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**Enhancing Employment Opportunities for Mature Workers Through Training:
Case Studies of Employment Services in Massachusetts**

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Executive Summary

Training of mature workers is an important dimension of initiatives to extend work lives and maximize productivity. The aim of this report is to illustrate the contributions that training can make as one of the strategies used by employment service organizations that assist mature workers. The report rests on three basic assumptions:

1. Employment services can play a constructive role in the labor market.
2. Mature workers require special attention from employment services.
3. Training is one of a number of strategies that employment services can use to improve opportunities for mature workers.

The report focuses on training that is available for mature workers through One-Stop Career Centers, Operation A.B.L.E. [Ability Based on Long Experience] of Greater Boston, and the Massachusetts Rehabilitation Commission. The project was designed to illuminate ways in which training arranged by employment services can help mature workers. The use of a case study approach was intended to provide insights about some of the people who obtain access to training through employment services. Career Centers throughout Massachusetts, Operation A.B.L.E. of Greater Boston, and the Massachusetts Rehabilitation Commission (MRC) were asked to nominate clients for the study. Interviews were completed with all of the 11 persons nominated. Five clients were nominated by both Operation A.B.L.E. and MRC. One client was nominated by a Career Center.

The report presents the demographic characteristics of respondents, their employment and health status at the time that they began using employment services, their educational levels, their employment experience prior to using employment services, their referral sources, the training received, other services that they received, their job searching after receipt of training, their current job characteristics, their use of computers in their current jobs, and their overall assessment of their employment service experiences. The case studies illustrate the fact that those who seek employment services in mid- life are diverse with respect to educational background, prior employment experience, and health status. For some, the central issues in finding a new job in mid-life are job-searching skills, fine-tuning of skills, networking, and self confidence. For others, the challenges are greater because of issues of health or the absence of a solid employment history. Each of the organizations contributes in a distinct way. Career Centers have a mandate to serve people of all ages through the provision of job search assistance and job training; some Career Centers offer distinct services such as specialized workshops to mature workers. Operation A.B.L.E. concentrates on mature workers and emphasizes

training in computer skills and job search skills. The Massachusetts Rehabilitation Commission provides job training and placement services to people of all ages with disabilities and chronic health problems. The job training provided by Operation A.B.L.E. or financed through Career Centers can contribute to favorable employment outcomes in several ways:

1. Training in standard office computer software can make mature workers more valuable in jobs that involve using computers.
2. Participation in intense training programs such as those offered by Operation A.B.L.E. with hours that approximate normal work days and work weeks demonstrates to potential employers that those who complete the training programs can be expected to come to work regularly and work a full day.
3. Completion of a training program demonstrates to potential employers that trainees have good work habits and ability to get along with other people.
4. Mature workers can benefit from assistance in improvement of their job-searching skills.
5. Some mature workers are very appreciative of workshops that help them to build confidence in their ability to contribute in new jobs.

Operation A.B.L.E. and the Massachusetts Rehabilitation Commission have contrasting approaches to assisting clients. Although both organizations provide counseling, their approaches to strengthening of skills are fundamentally different. Operation A.B.L.E. emphasizes short-term but intense upgrading of skills in use of computers and in job searching. The Massachusetts Rehabilitation Commission emphasizes higher education.

For all of the employment service organizations studied, training is a highly valued but scarce resource. Career Centers are able to make federally-funded training available to a small fraction of service users. If funds were available, Career Centers would make training available to many more customers including mature workers. Operation A.B.L.E. is also constrained in providing training by the financial resources available for training from federal and state sources. Financial resources similarly limit MRC in its ability to provide training. Because of limited resources, MRC characteristically places clients on a waiting list for six months before providing services.

Acknowledgements

A number of people and organizations deserve acknowledgement for their assistance with this project. Most of all we thank the anonymous mature workers who spoke to us about their experiences with employment services. In doing so, they provided the information that is the basis for this report. Joan Cirillo and Tom McFarland of Operation A.B.L.E.; George Moriarty of The Career Place in Woburn, MA; Mark Whitmore, of the North Shore Career Center with offices in Salem, Gloucester, and Lynn, MA; and the following staff members of the Massachusetts Rehabilitation Commission: Joan Phillips, Assistant Commissioner for Vocational Rehabilitation Services, Timothy Plouff, Greenfield Area Director, and Fabienne Renelein, Roxbury Area Director. Lisa Pollock, a graduate assistant in the Gerontology PhD program at the University of Massachusetts Boston, conducted some of the interviews.

