older workers*



Philip A. Dionne  
Chair

MAINE JOBS COUNCIL  
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# *Maine's Aging Workforce: Opportunities and Challenges*

A report of the Maine Jobs Council  
OLDER WORKER COMMITTEE

**Promoting the Value of Maine's Older Workers**

Issued Fall 2010

Augusta, Maine

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*Maine's Aging Workforce:  
Opportunities and Challenges*

**Maine Jobs Council  
OLDER WORKER COMMITTEE**  
Promoting the Value of Maine's Older Workers

*The Older Worker Committee of the Maine Jobs Council promotes and supports  
Maine's Older Workers through advocacy, education and policy development.*

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October 2010

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## Who are Older Workers?

Unfortunately there is no set definition. Instead there is a wide variety of perspectives of the older worker ranging from a starting age of 40 to even 65 and beyond. For example, The Age of Discrimination Act of 1967 (ADEA) protects people ages 40+. This law requires that an employer may not discriminate against a worker or job applicant because of their age.<sup>1</sup> Typically, a worker retires around the age of 65 and new, younger workers would fill that void. Over the years however, the makeup of the labor force has changed and it continues to do so. The amount of younger workers filling the retired positions has dropped dramatically. This report is a start toward providing the background needed to make informed decisions regarding the workforce. It includes a collection of data and information that is key to increasing awareness and importance of the older worker. Maine has one of the largest available pools of seasoned, experienced, and steady workers in almost all trades and professions.

### *Aging Workforce*

Maine's population and workforce continue to age rapidly. In fact, Maine contains the nation's oldest population with the highest median age of 41.5.<sup>2</sup> During the 2008-2018 period, the 55+ population in the U.S. workforce is expected to grow by 12 million, or 43%. By 2018, nearly ¼ of the labor force will be age 55 and older.<sup>3</sup> This trend is largely attributed to the aging of the "Baby Boomers," lowered birth rates, and longer life expectancies.

### *Labor Shortages*

Maine's decline in younger workers will lead to a projected number of labor shortages in a growing number of sectors of the economy. Traditionally, retirement occurs at age 65. However, without enough younger workers to replace the retiring workers, sustaining an economic growth within the state becomes more difficult. Only if people over age 65 remain in the workforce can there be growth in the labor force and a better possibility of offsetting the shortage problem.<sup>4</sup>

### *Deferred Retirement*

Finally, many workers intend to continue to work beyond traditional retirement age. Research shows that 68% of workers between the ages of 50 and 70 who have not yet retired report they plan to work in some capacity into their retirement years, or never retire.<sup>5</sup>

**There are three important trends that will have a significant influence on the Maine workforce. These include: an aging workforce, a projected labor shortage and the intention of many people to continue to work beyond traditional retirement.**



**If you are an employer:**

- Have you considered practices to attract and retain older workers in order to gain and maintain a competitive advantage?
- Is your company slow to adapt to the changing workforce?
- Do you recognize negative stereotypes and outdated notions about the value of older workers?

**Maine Population**

In 2028, there will be an estimated total population of 1,307,181 people living in Maine. Of this estimate, there will be 596,927 people over the age of 50. In 2008, there were only 486,317 people over the age of 50 residing in the state.<sup>6</sup>

**Population and Projection Comparison for Counties in Maine for Age 50+**

County	2008	2018	2028
Androscoggin	36,383	42,392	44,032
Aroostook	29,259	31,434	30,165
Cumberland	98,016	123,183	133,519
Franklin	10,892	12,408	12,359
Hancock	21,362	24,308	24,493
Kennebec	44,330	51,975	53,508
Knox	16,675	18,556	18,875
Lincoln	14,866	16,433	16,342
Oxford	21,793	25,311	26,033
Penobscot	51,362	59,876	60,993
Piscataquis	7,145	7,612	7,091
Sagadahoc	13,076	15,747	16,010
Somerset	19,365	22,233	22,477
Waldo	14,587	16,745	17,286
Washington	13,228	14,027	13,543
York	73,978	92,793	100,201
<b>TOTAL</b>	<b>486,317</b>	<b>575,033</b>	<b>596,927</b>

*State Planning Office, 2010*



**As employers face labor shortages, the changing demographics of the state are important to observe when attempting to retain and attract workers.**

