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## Enriching or Discouraging? Competing Pictures of Aging and Paid Work in Later Life

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## Enriching or Discouraging? Competing Pictures of Aging and Paid Work in Later Life<sup>1</sup>

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## Key Findings

- 1) The picture and experience of work and retirement are constantly changing in Canada. Retirement, which was previously considered a static state where one stays retired, is now a more fluid state where older individuals often move between work and retirement multiple times.
- 2) There is no universally accepted definition of an older worker, for example, some literature starts defining an older worker at age 45, while other literature starts at age 55.
- 3) There is a new trend where people work longer before considering their retirement. Where previously early retirement was common among older workers, in 2015 the average age of retirement was 63 and this is expected to continue to increase. This trend is developing for both male and female workers.
- 4) There are multiple reasons to explain why older workers either continue working or decide to return to work. The most common reasons are financial pressures, boredom, or missing the social elements of work. Those who retire and then decide to return to work, tend to be younger at retirement and have been retired for two years or less. The longer a retiree is away from work the less likely it is that he or she will return. Bridge employment is becoming more popular as older workers may go back to their pre-retirement job or start a new job after retirement. Bridge jobs can provide a transitional phase for older workers who are not quite ready for full retirement. Additionally, self-employment is growing in popularity among older workers, often after retirement or for those who are displaced prior to retirement but cannot find other employment.
- 5) Older individuals who have the ability to make the choice between working, retirement, or returning to work after retirement will be the most satisfied and happy. Employers can keep older workers in the labour market by offering them flexible work hours (such as part-time hours or varying shifts), flexible work schedules or flexible work locations (allowing older workers to work at home), allowing leaves of absence for caregiving responsibilities or health related reasons, and phased retirement options.
- 6) More research is needed on the current state of retirement and work in later life. Older workers today are much different than the previous cohort of older workers. Future studies need to consider the longer time spent gaining an education, changing economy and workplace, and healthier cohorts which translate into longer longevity.
- 7) There are many older workers who do not have positive experiences with employment in later life and may face financial challenges in old age as a result of non-steady employment. For some workers the decision to retire is not a choice but one that is forced on them when they are not able to find a new job after being displaced, are required to provide carework, or experience health problems.
- 8) Older workers who become displaced as a result of an employer ceasing to do business, relocating their business to a less costly location, or declaring bankruptcy, or those whose job has been replaced by technology, may face challenges in finding a new job. As a result of this displacement, many face a loss in earnings and are not ready financially for retirement.

Displacement can occur to any worker despite their years of tenure at a job. Many older workers are often offered early retirement packages as a way for businesses to reduce expenses; these workers may not want to retire yet feel pressured to do so.

- 9) Older workers who have a history of precarious employment are often forced to work longer as they have not been able to financially prepare for retirement. Many feel disappointed that they were unable to find secure and permanent jobs.
- 10) Older individuals who are seeking employment may experience ageism and, as a result, have difficulty finding a new job. Stereotypes such as older workers being slower, unhealthy, unable to learn new skills, and expensive to hire hinder them from re-entering the labour market. When in the job market, older individuals develop techniques to help them hide or mask their age on resumes and in interviews. However, many of these techniques are known by those conducting the interviews and result in raising red flags when dates for education are missing. Additionally, older employed workers may also face ageism in that they are overlooked for training opportunities or promotions as they are seen as not being worth the investment.
- 11) Some older workers are forced out of the labour market because they are unable to balance carework and paid work. This is often the case for women who may be close to the age they expected to retire, but decide to retire early to provide care.
- 12) The likelihood of experiencing health problems and disability increase with age. Older workers who experience health problems or disability as they age may have challenges in sustaining employment. However, employment is often necessary for these older workers who may rely on their health benefits and need this income to survive financially. Since health problems and disability are often unexpected, older employees may feel forced to retire before they are ready or are financially prepared to do so.
- 13) Decisions to extend the Canadian Pension Plan and Old Age Security from 65 to 67 years of age might be detrimental to these older workers who become displaced from the workforce for personal or structural reasons. Waiting until they are 67 may result in financial hardship for them. At the time this report was being published, the new Prime Minister of Canada revealed that the decision to increase the age of eligibility as defined by the previous Prime Minister would be reversed. It is still too early to know the entire scope of changes the new government has planned, but returning the age of eligibility to 65 years of age would be a starting point to improve supports for older workers who are prematurely displaced from the workforce and not financially prepared for retirement. While this is an important first step, the proposed roll back of the age of eligibility does not in itself adequately address the enhancements required to ensure financial stability for low-income seniors. Additional research is needed to determine the enhancements necessary to establish financial stability and the structural changes required to fund these enhancements from the current costs of public pension plans.

## Executive Summary

This paper provides an overview of current research in Canada in the area of aging and paid work. We examined current literature on aging and paid work in Canada using Social Sciences Abstracts, ProQuest, and Sociological Abstracts. We focused specifically on research that was published from 2005 to 2015 and in English. We used the following keywords: older workers, aging, work, and retirement. We also include presentations done at scholarly meetings sponsored by the Aging and Paid Work Thematic Committee of the Social Sciences and Humanities Research Council Population and Lifecourse Strategic Knowledge Cluster.

The first section of the paper defines older workers and retirement. There is no universal definition for either of these terms. The age one becomes an older worker occurs sometime between 45 and 55 years of age. Retirement, which was once considered to be a stable state where one remained after leaving the workforce, is now a more fluid state where an older worker can move between paid work and retirement multiple times. Common employment patterns preferred by current older workers are phased retirement, bridge employment, and self-employment. Individuals who are able to make the decision to retire on their own, rather than being forced to retire due to personal or structural reasons, will do better with respect to their financial security, health, and general wellbeing. We also highlight the changes in women's employment and retirement patterns as they are quite different as a result of more women receiving postsecondary degrees and engaging in paid employment.