Introduction

Extension of working years among those approaching “normal” retirement ages is receiving increased attention. Much of the impetus is financial (Mermin, Johnson, & Murphy, 2007). The weakening of private pension systems is leaving increasing numbers of those approaching retirement with inadequate savings. Rising health care costs and the erosion of retiree health benefits also encourages older workers to remain in the workforce. The current recession has greatly escalated the financial concerns of those who are late in their working lives (Mackenzie, 2008). With the deterioration of financial markets, the values of 401K portfolios have declined enormously. Further, the decline in home prices has left many with substantial reductions in home equity. In addition, some mature workers are among those with home mortgages that exceed the market values of their homes.

Other factors contribute to the interest of mature workers in remaining in the workforce longer (Mosisa & Hipple, 2006). Improvements in population health and education make it possible for mature workers to extend their working lives. The shift from a manufacturing economy to a knowledge economy, coupled with increases in educational attainment among older people, means that relatively few jobs are now implausible for mature workers because of the physical demands involved. Perhaps equally important are shifting attitudes toward employment. Many members of the baby boom generation want to remain active in the workforce because it adds meaning to their lives (Freedman, 1999).

Mature workers who want to remain competitive need to upgrade their skills. In part, the need for improved skills is the result of advances in technology that impose greater demands on workers (Friedberg, 2003). The wide-spread use of computers and the internet in work settings illustrates the expectations for mature workers. When the current generation of mature workers entered the workforce, few were expected to have computer skills. Now skill in use of computers is expected in nearly all jobs, from entry-level positions to senior management. This trend has occurred across all sectors and industries.

The growth of some sectors and deterioration of others also require that some workers retool during their work lives to shift from one sector to another. The disappearance of manufacturing jobs and the emergence of the service sector is an example of this trend. Many older workers experiencing job loss due to the current recession will need to seek employment in a different industry. Although some skills are transferable, additional training and education may be required for older workers to remain competitive.

Some people are much better positioned to improve their employment skills during the course of adult life. Best off are those with a solid education that provides the basis for extending skills and with a steady position with an employer who invests in continuous upgrading of skills of personnel. Some are able to acquire the new skills that enable them to shift successfully to a new field through their own effort and good use of educational resources. Others are less successful on their own. Some enter their work lives without a strong educational base and find themselves continuously disadvantaged (Flippen & Tienda, 2000). Some experience health problems and domestic challenges during adult life, which limit their employment and their ability to upgrade work skills. Others work for small employers who lack the resources to invest in the upgrading of personnel. Others are simply not prepared for a major shift in occupation necessitated by a sharp decline in the industry with which their skills are linked.

The current report is concerned with the role of employment services in upgrading skills of mature workers. The report rests on three basic assumptions:

1. Employment services can play a constructive role in the labor market. In other words, employment services can be helpful to both those seeking jobs and work organizations who are seeking employees to find one another.
2. Mature workers require special attention from employment services. When seeking new positions, mature workers tend to search longer before they find jobs (Chan & Stevens, 2001). Further, when changing fields, mature workers take positions with compensation below that which they enjoyed in previous positions. Historically, mature workers seeking new positions have experienced age discrimination in hiring. Further, some mature workers seeking new employment experience age-related difficulty job searching.
3. Training is one of a number of strategies that employment services can use to improve opportunities for mature workers. Employment service providers can provide training themselves, or they can refer clients for training elsewhere. Clients themselves may be expected to pay for all, some, or none of the costs of training.

The aim of this report is to illustrate the contributions that training can make as one of the strategies used by employment service organizations that assist mature workers. The project was undertaken as part of the MA 50+ Workforce Initiative launched in 2007 by the UMass Boston McCormack Graduate School in conjunction with a broad coalition of organizations seeking to advance employment opportunities for mature workers. The training case studies project was undertaken by a work group focused on training.

The sources of training included in this project reflect the composition of the training work group (One-Stop Career Centers, Operation A.B.L.E. [Ability Based on Long Experience] of Greater Boston, and the Massachusetts Rehabilitation Commission).

Career Centers. The Workforce Investment Act of 1998 called for the establishment of local “One-Stop Career Centers” that were to be the access points for all job placement and training services for adults who were unemployed or at risk of losing their jobs. One-Stop Career Centers operate under the supervision of regional Workforce Investment Boards. Massachusetts has developed a network of 16 Workforce Investment Boards and 34 One-Stop Career Centers. Career Centers are mandated to provide three tiers of services:

- **Core services**, which include intake, initial assessment of skill levels and supportive services needs, career counseling, and information about local job opportunities; core services are available to anyone who possesses a valid working status, including immigrants who have valid work permits;
- **Intensive services**, which include diagnostic testing, evaluation to identify employment barriers and appropriate employment goals, career planning, and short-term prevocational services to assist in job searching; and
- **Training** through a program or courses.

Massachusetts has two forms of Career Centers: public and competitive. The public Career Centers have their roots in regional offices of the state public employment services. Competitive centers are operated by private nonprofit organizations.