## Older Worker Employment Breakdown by County

County	Men		Women	
	55-64	65-99	55-64	65-99
Androscoggin	3,826	1,111	4,436	932
Aroostook	2,261	665	2,470	575
Cumberland	12,361	3,677	13,748	3,098
Franklin	1,044	249	1,068	230
Hancock	1,854	549	1,948	543
Kennebec	4,614	1,219	5,493	1,134
Knox	1,436	439	1,707	447
Lincoln	773	308	1,209	336
Oxford	1,492	398	1,425	380
Penobscot	5,670	1,661	5,867	1,227
Piscataquis	468	137	604	137
Sagadahoc	2,220	381	1,077	230
Somerset	1,554	378	1,495	320
Waldo	787	269	1,050	216
Washington	771	261	1,044	255
York	4,526	1,503	5,577	1,463
<b>TOTAL</b>	<b>45,657</b>	<b>13,205</b>	<b>50,218</b>	<b>11,523</b>

LED, 2009

In Maine, 78.5% of all the people age 45-54 are employed. For those ages 55-64, 65% are employed. As people reach retirement age, there is a drastic decline in employment numbers. For example, for ages 65-74, only 24.2% of people are employed and 4.6% of people over the age of 75 are employed.<sup>7</sup>

However, data strongly suggests that we will begin to see a downward shift in the numbers of retirees. 69% of individuals between the ages of 45 and 74, who are either working or are looking for work, plan to work in some capacity during “retirement”.<sup>8</sup>

***“I have to work to pay the bills; I am the main income provider in my household.”***

**-Marie, age 63**





## Social Security and Retirement



**Working past full retirement can mean greater benefits.**

Workers can receive Social Security retirement benefits as early as age 62. If they decide to retire before reaching their full retirement age, the benefits will be **permanently** reduced, based on age. For example, if a person retires at age 62, the benefit would be about 25 percent lower than it would be if they waited until reaching full retirement age.

Some people stop working before age 62. If they do, the years with no earnings will probably mean a lower Social Security benefit when they retire.

Some people decide to continue working beyond their retirement age. Every additional year they work, the earnings are added to the Social Security record. Delaying of retirement means not only higher lifetime earnings, but higher benefits for when the worker finally does retire

When people work longer, it assists the community by generating additional payroll and income taxes to help fund government services such as retirement benefits.<sup>9</sup>

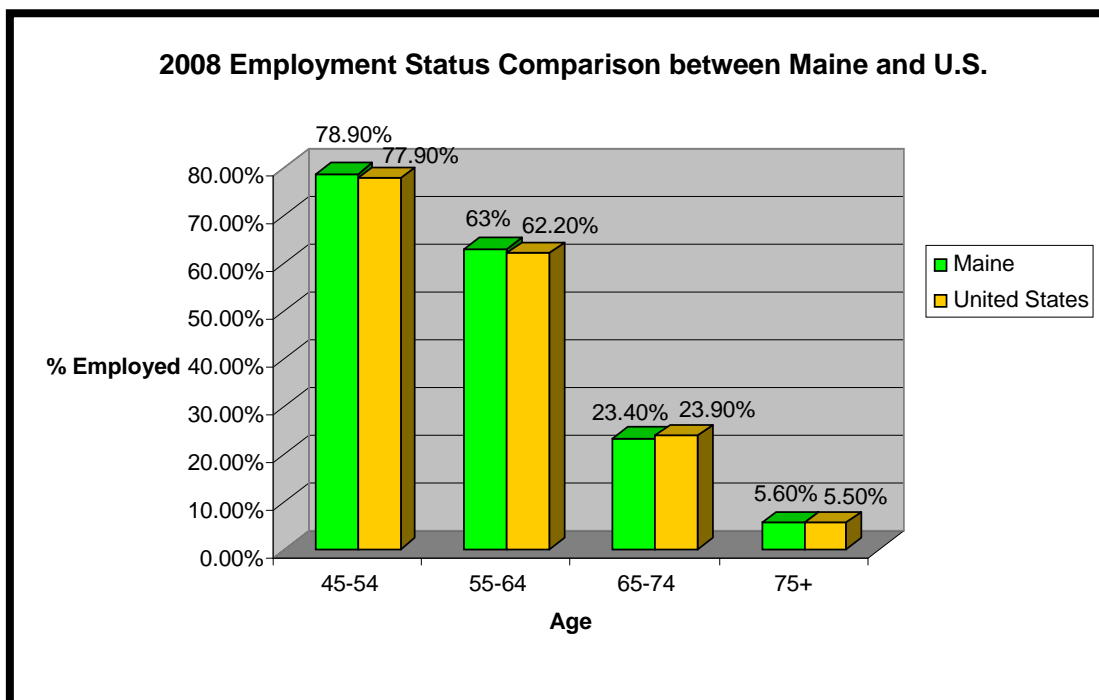
### Full Retirement Age

<i>Year of Birth</i>	<i>Full Retirement Age</i>
1943 - 1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

*Social Security, 2010*



## Employment Status



*US Census Bureau, 2010*

The industry sectors in Maine that employ the most workers over age 55 are Healthcare and Social Assistance, Educational Services, and Retail Trade.