Focusing on employment and older workers we found two competing experiences for older workers in later life. For those who want to and are able to work, the experiences in the workplace are often positive and enriching. These older workers benefit socially, financially, and emotionally from maintaining employment in later life. However, the experiences related to aging and work are completely different for older workers who are displaced from work in mid-life or experience other barriers in the workplace. Many older workers struggle to find employment because of ageism, carework, disability or chronic health problems. Further, older workers who have experienced precarious employment throughout the life course may feel forced to work longer because they cannot afford to retire.

Recent policy changes in Canada have added additional challenges to those facing barriers to employment in later life. Therefore, while some older individuals are working longer and delaying retirement, it is important to keep in mind that there are disparate outcomes depending on personal and structural characteristics. More research is needed to understand how changes in work trajectories and policy changes will affect work experiences at older ages in the future.

## **Introduction**

The picture and experience of work and retirement are continuously changing in Canada and will likely continue to change into the future with the aging of the population. There are two pictures of work in older age presented in the literature: a positive and enriching picture and a picture that highlights the challenges facing some older workers. The positive and enriching picture focuses on the experiences of older individuals who are able to continue working if they want to work and are able to work; those who continue working because they are motivated by work rather than pay or new opportunities for growth; and, older workers who are appreciated for their skill and education. However, these positive experiences are not shared by all older workers. For some, working at older ages is motivated by financial survival rather than personal pleasure. This financial insecurity may have occurred due to a work displacement in mid-life or the inability to secure stable and non-precarious employment throughout the life course. Some older workers may find it challenging to find new work if they are unskilled or lack up-to-date skills. Many older workers may want to continue working but are unable to do so as a result of personal health circumstances or disability, lack of accommodations in the workplace, or caregiving responsibilities. Others who want to work may face discrimination in the labour market due to ageism. As the population ages and new generations reach old age with varying work trajectories, alongside changes in policies surrounding public pension plans, the need for a better understanding of new experiences of work and retirement is more important now than ever.

The key areas of focus in this report are experiences of employment for older workers and work-retirement transitions. This report will also address the need to redefine the terms “older worker” and “retirement”, due to their shifting meanings over time. The implications of the 2008 recession on older workers will also be discussed. The report will conclude by discussing the impact of policy reforms on older workers.

## **Defining Older Workers**

In the literature, older workers are defined in several ways. The definition varies by industry, health status, and appearance. Older workers can include individuals aged 45 and older, but often refers to individuals aged 55-64 or, increasingly, aged 55 and older (House of Commons, 2013; Ng and Law, 2014). Canada’s Action Plan addresses the value of older workers, typically those individuals over the age of 50, and the need to encourage these workers to stay in or return to the labour market (Canada, 2015a). One of these initiatives is ThirdQuarter (Canada, 2015b), a national government-funded organization led by the Manitoba Chamber of Commerce. This initiative was designed to match older workers with employers. Individuals 45 and older are eligible for this assistance. Therefore, 45 may be considered the threshold for being labeled an older worker depending on the program and the fact that many individuals aged 45 and older experience difficulty finding employment due to age discrimination.

## **Redefining Retirement**

The language and discourse around retirement is also changing (McDonald & Donahue, 2011). Additionally, the term retirement was labeled as “fuzzy” by Bowlby (2007) who argued that without an international standard definition for what retirement means it is difficult to collect data on people who are retired. Bowlby (2007) argues that the definition of retirement may vary by individual. Starting in the late 1990s there was a trend towards early retirement (Carrière & Galarneau, 2011; McDonald & Donahue, 2011). Carrière and Galarneau (2011) report that over the last seven years, the average retirement age was 62. However, the average retirement age appears to be increasing as it was 63 in

2014 (Statistics Canada, 2015) and is predicted to continue to increase over time (Carrière & Galarneau, 2012). The average retirement age also varies by occupation, ranging from 61.2 years in administration and finance to 64.7 years in sales and service (Data from Statistics Canada, Labour Force Survey as cited by House of Commons Canada, 2013). As people are working longer, the number of older workers in the labour market will increase, especially as population aging continues (Hicks, 2013). Gender also influences the age of retirement as women, on average, retire earlier than men. However, women have started to work longer and their average age at retirement has almost caught up to that of men (Carrière & Galarneau, 2011). More generally, it has become common for older individuals to work longer before making the decision to retire (Ng & Law, 2014).

It is difficult to determine whether working longer is by choice or by necessity (Sargent, Lee, Martin, & Zikic, 2013). Working longer, whether by choice or necessity, has become possible because life expectancy has increased and people are living longer in better health (Sargent et al., 2013). Therefore, individuals can work longer and still be in good health when they retire. Another reason to explain the trend of working longer is that younger individuals are in school longer which delays their employment start. This delayed start will require many to work longer to make up for the lost work time when they were younger. Older individuals may decide to continue working longer as it is one of the best ways to ensure financial security in later life (Carrière & Galarneau, 2011).

Engaging older workers in the labour market can be beneficial for the company because older workers have a wealth of experience which can provide a way to address a resource gap, skill shortage or aid in the transmission of institutional knowledge (Ng & Law, 2014). However, the idea that Canada is facing a labour market shortage has not been agreed upon. McDaniel, Watt-Malcolm, and Wong (2013) argue that there is no labour market shortage and worrying about keeping older workers in the labour market longer may not be justified.