Operation A.B.L.E. of Greater Boston, Inc. is a private, nonprofit organization that concentrates on providing employment services and training to those 45 years of age and older. Operation A.B.L.E. works with both employers and mature individuals who are seeking employment assistance. Operation A.B.L.E. educates employers about the potential contributions of mature workers. It also invites employers to place job postings on its web site. In providing assistance to mature workers, Operation A.B.L.E. places a great deal of emphasis on the training it provides. Two themes are central to the training: computer skills and job search strategies that are particularly tailored to the needs of mature job seekers. Training programs vary in length from 6 weeks to 5 months. Much of the training is provided at its headquarters in downtown Boston. (Some of the training is offered also in central Massachusetts.) Tuition for training programs ranges from \$2,500 to \$5,000. While some trainees pay the full tuition, most pay only a fraction of the full tuition. Operation A.B.L.E. draws upon a variety of public and private funding sources to subsidize student participation in its training program. Operation A.B.L.E. also has a staff that provides individual counseling services to clients.

Massachusetts Rehabilitation Commission administers the public Vocational Rehabilitation program for people with disabilities in Massachusetts. The Vocational Rehabilitation program is funded

by a formula grant to states from the US Department of Education, under Title I of the Rehabilitation Act of 1973.

In its rehabilitation services, MRC works with people with severe disabilities who require multiple vocational services to obtain employment. Many of the older adults served by MRC have poor labor force attachment resulting from lifelong disabilities. Others require retraining for a new career following onset of disabilities in later life.

MRC counselors are trained clinicians who assist those with physical or mental disabilities to obtain employment through the provision of an array of supports including counseling, medical and psychological services, education, and job training. MRC counselors help clients select their career goals and develop an employment plan that suits their needs. The MRC does not provide job training directly to clients. Instead, the agency purchases services from vocational training providers and educational institutions. In serving adults, MRC encourages clients to attend some form of post-secondary education, such as vocational schools, community colleges, or four-year college programs. The agency will also provide supplemental funding for books, transportation, computers, and other equipment to assist individuals in completing post-secondary programs.

The project was designed to illuminate ways in which training arranged by employment services can help mature workers. The case-study approach was intended to provide insights about some of the people who obtain access to training through employment services. The project also sought to illustrate the types of training received and to indicate how the training may have been pertinent to subsequent employment experiences.

The project was not designed as an evaluation of training. An evaluation of the effectiveness of training would have required a very different research design and substantially greater resources.

In some respects, this report is complementary to a previous study published by the Gerontology Institute in 2004, entitled "Access to Training for Mature Workers Through One-Stop Career Centers in Massachusetts" (Caro & Fitzgerald, 2004). That report described the services provided by Career Centers and offered quantitative data on the extent of use of various types of services including training. In that study, mature workers were compared to younger users of Career Centers. The statistical data reported were provided by the department of Employment and Workforce Development and one of the Career Centers.

The modest scope of the information reported here reflects the fact that the study was conducted without external support. Career Centers, Operation A.B.L.E., and the Massachusetts Rehabilitation Commission assumed responsibility for identifying cases. The Gerontology Institute

conducted the interviews and prepared the report. The Gerontology Department provided a graduate assistant who conducted some of the interviews.

Methods

Career Centers throughout Massachusetts, Operation A.B.L.E. of Greater Boston, and the Massachusetts Rehabilitation Commission were asked to nominate clients for the study. Two groups of clients were sought: those for whom training had been arranged and those who were judged to be appropriate for training but for whom training could not be made available. It is plausible for Career Centers to identify clients who were good candidates for training but did not receive training because the federal funds that finance training are extremely limited. In 2004, approximately 2% of those who were served by The Career Place, the Career Center that we were able to study more intensively, received federally funded training (Caro & Fitzgerald, 2004). Our aim was to include 30 to 50 cases.

The study was designed to comply with the UMass Boston Institutional Review Board's requirements for protection of the rights of human research subjects. Participating employment service organizations contacted clients and obtained their consent before making their names available to the researchers. The research team prepared a description of the study that employment service organizations were asked to provide to potential respondents. No information is available on the number of clients who were invited to participate but declined.

Identification of the sample may have been challenging for employment service organizations because of our interest in employment outcomes. Employment service organizations may lose contact with clients before they settled in new jobs.. Recruitment of cases for this study required that the employment service organizations continue communication with at least some of their clients after job placements. Maintaining continuing communication with clients after job placement is not the normal service practice of Career Centers or the Massachusetts Rehabilitation Commission.

The timing of the study proved to be an obstacle for Career Centers. The study was designed before the Recession of 2008 was anticipated. By the time that interviewing was underway, the effects of the Recession were being felt. Career Center personnel were challenged to serve a large increase in numbers of claims for unemployment compensation.