For men ages 55-64, the manufacturing industry sector has the highest employment with 8,420 people. For women ages 55-64, the health care and social assistance industry sector has the highest employment with 14,331 people.

For men ages 65+, the retail trade industry sector has the highest employment with 2,553 people. For women ages 65+, the health care and social assistance industry sector has the highest employment with 3,016 people.

The finance and insurance industry has the top monthly wages for both men and women ages 55+. <sup>10</sup>

### Top 3 Industry Sectors in Maine

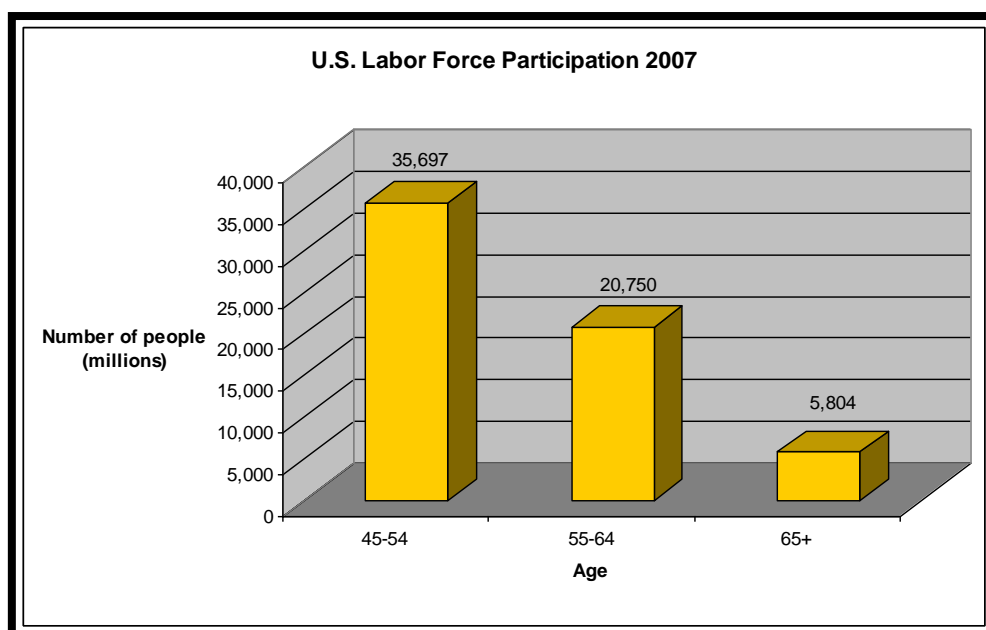
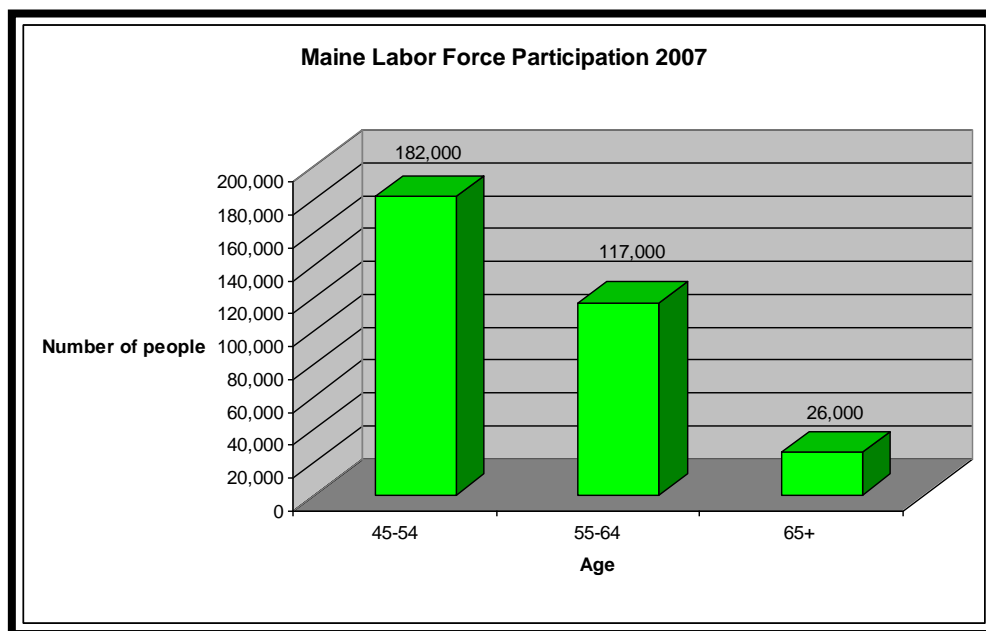
Age	55-64	65+
Retail Trade	11,579	4,519
Health Care and Social Assistance	18,494	4,039
Educational Services	15,076	3,357