The individual experience of retirement has also changed over time. The traditional style of retirement where the individual does not return to paid work is not always the case (Armstrong-Stassen & Staats, 2012; Denton & Spencer, 2009; Foot & Venne, 2011; McDonald & Donahue, 2011; Pannor Silver, 2014; Sargent et al., 2013). Individuals who have participated in a traditional retirement were more likely to have worked for a long period of time and then retired. Pannor Silver's (2014) research that examined traditional retirees' (among other classifications) decision to retire explained that they knew when it was time to retire, they were ready to retire, or that they had always planned on retiring at a certain age. This is not always the case for many currently in the labour market and variations need to be increasingly studied and addressed in government policy. Despite some retirees still engaging in the traditional form of retirement, it is no longer viewed as a fixed state or period of life. Rather, many individuals flow between paid work and retirement several times over their life course (McDonald & Donahue, 2011; Schellenberg, Turcotte, & Ram, 2005). In some cases individuals are experiencing a gradual pathway to retirement, rather than a sharp exit from the labour market (McDonald & Donahue, 2011). Transitions between paid work and varying stages of retirement make it challenging to define or measure retirement. Research surrounding whether retirement occurs at the end of the first job or the last job, or when an individual shifts from full-time work to part-time work or from paid work to unpaid work needs to be conducted.

## **Work, Retirement, and Return to Work**

### ***Financial Security***

Financial reasons may lead an individual to decide to retire, but also may result in returning to work if the financial situation changes. A decision to retire may occur because the individual feels he or she is financially ready for the transition (Schlosser, Zinni, & Armstrong-Stassen, 2012; Quine & Wells, 2007). Transitioning to retirement for those who are financially ready means they should have the ability to enjoy the retirement experiences without worrying about finances. Retiring allows individuals an opportunity to try new things by providing them with more time to pursue activities and interests (Quine & Wells, 2007; Schollosser et al., 2011). However, some individuals may realize after retiring that they are not financially secure and will return to the labour market (Armstrong-Stassen & Staats, 2012; Lefebvre, Merrigan, & Michaud, 2011; Sargent et al., 2013; Schollosser et al., 2011). Press (2015) reported that working Canadians are more than twice as likely to believe that they will outlive their savings as compared to retired Canadians. Therefore, some working Canadians may feel pressured to work longer due to the fear that they need to save more money for a financially secure retirement.

### ***Non-financial Reasons to Exit and Re-enter the Workforce***

The decision to retire may be related to characteristics of a particular job or other aspects of working more generally. For those who do not enjoy their work, retirement can provide a viable option to leave the labour market (Schollosser et al., 2011; Quine & Wells, 2007). Additionally, some older workers may feel pushed into retirement due to pressures from their employers to retire (Quine & Wells, 2007). However, after retiring, individuals may realize that they miss many aspects of working and decide to return to the labour market (Schollosser et al., 2011). The social attributes of work in particular, may be missed by retirees, which could result in a return to work at some point in time (Armstrong-Stassen & Staats, 2012).

### ***Choice Matters***

Regardless of the reasons why an individual decides to retire or to return to work after retirement, the outcome is always more positive if the individual has control over the decision (Hershey & Henkens, 2013; Quine & Wells, 2007). Having a choice in the decision makes it easier for the individual to adjust to the changes that occur once retired or during the return to work after retirement. Quine and Wells (2007) found that those who did not have a choice in their retirement decisions were typically less healthy and happy. However, those with the most choice were often older, working at well-paid and high-level jobs, married, and without dependent children.

### ***Bridge Employment***

Many older workers engage in what is called bridge employment after their initial retirement and the participation of bridge employment doubles after age 60 (Hébert & Luong, 2008). Bridge employment can be used to explain the transitions into and out of retirement that are becoming more and more common. Bridge employment can assist with the transition from paid work to retirement or allow individuals to return to work after retirement. Pannor Silver (2014) describes two situations for bridge employment. Some individuals will take on a new job that is different from their previous work while others will continue at the same place of employment but have more flexibility as it was a personal choice to keep working past retirement. While more older workers transition to bridge employment rather than retirement, bridge employment is a transitory state and not one that older workers will stay in for long periods of time. Hébert and Luong (2008) view bridge employment as a choice rather than a necessity as bridge employment is more common among older workers with university education, higher earnings, and an employer-sponsored pension plan.



### ***Other Factors Affecting the Decision to Retire***

The decision to retire may be more challenging for some individuals based on their occupation and the identity they take from their occupation. For example, academic physicians tend to have a strong work identity and, as a result, have a challenging time retiring because they feel as though their lives have no value or meaning without work (Pannor Silver, Pang, & Williams, 2015). Retirement for academic physicians was more than just a transition because their job meant more to them than simply being something they performed. Leaving the workforce voluntarily was a difficult decision for the physicians, who felt a sense of duty to continue working after having so many years of education and work experience. When life is so consumed with work, there is a concern about what people will do in retirement once this large focus is no longer present. The academic physicians were unsure about how to fill their days if they were not working. Rather than viewing retiring as a binary status of either working or not working, many felt that their retirement should involve a transition phase as they move away from the paid labour market. Retirement seems more passive to them and a transition is something they have control over and can do at their own pace (Pannor Silver et al., 2015).

Another trend for employment after retirement is self-employment (Cahill, Giandrea, & Quinn, 2006). The decision to pursue self-employment may not be by choice, rather, there may be no alternative jobs for the retiree who wants to continue working. Older individuals who were self-employed reported that the fulfillment they receive from work drove them to continue working, more so than did older workers in career jobs or bridge jobs (Templer, Armstrong-Stassen, & Cattaneo, 2010).