Interviews were completed with all of the 11 persons nominated. Five clients were nominated by both Operation A.B.L.E. and the Massachusetts Rehabilitation Commission. One of the MRC clients, Ms. Baker, had received services twice; her first case was opened in 2001 and closed in 2003; her second case was opened in 2006. Both cases are discussed here. One person nominated by a Career Center was

interviewed. Fortunately, some of the respondents nominated by Operation A.B.L.E. had also used services provided by Career Centers and were interviewed for this report about those experiences.

Findings

Demographic characteristics. Respondents ranged in age from 47 to 63 at the time that they sought employment services. Seven of eleven were in their 50s when they sought services.

A majority (8 of 11) were women.

Employment and health status at time of use of service. When they sought services, nearly all respondents were unemployed. One was employed but was experiencing difficulty with her employer when she sought services from MRC. Staff of MRC intervened unsuccessfully on her behalf. Typically, respondents had been unemployed for short periods, but some had been unemployed for extended periods. One had not worked for 15 years.

A number had chronic health problems and/or disabilities at the time that they sought services. In the case of MRC clients, reports of chronic illness and disability were expected. One MRC client reported learning disabilities. Another had experienced an accident at age 18 that left her with problems of gait, balance, and back pains. In addition, she had developed some mental health problems. Another MRC client suffers from arthritis and a torn meniscus in her knee.

Health problems were not limited to MRC clients. One Operation A.B.L.E. client had been out of the work force for many years because of mental health problems. Another client experienced a major illness after being laid off; her unemployment benefits ran out while she was recovering from her illness.

Education. Most respondents were high school graduates at the time that they sought employment services. Several had earned some college credits. Two were college graduates.

Employment experience. Some respondents like Ms. Adams had a long, stable employment history. After completing high school, Ms. Adams prepared for her adult occupation by completing a business school curriculum. She held secretarial positions through most of her adult life. When she started as a secretary she used a manual typewriter. Over the years she learned on the job to make extensive use of computers. She also worked herself up to the level of an executive assistant for a senior administrator on a large, long-term construction project. Ms. Adams was laid off when the construction project was completed.

Ms. Crown had also held office jobs for many years but was ready to make a change. She had been an office assistant with a small insurance agency, a job she had held for several years, when she was laid off in 2006. She made use of computers on that job. She used a word processing program and specialized software for insurance applications. She had not been particularly pleased with the field.

She found the work stressful. Being laid off provided Ms. Crown with an immediate reason to look for work in a new field. Ms. Crown sought assistance from Operation A.B.L.E..

Other respondents had made significant shifts during the course of their work lives. Mr. Thompson began his work life in the building trades. Later, he moved to the floral industry where he worked as a buyer. When he was laid off from that job during the 2002 recession, he sought assistance from Operation A.B.L.E..

Mr. Field is another example of a respondent who had switched fields during his work life. With a BA degree in accounting he worked early in his career in the defense industry with responsibilities in contract negotiations. He left that field to become a minister. After serving as a minister for many years, Mr. Field found himself with dwindling congregation that forced his church to merge with another and left him with a need to find work in still another field. Mr. Field received employment assistance from Operation A.B.L.E..

Ms. Lewis is another example of a well educated respondent who had made significant career changes. She holds a Master's degree as a Guidance Councilor (1972) but never worked in that field. She was a junior high English teacher until 1980. Subsequently, she worked as a real estate broker. Later, she worked 20 hours a week as a graphic artist using specialized computer software. Ms. Lewis sought employment services from a Career Center when she was laid off from her job as a graphic artist.

Other respondents had held jobs only intermittently during their adult lives. Chronic illnesses and disabilities played major roles in explaining the intermittent employment pattern. One respondent, Ms. Taylor, with relatively little employment experience, had been a stay-at-home mother before she completed a 4-year college program. Subsequently, chronic illness and physical disability have limited her employment options.

Referral sources. Respondents came to use employment services from a variety of sources. One respondent was required to take a workshop at a Career Center as a condition for receipt of unemployment compensation. She had not previously been aware of Career Centers. Some were referred by professionals. One Operation A.B.L.E. client, for example, was referred by her psychiatrist. Two learned about Operation A.B.L.E. by reading newspaper articles. Others learned about Operation A.B.L.E. through workshops at Career Centers. One of the MRC clients was referred by a friend who used MRC services.

Training received. All five of the Operation A.B.L.E. clients who participated in the study had received training provided by the agency. Four of the five participated in a training format that required them to participate full days of training five days a week for periods ranging from 6 weeks to 6 months.