## Looking Forward

The United States Bureau of Labor Statistics and Maine's Department of Labor indicate:

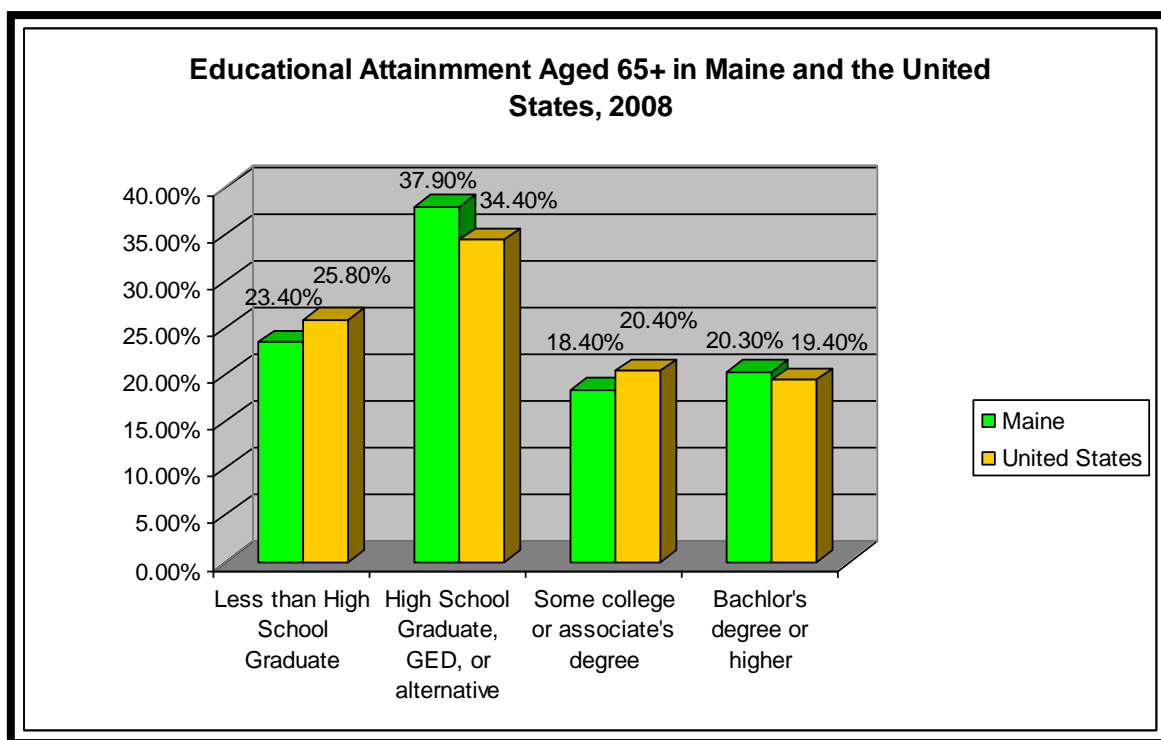
- For ages 45-54, there are projected to be 170,000 people working in 2016, a decrease from the 2007 data below.
- For those ages 55-64, there are approximately 156,000 people who are projected to be employed.
- For people 65 and older, there are projected to be 45,000 people employed in 2016.
- Both the 55-64 and 65+ age groups are projected to see an increase in employment in 2016 compared to 2007