Self-employment may also be the result of poor employment prospects due to barriers in the labour market, such as ageism (Berger, forthcoming). In Berger's (forthcoming) research on older workers and employers, she found that this was often the case for those reporting prolonged periods of unemployment. Many described how becoming self-employed, including consulting in their area of expertise, was a way to utilize their experience to their advantage in the workplace while avoiding some of the stereotypical assumptions that employers had about them (e.g. older workers require higher salaries and benefits). Since the decision to become self-employed was not by choice, frustration and resentment directed at their experiences with ageism were often expressed and resulted in self-doubt and identity-related consequences.

Older self-employed workers are also more likely to work longer than are older workers engaged in waged labour (Schuetze, 2015). Individuals working in self-employment have a greater attachment to the labour market than those who are in waged employment. However, there is a lack of research on self-employment and retirement (Schuetze, 2015).

### ***Age at First Retirement and Time Spent in Retirement***

Uriate-Landa, Van, and Hebert (2014) found that the likelihood to retire increases with age and after 60 years of age the likelihood increases more sharply. While only one-tenth of the population was retired at age 56, about three quarters of the population were retired by 66 years of age. In a recent report, Sun Life Financial reported that more Canadians expect to be working full-time at age 66 (32%) than to be fully retired (27%) (Sun Life Financial, 2015). The trend to retire later is even more evident for recent cohorts and for both men and women (Uriate-Landa et al., 2014). Age also plays an important role in the decision to return to work. Younger retirees are more likely to return to work after retirement (Uriate-Landa et al., 2014) and older retirees were less likely to return after retirement (Bonikowska & Schellenberg, 2013).

Once retired many retirees do not stay retired and return to work. The majority of those who return to the labour market after retiring do so within the first two years. Uriate-Landa et al. (2014) found that within the first ten years of retirement, 24% of men and 21% of women had returned to work. Once a retiree returns to work, women typically work an additional three years while men typically work an additional four years. However, most people who re-enter the labour market after retirement leave the workplace after one year. The longer that retirees are away from the workplace, the less likely they are to return to work (Bonikowska & Schellenberg, 2013). Additionally, retirees with higher levels of education are more likely to return to work after their retirement.

### **Employment Experiences for Older Women – Now and into the Future**

The retirement experiences of women have changed over the last several decades as more women are becoming employed in the labour market. The rate of employment for women has steadily increased since 1976. Women are working longer and in 2008, 6.8% of women over 65 were still working (McDonald & Donahue, 2011). Despite being more likely to work, women still continue to earn less and work fewer hours which will impact their pensions (Gazso, 2005). The experiences of younger female baby boomers will likely be very different from that of older female baby boomers. The younger female baby boomers typically have higher levels of education, marry later and delay childbearing, have fewer children, are more likely to divorce and be lone parents, and less likely to have a pension plan through their employment (Curtis & Rybczynski, 2015). These life experiences will have an effect on their employment trajectories and how they will experience retirement. Retirement savings of female baby boomers differ from those of male baby boomers because females typically have lower incomes, are more likely to be lone parents, may have risky portfolios for their retirement plans, and typically have less knowledge about financial funds and savings (Curtis & Rybczynski, 2015). The younger baby boom generation will likely fare better in retirement as they have longer to recover from the 2008 crash and typically lost less money than the older generations (Curtis & Rybczynski, 2015).

### **Keeping Older Workers in the Labour Market**

There are several ways that employers can attract new older employees or retain their older employees. Workforces that provide flexible work hours, such as the ability to work part-time or to work varying shifts, flexible work locations, either working at the office or at home, job-sharing, allowing leaves of absence (e.g. for caregiving or health related reasons), and phased retirement will be more attractive to older workers (MacEwan, 2012). Flexible workplaces are beneficial for all workers and not just older workers (Appannah & Biggs, 2015). Older workers who have access to flexible hours at work are more likely to continue working rather than retiring (Charles & Decicca, 2007). Older workers who experience constraints at work are more likely to retire. Further, those who leave their employment because of these constraints but are not ready to retire completely, may be forced into retirement because of the challenges faced when seeking employment at older ages (Charles & Decicca, 2007). Phased retirement may be a good alternative for many older workers who are unsure about a quick and swift exit from the labour market (Schollosser et al., 2011).

### **Future Studies on Retirement Transitions**

Future studies on retirement need to consider how retirement is defined at the government level and also take into account older workers' preferences and employers' needs. Research that captures the attitudes of older workers surrounding work and the transition to retirement is needed (Foot & Venne, 2011). The attitude of older people towards their retirement will have an influence on their later life

experiences. Regardless of how retirement is experienced, research indicates that those who have a positive perception of retirement more generally will live longer (Lakra, Ng, & Levy, 2012). There appears to be a self-fulfilling prophecy where if one believes in a good retirement then he or she will experience a good retirement and live longer. Having negative attitudes towards retirement could result in stress which will have a negative impact on health (Lakra et al., 2012). These findings were discovered for both participants who were still working and for those who had retired. Having a negative view about retirement can lead to heightened stress which can negatively affect health. Those who are not financially or psychologically prepared for their retirement may not fare as well in retirement. Future research on retirement also needs to consider that older workers are not a homogenous group but rather there is much diversity, which is reflected in decisions to retire or to continue working. Individuals' decisions to continue working or to retire may be based on the attributes of the job and both financial and non-financial rewards gained from work (Templer et al., 2010).