In every case, they received training in use of computer software. The emphasis was on Microsoft office applications, Word, Excel, and PowerPoint. Great emphasis was also placed on improvement in job-searching skills. Training in use of software was combined with training in job searching. Operation A.B.L.E. considers technical training and job search training to be equally important.

In her training, Ms. Adams used PowerPoint for a presentation in which she was expected to sell herself to an employer. She also learned how to send a resume electronically.

Ms. Crown described the assistance she received with job training. At Operation A.B.L.E., trainees got advice about improving resumes. They learned to tailor their resumes to the jobs for which they were applying. Several fields were suggested to trainees including retail, insurance, health, and higher education. The training program also placed emphasis on interviewing skills. Trainees were video recorded during mock interviews. Watching the recordings, trainees got insights about how they could improve their presentation skills.

One of the respondents received on-the-job training through Operation A.B.L.E. She participated in the Senior Community Service Employment Program (SCSEP) that is based at Operation A.B.L.E.. In the SCSEP program she received the minimum wage (\$6.75) for 20 hrs. per week of employment. She was employed as an employment specialist. In that capacity, she helped other people to find jobs. She was eligible to remain in the SCSEP program for two years. In her case, the SCSEP program was a means for her to reacquire professional skills. She needed to reacquire the discipline required in the workforce. Through Operation A.B.L.E., she also upgraded her computer skills.

Operation A.B.L.E. also assists clients through its formal and informal reciprocal relationships with other Career Centers. Ms. Crown, for example, who received training from Operation A.B.L.E., used services at two Career Centers: Boston Career Link and The Work Place. At a Career Center, she took a workshop that focused on the special challenges faced by mature workers. At Career Centers, she also met a few other mature workers with whom she interacted informally. She met them through a support group at a Career Center that was open to people of all ages. Several of these mature workers encouraged one another to enroll in a training program offered by Operation A.B.L.E. Ms. Adams, who received training at Operation A.B.L.E., also used computers at Career Centers for job searching. In addition, like Ms. Crown, she has participated in workshops offered by career centers.

Through a Career Center, Ms. Lewis received training in use of computer software. (Ms. Lewis had been laid off from a graphic arts position in which she used highly specialized software.) The Career Center judged her to be eligible for federally-funded training in spite of her Master's degree in Counseling. The Center determined that she could not get employment on the basis of educational

credentials that she had not used for over 30 years. She received funding that enabled her to participate in a four-month training program that covered Microsoft Office software. She received her training from an organization that specializes in providing training in the use of computer software.

MRC makes it possible for some of its clients to attend college. Mr. Larson, for example, worked with a counselor who helped him go back to school by arranging for a tuition waiver and financial assistance for fees/books. Mr. Larson successfully completed his BA degree. MRC has assisted Ms. Marlow in enrolling in college. More specifically, MRC provided Ms. Marlow with guidance about loan sources through which she is paying her tuition. MRC also supplied Ms. Marlow with a computer to help her with school work. Ms. Taylor and Ms. Baker also received help from MRC that helped them attend college. In both of these cases, MRC again arranged tuition waivers and helped to find Ms. Taylor and Ms. Baker financing to pay for fees and other expenses. Ms. Baker experienced difficulties that led her to withdraw from the college programs before completion.

Other services. The first time Ms. Baker received assistance from MRC, she was referred to a vocational rehabilitation provider for job search, interviewing, and placement assistance. After Ms. Baker's case was reopened five years later, her service plan included training.

MRC helped two of its clients obtain memberships in the YMCA. This type of service is called Physical Restoration. It involves the provision of equipment or services to help people with physical impairments improve their strength and physical functioning. Typical restoration services include the purchase of prosthetics or hearing aids, as well as the provision of medical services or physical therapy. MRC helped Ms. Kingston apply for financial aid from the YMCA, which covers the cost of her membership. Ms. Kingston has great appreciation for the Y programs that help her in coping with physical disabilities. Ms. Baker also received assistance from MRC in obtaining YMCA membership, which helps her in remaining physically active.

Several respondents expressed appreciation for the support they received from counselors both at Operation A.B.L.E. and MRC.

Job searching. In some cases, job training led directly to a job. Prior to Ms. Crown's mock interview at Operation A.B.L.E. that was part of her training, she saw a job posted by MIT calling for an office assistant working with medical benefits for employees. The position attracted Ms. Crown. As part of its training, Operation A.B.L.E. arranges for human resources professionals to conduct mock interviews with trainees. It happened that Ms. Crown's mock interviewer was from the MIT human resource department. When Ms. Crown expressed interest in the position at MIT, the interviewer referred Ms. Crown to a colleague to interview for the posted position. Ms. Crown was hired for the job.