*US Census Bureau, 2007*



## Education

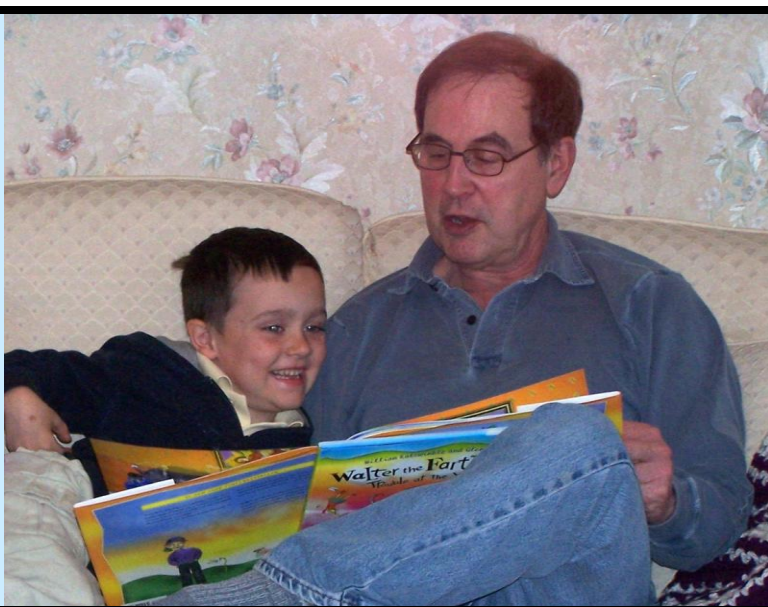
Another incentive to older workers includes access to continuing education and the opportunity for additional training. The chart below illustrates national and Maine percentage levels of education for people over the age of 65.



US Census Bureau, American Community Survey 2008

***“I love to learn new things; working allows me not only to pay the bills but to continue learning.”***

**-Dana, age 59**



## Caregiving and Volunteerism

Maine is a state where community is important. Helping others and working together are strong components of Maine's residents. A visible result can be seen in the numbers of those who participate in care giving and volunteering.

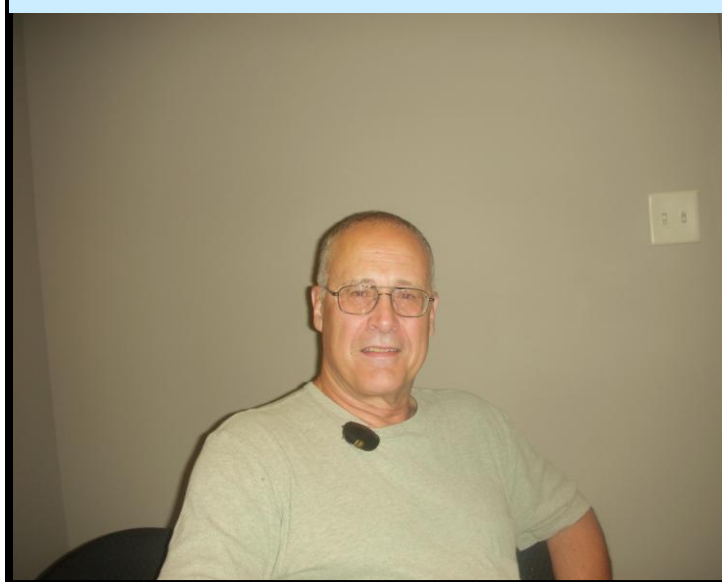
The National Family Caregivers Association defines Family caregiving as "the act of assisting someone you care about who is chronically ill or disabled and who is no longer able to care for themselves."<sup>11</sup> According to Family Caregiver Alliance, 153,000 people in Maine directly provided care to others in 2009, in good company with 34 million caregivers nationwide.<sup>12</sup> 30% of family caregivers caring for seniors are themselves aged 65+.<sup>13</sup>

2009	Maine	United States
<b>Population</b>	1,317,000	302,000,000
<b>Number of Caregivers</b>	153,000	34,000,000
<b>Value of Caregiving (millions)</b>	\$1,840	\$375,000