Future research on retirement must take into consideration the effect of the 2008 recession and how it may have affected or will affect retirement plans. The media has emphasized the economic fallout after the 2008 economic crisis and portrays the future retirement of workers as financially insecure (McDonald & Donahue, 2011). As a result of the economic downturn, older people will have to work longer to adequately prepare financially for retirement. The economic crisis of 2008 has changed the path of retirement for many people and must be addressed in the academic research. The trend for midlife Canadians to start thinking about a later retirement age really only began after the economic downturn (McDonald & Donahue, 2011). In fact, 42% of Canadians aged 45 and older did not feel financially prepared for retirement after the economic downturn. Even those who did not think that their retirement was affected by the economic downturn were worried about their financial security in old age. A problem for some older workers during the economic downturn was that they were forced to retire involuntarily. Those who were forced to retire involuntarily are less likely to be financially, socially, emotionally, and psychologically prepared for retirement (McDonald & Donahue, 2011). As a result of the 2008 recession, some older workers may decide to delay their retirement or engage in partial retirement as a way to recover pension losses after the recession (MacDonald & Osberg, 2014).

### **Barriers to Employment in Later Life**

There are many barriers facing older individuals who want to work in later life. These barriers typically occur for older individuals who experience employment disruptions throughout the life course, for those who take time off work to provide care, or for those who experience disabilities or health problems. All of these employment transitions can affect the ability to find employment and stay employed in later life. Displaced workers often face ageism and may experience additional problems when they try to re-enter the labour market. A forced, unplanned, or involuntary retirement may occur for individuals who face barriers to employment in mid or later life or who have not been employed continuously throughout the life course. Focusing on the experiences of these individuals is important as they may face financial insecurity as they age.

### **Displaced Workers**

Changing economic times over the past decades have resulted in many workers experiencing displacement. Displaced workers are at risk of experiencing a loss in earnings which could affect them throughout the life course. Additionally, statistics that include retirement data may actually include displaced workers who gave up trying to find employment and use the label "retired" rather than unemployed, due to the stigma associated with unemployment (McMullin, Cooke, & Tomchick, 2008).

Finnie and Gray (2011) report that older workers are at a high risk of being laid off. This presents an interesting picture as it emphasizes that longer tenure may not protect a worker in the case of a layoff. When older workers are laid off they tend to have a more challenging time finding re-employment and will often earn less at their new employment than at their previous employment. The income difference between the new job and the old job can be as much as 40% (Finnie & Gray, 2011). Older displaced workers suffer more than younger displaced workers, as younger displaced workers have more time to earn back the money they may have initially lost when changing careers. Additionally, younger displaced workers are also more likely to find a new job that pays similar to or more than their previous job (Finnie & Gray, 2011). Schirle's (2012) research on displaced older men also supports the finding that there is a significant loss in wages after displacement. The loss in wages is higher for older workers who held long tenured positions.

Risk of displacement exists for all workers, even those who have stable employment records (defined as being at the same job for at least six years) (Bonikowska & Morissette, 2012). Bonikowska and Morissette (2012) found that older men who were displaced in 2000-2003 did not recover as well financially as other groups of men. However, significant earning losses did occur for all age groups. Males between the ages of 36 and 55 suffered the most adverse impact on earnings after displacement (Bonikowska & Morissette, 2012). Once prolonged unemployment is paired with an encounter with ageism, negative mental health issues are magnified and are compounded by the decline in financial stability from being unable to secure employment (Ontario Human Rights Commission, 2001).

When individuals who are 50 years of age or older become laid off at work they are at a higher risk of retiring earlier than anticipated (Carrière & Galarneau, 2011). The decision to retire is often involuntary. Involuntary retirement is a classification that can be applied to individuals who have been without work within the past 12 months and who are over the age of 50 (Carrière & Galarneau, 2011). A forced or unplanned retirement could occur because it takes a long time for older individuals to find employment after being displaced at work. Individuals aged 55 to 64 spend an average of 29 weeks unemployed and those 65 years of age and older spend 27 weeks unemployed (Statistics Canada, 2016). The longer older individuals are unemployed, the more likely they are to start collecting retirement pensions (Finnie & Gray, 2011). Displaced workers may face barriers to re-employment such as the inability to find a suitable job, lack of job openings, and lack of opportunities due to outdated knowledge and skills (Armstrong-Stassen & Staats, 2012).

Organizations that are faced with the need to downsize their employees will often offer early retirement incentives to their older workers. Downsizing and offering early retirement packages were more common among companies with 500 or more employees (Armstrong-Stassen & Cattaneo, 2010). Financial incentives to retire early have an effect on an older worker's decision to retire. In many cases it may push the older worker to retire much earlier than planned. While offering incentives for early retirement is common, most companies do not provide work incentives that favour the needs of an older employee. It appears easier to use older workers as a way to decrease labour supply rather than invest in retraining older workers (Armstrong-Stassen & Cattaneo, 2010).

### **Precarious Employment**

Older workers may become trapped in precarious or nonstandard work. However, this type of work can be both positive and negative for older workers depending on the reasons for working in nonstandard or precarious work (Fournier, Zimmermann & Gauthier, 2011). Precarious employment typically involves limited benefits, job insecurity, low wages, lack of access to pension plans, and higher risks of poor

health (Vosko, 2005). Although precarious or nonstandard jobs are often negative, some older workers may find these jobs more positive if they occur at the end of their employment trajectory, in order to ease them into retirement (Fournier et al., 2011).

Problems occur when older workers have a long history of precarious employment, as opposed to it occurring solely in their later working lives. Those with a long history of precarious employment often lack access to employer pension plans and face challenges saving money for retirement, as most of their net earnings are used for day-to-day survival (Fournier et al., 2011). Some individuals have worked at multiple precarious jobs throughout their life course. In these precarious jobs the workers often report feeling a lack of control over their work life, and, as result, often report a dislike for their jobs. This lack of control was emphasized when working at jobs that required them to be on call as they could never be sure when they would be working (Fournier et al., 2011). Many older workers who have a history of precarious employment felt disappointed with their life as they were not more financially secure and felt their careers should be at their peak rather than at their lowest. In many cases, retirement was often delayed because they could not afford to retire. Fournier et al. (2011) refers to their work life trajectories as dismantled paths.