At the time that Mr. Thompson was receiving training at Operation A.B.L.E., he knew that he wanted to finish his BA and he wanted to work in an academic setting. Near the end of his Operation A.B.L.E. training, Mr. Thompson was placed in a three-week internship at one of the Harvard University libraries. At the library, he divided his time between technical services and circulation. During his internship, he was encouraged to apply for a permanent, part-time position. He received excellent feedback on his interview and was employed.

After completion of a four-month federally-funded training program in office computer software, Ms. Lewis received 4 job offers. She accepted a full-time job as a case manager at the Career Center that arranged for her to receive training.

After completing his training program at Operation A.B.L.E., Mr. Morgan got the first job for which he applied. He saw the job advertised in a newspaper.

Ms. Adams did a great deal of job searching before she found her current job. She made use of the job-searching skills she learned through Operation A.B.L.E. She went to many job fairs and interviewed for many positions.

MRC helped Ms. Baker in her job search, but she ended up finding a job on her own through the newspaper want ads.

Ms. Kingston hopes to search for a job in the same field she used to work in reception, clerical, and switchboard. Her spinal cord injury may affect her ability to find work. Ms. Kingston speaks positively about the efforts of her MRC counselor to help her find work. Through the assistance of her counselor Ms. Kingston is able to look for jobs in places that felt she could not look into on her own.

Current job characteristics. A number of respondents who have found positions are highly pleased with their jobs and their job prospects.

Ms. Adams, who received training from Operation A.B.L.E., is employed as an administrator for a senior manager of a major construction project. Her responsibilities are at the same level that they were before she was laid off. Although her current position will terminate when the project is completed, she is optimistic about finding a permanent federal position. Ms. Adams feels good about her current employment situation. She is 60 but does not feel 60. She feels that she has started a fresh life. She believes that she has a lot to offer because of her experience.

Ms. Crown, who also received training from Operation A.B.L.E., has made a successful transition from insurance to higher education administration. She has been in her current job for about 1.5 years. She has improved her financial compensation. She began work in the insurance field in the low \$20Ks.

She is now making in the upper \$30Ks. She now has better health and retirement benefits than she had working in a small insurance office. She likes the job and hopes to remain with MIT on a long-term basis.

At the Kennedy School library, Mr. Thompson has been promoted twice. He is now a supervisor. He is working on his BA degree at the Harvard Extension School. He is close to completing his BA and is thinking about going on to library school. In the flower industry, he was earning about \$40K. He had health benefits and some retirement benefits. At the Kennedy School library, he began at \$30K. He is now at \$48K. He has better health benefits and good retirement benefits. He also has good educational benefits since he pays only nominally for classes.

Mr. Morgan works for a municipal government. He monitors contracts to make sure that contractors comply with requirements for minority and gender hiring. His current salary level is \$50K/yr. His compensation is above that which he had as a clergyman but less than that which he enjoyed earlier in his work life. Because of his wife's employment earnings, he is satisfied with his compensation.

For more than a year, Ms. Dayton, who received assistance from Operation A.B.L.E., has been working in a permanent office job at a lumber yard near her home in Boston. She is working in the accounts receivable department where she is using her accounting skills. She is paid \$12 per hour. She works 33 hours per week. She is no longer receiving financial support through the SSDI program. For Ms. Dayton, who was out of the workforce for many years because of mental illness, the stable job is a major step forward.

Ms. Lewis's employment situation has improved through the job that she took after completing the training arranged through her Career Center. She has moved from a non-benefitted half-time job to a benefitted full-time position. Ms. Lewis has assumed increased responsibilities at the Career Center. She now offers workshops at the Career Center. In fact, one of her specialties is a workshop for mature workers. The workshop has been renamed: "Age to your advantage."

Mr. Larson, whose college was arranged for by MRC, gained employment very quickly because part of his college requirements was a work-study program in which he worked while in school and then after college. Since college, he has been employed at a state agency as an engineer.

In her first experience with MRC, Ms. Baker found employment as a teacher's aide in a public school system, working 32 hours per week and receiving benefits (hourly wage=\$9.25). Her case was closed successfully in September of 2003.

Other respondents have found only temporary, part-time work, or work below the level of their expectation.

Ms. Kingston is working two days a week in a temporary clerical job.

Ms. Baker, whose vocal chord paralysis impairs her speaking ability, is currently working part-time in a job that does not require her to talk on the phone. She has not disclosed her disability to her employer and feels she shouldn't have, since talking on the phone is not a requirement of her job.

Currently, Ms. Taylor is employed with a company doing hospice work in Connecticut but is not using her nursing degree and so is not making the salary she desired. She provides palliative care to elderly nursing home residents by providing companionship.

Use of computer training on the job. A number of respondents received extensive training in the use of standard office software programs. Some of them are making regular use of those computer skills in their current jobs.