*Family Caregiver Alliance, 2009*

***"I am raising my granddaughter and need to work to send her to college."***

***-Alfred, age 65***



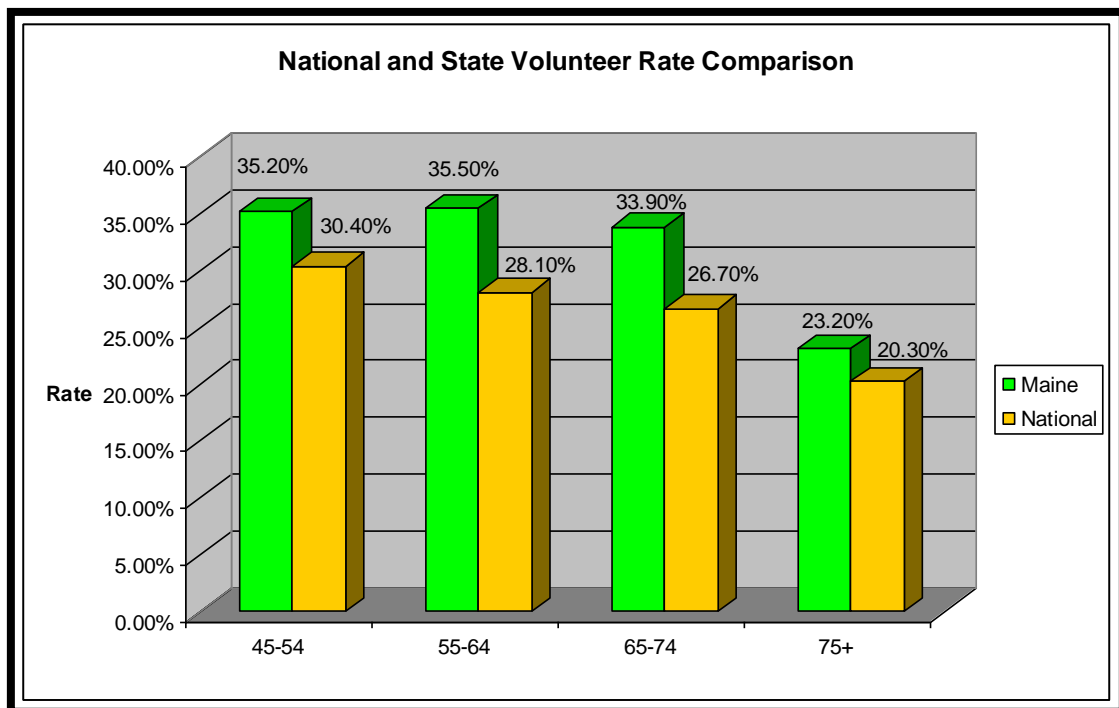
## Engaging Older Workers

**Volunteers** also make a valued contribution to their communities. A person can be defined as a volunteer when they assist others for no financial reward. They play a vital role in programs and places such as Meals on Wheels, Volunteers of America, local hospitals and many others.

The Corporation for National and Community Service defines volunteers as persons who serve through or with an organization without pay at any point during a 12 month-period.<sup>14</sup> Oftentimes people don't recognize infrequent activities or activities they do for children's schools or other organizations as volunteer work. This can cause the data for caregiving to not be as complete as that for volunteering.

Many older workers in Maine currently provide care or volunteer in their community. In most cases their efforts provide them benefits such as gaining new skills, meeting other active people, performing meaningful work and enjoying new experiences.

Volunteers can relate their interests to their volunteer work. Opportunities are available in every community, such as assisting with recreational sports, arts or crafts, educational or youth programs, or volunteering time at hospitals, nursing homes or senior centers.



*The Corporation for National and Community Service, 2008*

***“Once I am finished working I plan to volunteer my time.”***

**– Leslie, age 64**

## Engaging Older Workers

Can a business case be made for attracting and retaining older workers? We know that people are continuing to work and want to work past traditional retirement age for a number of reasons. Not surprisingly, “working to live” is still the main driver as to why people want to continue to work. In these uncertain economic times, needing income and health care coverage is paramount. Working for fulfillment is another reason that older workers want to remain employed. Productivity, contributing to society, and having a reason to get up in the morning continue the list of valuable intangibles that influence older workers to be employed.

The negative stereotypes about age are eroding as today’s 50+ population redefines aging. They are demonstrating that they expect to and continue to be productive, engaged and active well into their 60s, 70s and beyond.