### **Policies for Vulnerable Workers**

Current policies in Canada are not meeting the needs of vulnerable older workers who become displaced at work or who have a history of precarious employment. Many are too young to start collecting C/QPP and will have to rely on their own savings or company pension plans, if available. Employment Insurance does not meet their needs and is falling short of addressing the issues facing older laid off workers (Finnie & Gray, 2011). Milligan (2010) examined how men who retire early fare financially. These retired men are a diverse group; while some of them retire because they can afford to, others are forced into retirement and may end up facing financial insecurity. Once retired men who are low income earners are eligible for public pensions, they do better financially. Public pensions have the ability to raise these men above the low income cut off (Milligan, 2010). However, they currently have to wait until they are 65 before they become eligible for OAS or GIS. Increasing the age of eligibility for these public pensions from 65 to 67, may be detrimental for these older men who are living in poverty. More work is needed to understand how older workers who are too young for C/QPP will fare and how they will survive financially.

### **Ageism**

Older workers may be at risk of experiencing ageism, either at work or when they are seeking employment. Ageism has been defined as many different things but a common definition is offered by Butler (1975) who describes ageism as “a process of systematic stereotyping of and discrimination against people because they are old” (p. 35). Ageism can occur when others assume someone is old on the basis of their physical appearance or their chronological age (Bytheway, 2005). There are many stereotypes about older workers, both positive and negative, that can affect their treatment by employers and coworkers in the workplace. Positive attitudes have been found with respect to characteristics such as mentoring, wisdom, reliability, dedication, lower turnover rates, and respect (Berger, 2014; forthcoming). While Berger (2014; forthcoming) found positive views in certain areas, negative stereotypes were more common and translated into ageist practices with respect to training, promoting, and particularly hiring older workers.

There are many negative stereotypes that can influence older workers' ability to sustain employment at older ages or to secure employment once displayed. Examples of negative stereotypes about older workers include the perception that they are not as productive as younger workers, lack an interest in or ability to learn new technology, and have higher turnover rates. Some older workers will internalize the ageist views of society by believing that they are losing their proficiency, are useless to the company, or are unable to keep up to date with new technology (Ng & Law, 2014). Once many of these ageist views are internalized, older workers often experience identity degradation causing further challenges in their search for employment (Berger, 2006; Berger, forthcoming).

Observing and internalizing ageism in the workplace was also common among the participants in Lagacé and Laplante's (2013) research on older individuals working in health care or teaching in Ontario. The perception of ageist communication at work can lead to devaluation and lower self-esteem. The ageist stereotypes were transmitted at both the micro and macro levels at work. With more older workers employed in the labour market, Lagacé and Laplante (2013) argue that ageist communications at work cannot be ignored.

In Berger's (2006; 2009; 2014; forthcoming) work on ageism, the majority of participants spoke about hiding their age on resumes and job applications because they felt that they had been screened out of the interviewing process because of their age in the past. They attempted to conceal age by not including the years when they attended school or dates at previous jobs. However, while some older workers felt that these strategies helped them make it past the first screening process to secure an interview, many then felt that they were being judged during the interview based on overall appearance and agility. To counteract these judgements some participants would try to alter their appearance by dying their hair or wearing what they considered to be young-looking clothes (Berger, 2009; 2014; forthcoming). Unfortunately, in Berger's (forthcoming) interviews with employers, she found that many of the strategies that older workers were using to conceal or counteract age were apparent to employers and often worked as a disadvantage in the job search process.

Bernard (2012) also found that older unemployed individuals have different job search techniques as compared to younger unemployed individuals. He found that they are less likely to contact an employer directly or use the internet to search for job vacancies. Older unemployed individuals are also pessimistic about their ability to find a new job and when they do find a new job they are more likely to work part-time and/or at a lower wage than their previous job. Older unemployed individuals who have health problems face even more barriers to finding employment (Bernard, 2012). Additionally, older unemployed individuals with less education and who are less likely to have recently attended a school or job-related training program are less likely to find employment. As a result of all of these barriers and obstacles, older unemployed individuals often rely on employment insurance.

Lagacé et al. (2014) are concerned about hiring practices for older workers in France, Canada, and Italy. They developed a series of scales to determine explanations for ageism in the workplace in these three countries. They used factor analysis to determine which factors can explain ageism. Preliminary results have shown that France has four factors that explain ageism while Italy and Canada only have one factor. In Canada and Italy, it appears that ageism in the workplace may be unidimensional, while in France it is multidimensional (Lagacé et al., 2014). More research is being conducted to understand why this phenomenon occurs in France and not in the other countries.

Keeping older workers employed is critical, as many of them hold institutional knowledge that could be lost when they retire or are forced out of the workplace. Furthermore, older workers tend to be more

adaptable than they were once perceived (Park, 2012). Older workers are resourceful and develop a network of support systems with both employers and coworkers (Ng & Law, 2014). The main concern for older workers is to maintain good health (whenever possible) so that they can continue to do their job.

Ageism can also occur for older workers who are employed. Park (2012) reports that older workers are less likely to get job-related training. However, not all research has found similar results in terms of ageism and job-related training. The older CMA participants in Fenwick's (2012) research did not report being excluded from training which was addressed as a point of interest in the report. When ageism does occur for job-related training, the training gap between older and younger workers may be narrowing as a result of new cohorts of older workers having more education (Park, 2012). Additionally, levels of training are dependent on the type of industry and older workers are more likely to work in industries that promote job-related training. White collar occupations are more likely to require job-related training and service related occupations are less likely to require job-related training. Older workers may not receive training, even if it is available, because they are viewed to lack an interest, confidence or motivation in training (Park, 2012). They may also be ignored for training or promotion because they are considered to be close to retiring and therefore not worth investing money and training (Ng & Law, 2014).