In her current job, Ms. Adams works with computers. She uses Excel and word processing. She also runs reports. She does not use Access or PowerPoint.

Mr. Morgan makes use of the skills he learned using Excel and word processing.

Mr. Thompson has made some use of the software he learned at Operation A.B.L.E. Excel has been the most pertinent. Mr. Thompson makes extensive use of his library's specialized software. His training in several software programs helped in his learning the multiple specialized software used by the library.

Summary Assessments of Employment Service Experience

Operation A.B.L.E. Operation A.B.L.E. training gave Ms. Adams greater appreciation for her skills. Ms. Adams has great praise for a mentor at Operation A.B.L.E. with whom she retains contact. She credits Operation A.B.L.E. for building her confidence.

Operation A.B.L.E. was particularly helpful in assisting Mr. Morgan with interviewing skills and resume writing. Operation A.B.L.E. strengthened his confidence in his ability to make a successful transition to a new field. Although his current work bears some relationship to the work he did early in his career, he believes he needed new skills to enable him to compete for the job for which he applied.

Mr. Thompson is confident in his skills. If he were laid off, he knows that he can go back to Operation A.B.L.E. He is confident in his job search skills and his ability to retrain.

The SCSEP program was a means for Ms. Dayton to reacquire the discipline required on a job and professional skills. Through Operation A.B.L.E., she also upgraded her computer skills.

Career Centers. Respondents were largely positive in their assessments of Career Centers, but some had critical observations.

Ms. Dayton used a number of Career Centers and found that the centers differed in the services they offered. One offered only lower-level jobs. The other provided more diverse opportunities. She

benefitted from a resume workshop offered by a Career Center. She found staff to be generally helpful at that Career Center.

Ms. Crown thinks that Career Centers are not particularly focused on mature worker issues. She believes that they lack funding for upgrading of skills of mature workers. She believes that Career Centers tend to think that because mature workers have some skills, they do not need training to upgrade their skills. Ms. Crown is convinced that workers need to upgrade their skills continuously.

When she experienced difficulty in finding employment after being laid off, Ms. Lewis believed it was due to age discrimination. She now believes that her lack of specific software skills was the most significant barrier to her employment. Ms. Lewis credits both a workshop she took at a Career Center and training she received through a Career Center for her change in perspective.

Massachusetts Rehabilitation Commission. Although most respondents who received employment services through Mass Rehab Commission had experienced only modest employment gains, they had consistently positive assessments of the services they had received.

Ms. Baker appreciates MRC for giving her more confidence in her ability to gain employment and overcome the obstacles of her disability. She appreciated her counselor because she is confident that if she needed anything she could call her counselor.

Ms. Kingston stated that MRC is wonderful. She did not have any suggestions to better the program as she thinks it is perfect as it is.

Mr. Larson, for whom MRC facilitated completion of college that led to a permanent professional position, believes that the most valuable part of his experience with MRC was the assistance he received from his counselor.

Ms. Baker, who began using MRC services in 2001, is very happy with the help and support she has received. She enjoyed the knowledgeable staff that was able to answer her many questions. She continues to visit with her counselor once a month.

Ms. Marlow appreciates MRC for giving her the opportunity to go to college and helping her gain the confidence to do so. Now she is doing what she always wanted to do, and MRC gave her the support she needed to take this direction in her life.

Discussion

Although the sample is anything but random and is small in size, the case examples are informative in a number of ways.

Those who seek employment services in mid-life are diverse. The sample includes individuals with college degrees that led to professional employment. The sample also includes people with high

school education who have not held professional positions. Job transitions are not a new experience for many in the sample. A number of people in the sample made significant transitions during their work lives before they used the employment services that drew them into the sample.

The challenges for those who must find new jobs in mid-life are diverse. For some, the central issues are job-searching skills, fine-tuning of skills, networking, and self-confidence. Others are also challenged by chronic illness and disability. Some can point to solid accomplishments in previous jobs; others cannot.

Employment services contribute in a variety of ways. Career Centers have a mandate to serve working people of all ages. Some provide special services to mature workers; others do not. Most Career Center resources are allocated to providing basic services designed to help large numbers of people. Because of very scarce training funds, only a very small proportion of Career Center users receive federally funded training. Some consumers are appreciative of workshops offered by Career Centers. Mature workers are appreciative of the special workshops offered by some Career Centers that focus on the strengths of mature workers and concerns about age discrimination in employment. Some mature workers also make use of Career Center computers to search for jobs.