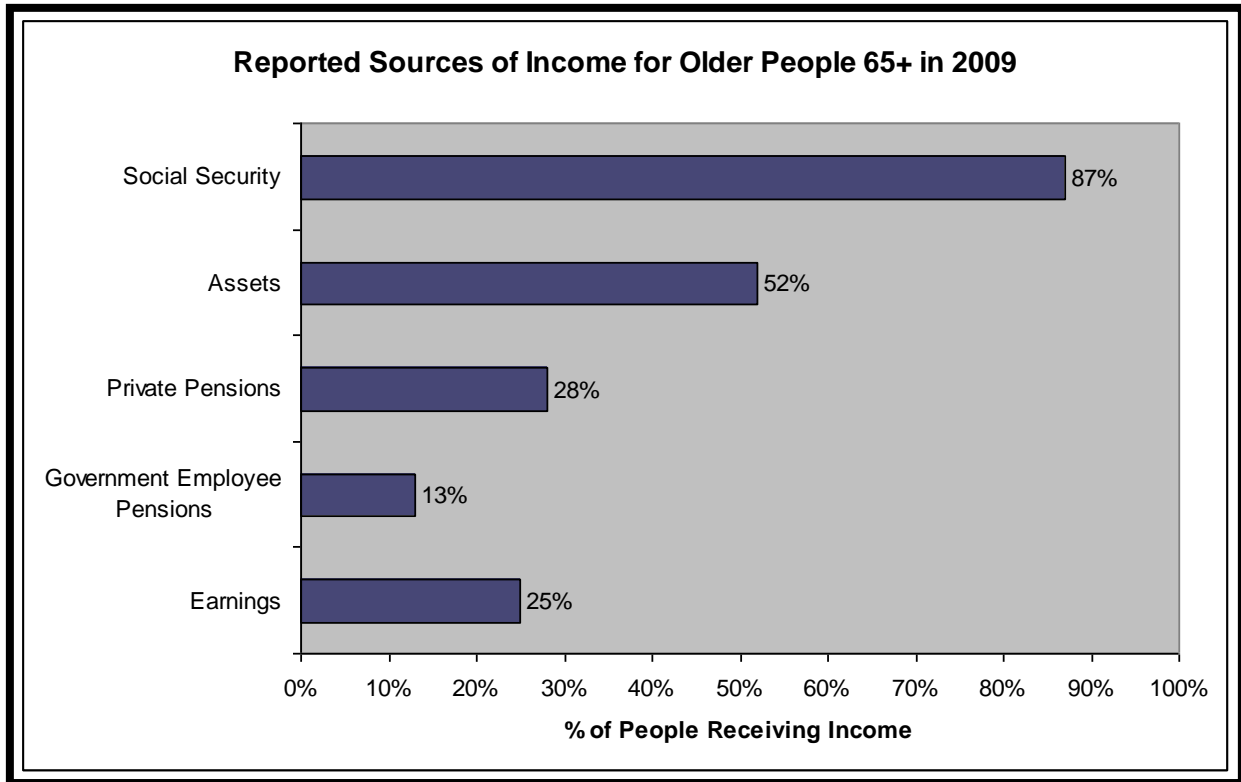
*“There are many benefits to hiring individuals who have valuable life experience. I have found employees that are 50 years of age or more to be very reliable and dependable. They typically are trust-worthy, self-confident and determined to provide excellent service to our clients. It can be challenging working with elderly clients with many medical problems; however our older workforce offers experience and confidence which put many clients at ease.”*

**-Abbey Lucas, Employer, Aging Excellence**

**The traits exhibited by midlife and older workers take on renewed value in today’s economy - traits such as *work experience, attention to task, perseverance, fully developed work habits, loyalty and emotional maturity.***







*“A Profile of Older Americans” 2009*

***“I am still working because it gives me a feeling of self-worth. I am still contributing.”***  
**-Cheryl, age 70**



Attentive employers will find themselves creating flexible work schedules, telecommuting options, training and education opportunities, phased retirement, and chances for mentoring, all designed to encourage workers 50+ to remain on the job beyond the age at which they otherwise might retire.<sup>15</sup>

Another incentive that is becoming more popular is the “snow-bird” program. This is an innovative program that allows employees to move between facility locations at different times of the year. This advantageous program is usually used by workers who live in the North and then move to warmer locations during the colder months. Employers like CVS, Borders, and Home Depot are just a few of the companies that offer this new type of benefit.<sup>16</sup>

Finding creative ways such as the “snow-bird” program attracts older workers to stay in the workforce. This is important not only because of the projected labor shortages, but it allows employers to gain workers that have experience, knowledge, and dedication. It is a win-win for everyone.

## Aging Workforce Initiative (AWI)

Continuing the important trend of engaging older workers, lies within the Aging Worker Initiative (AWI). The U.S. Department of Labor gave 10 grants of approximately \$1 million each to organizations in Indiana, Louisiana, Maine, Maryland, Michigan, Pennsylvania, Texas, Vermont, Washington, and Wisconsin. These grants focused on the older worker 55+. Many of these include those who have been laid off and are looking to be reemployed, those who wish to stay in the workforce beyond the traditional retirement age, those seeking training to increase their skills, and individuals who face barriers to the employment world.