### **Carework**

Providing care for children, parents, spouses, and other family members has the potential to influence paid work trajectories over the life course. One potential outcome is early and unplanned retirement. Female caregivers who were between the ages of 45 and 64 and who took time off work to provide care, were more likely to retire than were women the same age who were not providing care (Pyper, 2006). Retirement may feel forced to them as they were unable to find an adequate work-life balance. Individuals who retire early to provide care will likely not have as much income in retirement. They have less time to invest in pension plans or to save money. Another challenge for caregivers is returning to work after a career interruption to provide care for children or a parent. It may be difficult to return to the labour market after this break. Women are more likely to reduce their hours of work to provide care, which can negatively affect their retirement savings and pensions (Curtis & Rybczynski, 2015). Additionally, it may be necessary to change jobs when providing care to facilitate balancing work and caregiving responsibilities (Schneider et al., 2013). All of these employment changes have the potential to affect lifetime earnings and the ability to accumulate a pension or savings. Therefore, disrupted work histories can lead to poor financial preparedness in retirement (Berger & Denton, 2004).

Jacobs et al. (2014) studied the effect of caregiving on retirement status in Canada with a focus on the intensity of caregiving, which was often neglected in other research. More women were caregivers and 8% of the women provided more than 15 hours of care each week. Caregivers who provided more intense caregiving were more likely to be fully retired and less likely to be working full time. However, age did play a role as younger men and women were less likely to be retired. Individuals with employer-sponsored pensions were also more likely to be retired (Jacobs et al., 2014).

### **Disability and Health**

For some older workers the ability to continue working in later life may not be attainable due to health reasons. The likelihood of experiencing chronic health conditions increases with age and is more common among older women (Smith et al., 2014). Therefore, there is a growing concern that as more

people work longer and longer, they will also start to face multiple health problems (Smith et al., 2014). Aging with chronic health conditions or experiencing chronic health conditions when older, may result in barriers for older workers who wish to remain employed (Smith et al., 2014). The most common health problems faced by older workers include: hypertension, heart disease, diabetes, arthritis, back problems, migraines, and thyroid conditions (Smith et al., 2014). Some of these chronic conditions make finding and maintaining employment more challenging. Older workers with heart disease are at the highest risk of leaving work. Older workers with migraines or a thyroid condition were at the lowest risk of leaving work. Typically, older workers who were female and had lower educational levels were most likely to stop working, especially when age was combined with chronic health conditions (Smith et al., 2014). Older workers with lower levels of education may be working at jobs where they have more stress and less autonomy. This makes work challenging when combined with a chronic health condition and makes continuing to work difficult or impossible (Smith et al., 2014).

Disability presents another interesting story for older workers. The timing of the disability will affect employment trajectories as individuals who have disabilities at younger ages will often have different experiences than individuals who become disabled in midlife or later life. Disability is often experienced as temporary and may not have long lasting implications (Galarneau & Radulescu, 2009). Disability may also be experienced in stages or episodically, which also has an impact on how disability can influence employment trajectories and transitions (Galarneau & Radulescu, 2009). Individuals with a disability also have a weaker attachment to the labour market and many are unable to work. Individuals with disabilities are more likely to be underemployed and often experience marginalization at work (Prince, 2014). Since 1999 there has been an increase in the employment rate for individuals with disabilities (Galarneau & Radulescu, 2009). However, results from the 2006 Participation and Activity Limitation Survey (PALS) show that 42% of individuals with a disability between the ages of 15 and 64 years were unable to work. When employed, individuals with a disability work fewer hours than individuals without a disability. Employment becomes more challenging to sustain the longer an individual experiences a disability. Individuals with a disability may need to take time off work to address their health conditions and are over twice as likely to take extended health leaves, which often resulted in lower pay (Galarneau & Radulescu, 2009).

Individuals with a disability are also at higher risk of involuntary retirement. Denton, Plenderleith, and Chowhan (2013) examine the retirement experiences of individuals with disabilities using the 2006 PALS. They recognize that there has been little research on retirement and disability in Canada. Involuntary retirement, regardless of disability status, can have negative consequences on financial security in old age. Respondents who retired involuntarily reported lower personal median incomes than those who retired voluntarily. Almost 30% of those who retired involuntarily reported incomes below the low income measure (Denton et al., 2013). Respondents with disabilities were at higher risk of involuntary retirement than individuals without disabilities. Those who retired voluntarily were more likely to receive C/QPP, retirement income, and investments. However, those who were forced to retire early were more likely to be receiving a disability benefit. Reporting more severe or multiple disabilities increases the likelihood of involuntary retirement (Denton et al., 2013).

Despite the fact that older workers with disabilities are more likely to experience unemployment or involuntary retirement, there is a need for them to stay in the labour market. Older individuals with disabilities need to continue working to ensure they have enough savings for retirement. Many are at risk of experiencing poverty if they are unable to sustain employment, however, they can only continue working if they receive accommodations in the workplace (Banks, Chaykowski & Slotsve, 2013).