The job training provided by Operation A.B.L.E. or financed through Career Centers can contribute to favorable employment outcomes in several ways:

1. Training in standard office computer software can make mature workers more valuable in jobs that involve use of computers. Skills in the use of word processing, e-mail, internet searching, and spread sheets are expected in many jobs. Some mature workers have used computers in previous jobs but have been limited to very narrow applications. These workers can benefit from acquiring broad skills in the most widely used general office software. Success in learning new aspects of standard office software also builds confidence in ability to learn other more specialized software. Potential employers are likely to appreciate demonstrated ability to learn new software.
2. Participation in intense training programs such as those offered by Operation A.B.L.E. with hours that approximate normal work days and work weeks demonstrates to potential employers that those who complete the training programs can be expected to come to work regularly and work a full day.
3. Training programs for mature workers can serve a selection function like that generally provided by educational programs (Havighurst & Neugarten, 1967). Job seekers who are selected for training programs are likely to be those who demonstrate above-average interest and

motivation. Completion of a training program demonstrates that trainees have good work habits and the ability to get along with other people. Beyond the skills imparted through the training, completion of a selective, rigorous training program provides a potential employer with a basis for predicting successful adjustment to a new job.

4. Mature workers can benefit from assistance in improvement of their job-searching skills. Those who have been in the same job for many years may benefit from relearning basic job-searching strategies. Those who want to change fields can benefit from workshops that help them to recognize skills they can transfer successfully from one field to another.
5. Some mature workers are very appreciative of workshops that help them to build confidence in their ability to contribute in new jobs. Some mature workers are highly sensitive to possibilities of age discrimination in employment. Without discounting the hazards of age bias, mature workers can benefit for acquiring strategies through which they emphasize their assets as they seek new jobs.

Operation A.B.L.E. and the Massachusetts Rehabilitation Commission have contrasting approaches to assisting clients. Although both organizations provide counseling, their approaches to strengthening of skills are fundamentally different. Operation A.B.L.E. emphasizes short-term but intense upgrading of skills in use of computers and in job searching. Operation A.B.L.E.'s premise is that clients bring with them skills from previous education and employment experience. By adding strategically to the considerable human capital of clients, Operation A.B.L.E. seeks to enable clients to experience significant gains in their employment prospects.

The Massachusetts Rehabilitation Commission emphasizes higher education. MRC encourages clients to enroll in college programs that may require several years to complete. Implicitly, the MRC strategy calls for a broader and more thorough strengthening of the human capital of its clients. MRC's premise is that its clients need special services to enable them to overcome the disadvantages associated with a disability or chronic illness. MRC serves people of various ages. MRC's emphasis on higher education is likely to be rooted in its extensive work with clients who are near the beginning of their work lives. Higher education is seen as a good investment because clients have the potential for a long work life ahead of them. MRC seems to apply the same service model in working with both older and younger clients.

The current study illustrates that the characteristics of those who are making job transitions in mid-life are varied and that the approaches used by employment services in addressing the need to strengthen skills is varied. More systematic research on the characteristics of those served by various

employment service organizations, the patterns of customization of services to client characteristics, and the implications of services for employment outcomes may be useful.

Implications for policy. For all employment service organizations studied, training is a highly valued but scarce resource. Career Centers are able to make federally-funded training available to a tiny fraction of service users. More often, Career Centers are able to provide only very limited workshops to clients; however, these workshops are not universally available throughout the Commonwealth. Coordination and development of mature worker workshops across all Massachusetts Career Centers would improve access to services to mature workers. If funds were available, Career Centers would make training available to many more customers including mature workers.

Operation A.B.L.E. is also constrained in providing training by the financial resources available for training from federal and state sources. Although Operation A.B.L.E. asks clients to contribute to the financing of training, Operation A.B.L.E. is largely dependent on a variety of third parties to finance the training that it offers. Operation A.B.L.E. is pleased that its services help many of the graduates of its training programs find good jobs. If more funding were available for training, Operation A.B.L.E. would provide more training for mature workers.

Financial resources similarly limit MRC in its ability to provide training. Because of limited resources, MRC characteristically places clients on a waiting list for six months before providing services. If more adequate resources were available, MRC would be able to serve its clients sooner, and they might be able to progress more quickly in meeting educational and occupational objectives. MRC might consider developing a program model geared toward the needs of mature workers that is more focused on intensive, short-term training and job placement. Utilization of cost-effective vocational rehabilitation strategies such as on-the-job training might improve job outcomes for mature consumers.

The American Recovery and Reinvestment Act of 2009 includes significant resources for job training services. Massachusetts is expected to receive approximately \$56 million in funding for Workforce Investment Act training programs and an additional \$7 million for Public Vocational Rehabilitation programs. This windfall of training resources could be used significantly to improve access to job training for mature workers by 1) strengthening current job training programs so that they may serve more mature workers in need; 2) increasing the number of Career Centers that offer mature worker workshops and job training; and 3) improving coordination among state agencies that offer job training services.

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