The industries which the grants focus on include: Healthcare, Energy, Advanced Manufacturing, Specialized Construction/Skilled Labor, Green Construction, Engineering, Architecture, Transportation, Information Technology, Accounting and Financial Services, and Administrative Support Services.<sup>17</sup>

***“I enjoy the people I work with  
as well as the flexibility they allow  
me to have with my scheduling.”  
-Mickey, age 73***



Key Partners include: Tri-County Workforce Investment Board, Central/Western Maine Workforce, Investment Board, Local Area 1 Workforce Investment Board Aroostook/Washington Counties, Ellsworth Area Chamber of Commerce, Kennebec Valley Chamber, Biddeford-Saco Chamber of Commerce and Industry, Southern Midcoast Maine Chamber, Mid-Maine Chamber of Commerce, Presque Isle Chamber of Commerce, Androscoggin Chamber of Commerce, Piscataquis Chamber of Commerce, York County Community College, Southern Maine Community College, Kennebec Valley Community College, Northern Maine Community College, Eastern Maine Community College, University of Southern Maine – Muskie School of Public Service, National Able Network, Department of Health and Human Services – Office of Elder Services, Goodwill Industries of Northern New England, Maine Department of Education, Seasoned Workforce LLC, Bonney Staffing Center, Augusta Career Center, Maine Jobs Council, AARP

The goal of the AWI is to encourage older people to continue working if able, to encourage employers to hire older workers, and to provide training of older workers if skills need upgrading. Many myths of the older worker include the idea that they are both physically and mentally incapable. **This is a myth.** Employers need to understand and learn the value of the older worker as they can offer many attributes ranging from experience to skill. AWI also expands the capacity of the Workforce Investment System to garner a connection and awareness between the older worker and the employers. The challenges of an older workers lack of technology experience is added through programs that teach basic computer skills. Even training opportunities that can customize the older workers' needs for working in high demand, high growth industries are becoming more prominent. The older worker is important and can help positively aid the changing economic times.<sup>18</sup>

The Older Worker Committee of the Maine Jobs Council is significant in its involvement with the Aging Worker Initiative. Committee members participate in every Seasoned Worker Forum. In a special meeting, the Committee has provided direction to the administrators of the AWI employer outreach effort. The Committee has included the Aging Worker Navigators and administrators of the AWI in all regular meetings. Also, the Committee has provided guidance to the Career Centers and to the AWI administrators in the implementation of training for older workers.

#### **AWI Facts:**

**Funding level requested: \$1,000,000**

**Amount of leveraged resources: \$643,682**

**# of People Trained: 200**

**# of Seasoned Worker Forums (since Jan 2010): 26**

**# of People Attending Seasoned Worker Forums: 700**

**Location of Forums from Wells to Presque Isle**

**# of Employers Informed of Initiative and Encouraged to Hire Older Workers: 92**

**Various Formats for Employer Dialogues: HR Association in Presque Isle; the Older Worker Committee; partnering with existing panel presentations focused on veterans and older workers; and speaking individually to employers at business expos in Rockland and Lewiston**



***“Job sharing allows me the convenience of enjoying free time while staying connected”***

**-Leah, age 73**

*2010 Coastal Counties Workforce*

## Challenge

The Maine Department of Labor predicts that between 2002 and 2012, 83% of labor force growth will be among people ages 55 and higher.<sup>19</sup>

With a significant segment of Mainers approaching retirement age, what will happen within employee populations and businesses as the demographics of the labor force change? The awareness of the significant impact older workers can have on the labor force and economy as a whole is important to recognize. This report was developed to highlight some of the issues around Maine's aging workforce and encourage the important discussion of how these changes will impact our state.

## Action Plan

- Provide advisory assistance to AWI Grant through Navigator / Career Center coordination and the Muskie Employer Initiative. (Job postings, job sharing, education, re: benefits of hiring older workers)
- Manage Silver Collar Awards Program
- Recruit additional private sector / employer members for the Older Worker Committee
- Update Annual Report to the Maine Jobs Council
- Address computer training needs of older workers with program recommendations and implementations
- Pursue sexual harassment / discrimination orientation for committee leading to strategies to educate employers
- Formulate responses to older worker issues that arise requiring position statements for public consumption



## Resources

Maine Department of Health and Human Services has a complete resource list on-line at <http://www.maine.gov/dhhs/programs.shtml>

A sampling of other resources specific to Maine's older workers includes:

American Association of Retired Persons (AARP)  
(toll free) 1-866-554-5380

Aroostook County Action Program (ACAP) SCSEP  
(toll free) 1-800-432-7881

Maine Office of Elder Services, Senior Community Service Employment Program (SCSEP)  
207-287-9200(toll free) 1-800-262-2232, TTY 1-888-720-1925

National Able Network, SCSEP  
1-800-655-6073

Older Worker Committee of the Maine Jobs Council  
(toll free) 1-888-457-8883

University of Maine Center on Aging  
207-262-7920

Training Development Corporation (TDC) at Tri-County CareerCenter (Bangor)  
(toll free) 1-888-828-0568

Goodwill Industries of Northern New England, at Portland CareerCenter (Portland)  
(toll free) 1-800-244-5891 x 460

Aging Excellence (Portland)  
207-771-0991



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