## Policy Meets Research - Increasing the Age of Eligibility for C/QPP and OAS

The Conservative government made the decision to increase the age of eligibility for C/QPP and OAS from 65 to 67 that would have taken place gradually starting in 2023 and be completely implemented by 2029. The new Liberal government recently released their federal budget, which includes the removal of the increased age of eligibility for CPP. The change in the age of eligibility is a contentious and complex issue as some support the change and others worry about how the changes will affect the most marginalized older individuals. Some policy makers argue that this increase is needed as people are generally making a decision to retire later and working longer by at least five years. Extending eligibility to age 67 increases the number of people who would be working and limits those collecting a government pension (MacEwan, 2012). On the other side of the argument, McMullin (2014) argues that changes to the OAS were being made without considering how the next generation of older adults would fare financially in old age. This generation will likely face additional financial struggles that have not yet been experienced by the current generation of older individuals. The precarious workforce and the financial crisis of 2008 will have long-term negative impacts on the next generation of older individuals, resulting in a different retirement experience (McMullin, 2014). McMullin describes this scenario as a policy-paradox, which would have had a negative impact on those who are unable to continue working and would have had to wait longer until they were eligible for OAS. For those who have not made contributions to the C/QPP, these changes would be even more drastic. MacEwan (2012) argues that these changes could have pushed older workers into needing to work at low pay, part-time work in later life in order to survive financially. This, in turn, would force them to compete with younger individuals for these types of jobs. The most disadvantaged by these changes might be older individuals with chronic illnesses and disabilities who are unable to continue working until age 67. It may be difficult or impossible for these individuals to delay their retirement. The financial security of retirees is dependent on their health, education, and marital status (Milligan, 2010). While the change by the new Liberal government to remove the increased age eligibility may be a step in the right direction, more enhancements are needed to ensure the financial stability for low-income seniors. Additional research is required to determine the enhancements required to establish financial stability and the structural changes necessary to fund these enhancements from the current costs of public pension plans.

Hicks (2011; 2013) argues that there is a disconnect between researchers and policy makers. Researchers are concerned that future retirement savings may not be adequate for many people. Decisions to change pension ages should not only focus on what has been happening in the past but also consider the future life course trajectories of current workers who will retire in the future. People are working longer, but many are doing so because they entered the labour market later in life after spending much of their young adulthood in school (Hicks, 2012). The next generation of retirees will be more educated than previous generations, which will have an impact on their work and retirement decisions. More people might work longer in the future because they cannot afford to retire early. Policy changes will also push people to work longer because they will not be eligible for a government pension until 67 years of age (Hicks, 2012).

Wolfson (2013) also argues for a need to expand the C/QPP as there is a concern that almost 50% of the middle income earners in their 40s today will experience a decline in their standard of living in retirement. Provisions in the C/QPP need to better address the different health and life expectancies that occur between higher and lower income earners. Higher income earners are more likely to live longer but this is not addressed in the current C/QPP policy. Wolfson (2013) is especially concerned about the middle income earners who may be ignored in policies that favour low and modest income earners. The outcomes at older ages may be amplified in the future as the youngest cohort in the baby

boom generation will likely see a 25% drop in their income when they are 70 compared to when they were between the ages of 40 and 65.

Despite a past reputation of ensuring that older Canadians have income security in old age, the financial security of seniors in Canada is starting to decrease and more seniors are experiencing poverty (Brown, 2011). The current pension system in Canada has been referred to as a three legged stool which consists of government pensions such as Old Age Security (OAS), Canadian/Quebec Pension Plan (C/QPP), and Guaranteed Income Supplement (GIS); employer sponsored pensions, either defined benefit or defined contribution; and individual savings. While most people receive most of their retirement income from employer sponsored pensions, in the future it is expected that fewer people will have access to pension plans at work and those who do have pension plans will likely have defined contribution plans. Employer sponsored pension plans fall into two main categories: defined benefit and defined contribution. Defined benefit plans are thought to be more financially advantageous to employees; however, there are pros and cons to each plan. Under a defined benefit plan, pension entitlement is based on years of plan membership and average earnings. Contribution rates are determined by an actuary and are shared by mutual or negotiated agreement between the employer and employees. Pension benefits are pre-determined and guaranteed for life, making it easier for employees to plan their retirement. It may be difficult to transfer contributions to other funds if employment changes prior to retirement (Gougeon, 2009). Funds are pooled and normally invested by professional managers. Contributors have little or no input into investments. Since benefits are guaranteed, investment performance risk is the employer's responsibility. Under defined contribution plans, employees regularly contribute a fixed portion of their earnings. Employers may, or may not, match contributions. Pension benefits are difficult to determine before retirement, as the benefit is dependent on savings accumulated under the plan and the type of annuity purchased at retirement. Contributions are easily transferred if employment changes prior to retirement (Gougeon, 2009). Since employees are responsible for choosing where their contributions are invested, investment performance risk is borne by the employee.

The underfunding of pension plans is a concern to Lefebvre, Merrigan, and Michaud (2011) who believe that current workers will likely face financial insecurity in old age as a result of the changes in pension plans and lack of pension plans available through employment. Marshall (2014) predicts that more people will be forced to work longer as the defined contribution plans shift the cost of retirement from the companies to the individuals.

## **Conclusion**

In this report we have discussed both a positive and enriching picture of working in later life and a more negative and discouraging picture, which highlights the challenges that older workers may face when they are not currently working but want or need to work. For older workers who want to work and are able to work, employment in later life can be a very rewarding experience. The rewards are both financial and nonfinancial. The ability to engage in work longer can help older workers better prepare for retirement, provide them with social opportunities to engage with other workers, allow them to feel as though they are still able to participate in society, and gain self-fulfillment from their employment. However, for older workers who become displaced in midlife or later or who have taken time off work to provide care or who have disabilities or health problems, it may be challenging for them to remain in the labour market and if they do leave the labour market it can be challenging to return. Without access to employment these older individuals may struggle financially to survive and worry about how they can sustain themselves in old age. This report has stressed the importance of understanding that retirement

is a diverse stage of the life course and varies significantly by individual. Additionally, with changes to policies and the recent recession, our current understanding of retirement may be very different from the retirement experiences of the next cohort of older workers.

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