



NEWSLETTER

MARCH 2010 – ISSUE 19

HEALTHY AGING FOR A SUSTAINABLE WORKFORCE

In 1999, the [National Institute for Occupational Safety and Health](#) (NIOSH) in the U.S., in cooperation with the National Institute on Aging (NIA), requested that the National Academy of Science (NAS) form a Committee on the Health and Safety Needs of Older Workers. The Committee was to:

- 1) define the dimensions of the older adult workforce over the next 20-30 years,
- 2) identify the range of policy and research issues that should be addressed, and
- 3) identify relationships between retirement patterns and these characteristics of the older adult workforce and of their jobs.

In the U.S., the [Society for Occupational and Environmental Health](#) and the [Association of Occupational and Environmental Clinics](#) ran a conference in February 2009 dealing with “Healthy Aging for Workers: Anticipating the Occupational Safety and Health Needs of an Increasingly Aging Workforce”. NIOSH, along with several other American organizations, helped to fund the conference. The Occupational Safety and Health Administration (OSHA) was one of its key co-sponsors.

Most organizations will have to deal with an aging workforce.

Older workers are staying in the workforce longer and, as a result, may be dampening the threat of a sudden and severe labour shortage as baby boomers retire, a new study suggests. An estimated 2.1 million individuals aged 55 to 64 were either employed or looking for work in 2006, more than double the total in 1976, according to the study "Participation of older workers," published today in Perspectives on Labour and Income. They represented 12% of the total labour force in 2006, compared with 10% three decades earlier. The two main forces behind these increases are an aging population and rising labour force participation rates among older workers. — Statistics Canada, August 2007

Even though there is no standard definition of ‘older’ or aging worker, there is little doubt that the North American labour force is aging. For example, using its data from the Labour Force Survey, StatsCan examined labour market trends among the Canadian population 55 to 64 between 1976 and 2006. The study found that older workers represented 14 percent of the total population in 2006, up from 11 percent in 1976. At the same time, the overall labour force participation rate for this group increased from 53 percent to 59 percent. ¹

Furthermore, an Ipsos Reid survey of about 1,500 adults conducted online in the fall of 2009 found that 30 percent of Canadians aged 35 to 54 expect to be working in retirement, suggesting the concept of a traditional retirement is disappearing. ²

What’s more, 56% of those who lost their jobs last year (2009) were between the ages of 15 and 24. Again, bad news for them, but good news for the economy, because it means that, by and large, firms were cutting junior staff rather than their most experienced (and highly paid) employees. Executives realized that when the economy turns around, they would need those

¹ *Participation of older workers – 2006:* The Daily, StatsCan, August 24, 2007

² *Expectations for retirement savings plunge in 2009:* Financial Post, February 8, 2010

seasoned staffers and all the institutional memory they possess, to capitalize on the recovery.
— Steve Maich, Editor, Canadian Business ³

Issues surrounding older workers are becoming progressively more significant. Given that an estimated 64 million baby boomers are poised to retire within about five years in the U.S., their [Conference Board](#) recently received a \$2 million research grant from Atlantic Philanthropies USA Inc. for a specific study as part of its 'Mature Workforce Initiative'. (See *recommended Web Sites listed below.*) The Conference Board is studying the practices and policies of major corporations associated with employing and retaining older workers, as well as enumerating key issues such as rising health care costs. The ultimate aim is to share promising practices for creating and maintaining a workforce inclusive of all generations.

Organizations will have to consider the health implications of an older workforce.

The consequences of injury and illness are, on average, more severe for older workers. Older workers more frequently sustain severe injuries than younger workers and require more days away from work to recover and for rehabilitation. Death resulting from work-related injuries also occurs at higher rates among older workers than younger workers.

As partly noted in the [Healthy Aging for a Sustainable Workforce - Conference Report - November 2009](#), the impact of normal aging on most workers includes:

- ☞ Physical and cognitive factors;
- ☞ Injuries (e.g. back injuries, slips);
- ☞ Repetitive Strain Injuries (musculoskeletal disorders);
- ☞ Balance (e.g., standing, walking);
- ☞ Vision (e.g., computer terminals, small print, handwriting);
- ☞ Hearing (e.g., loud environments, gradual hearing loss);
- ☞ Strength and endurance (e.g. lifting; long hours); and
- ☞ Work-life balance (e.g. grandchildren, children, spouse disability, care for elderly parents).

In 2006, StatsCan released a study concluding that people in Canada's labour force who were within 10 years of retirement in 2003 were generally in good or excellent physical and mental health. However, nearly half a million individuals aged between 50 and 69 (about 19 percent) had already left the labour force because of health-related reasons. The authors noted that their loss is important because of rising concerns over a labour shortage foreseen in coming years as the baby-boomers near retirement and the population growth slows. In 2002, some 20 percent of workers were within 10 years of the median retirement age, double the proportion 15 years earlier. ⁴ Chronic conditions such as arthritis and rheumatism, high blood pressure, diabetes, back problems and severe or chronic pain were found to be common health concerns for a good number of the affected older workers.

A U.S. study released by NCCI Holdings Inc. in 2010 concluded that workers compensation claims for employees older than 65 are less severe in terms of indemnity and frequency, but more severe in terms of medical costs compared with other workers. NCCI examined how workers aged 65 and older differ from all workers in terms of their share of claims; indemnity and medical payments; frequency; and indemnity and medical severity (i.e., cost per claim). It also explored the serious implications for workers compensation claims' management and loss costs. ⁵ Health-related issues, particularly those dealing with disability management and return-to-work policies, are becoming increasingly important for organizations as more persons continue to work past the age of 65.

³ *Employment - A Silver Lining Amid the Chaos*: Steve Maich, Canadian Business Magazine, March 1, 2010

⁴ *Study: Aging, health and work – 2003*: The Daily, StatsCan, February 22, 2006

⁵ *Older Workers Have Less-Frequent but Costlier Injuries*: Workforce Management Week, January 24 - 30, 2010, Vol. 1 Issue 4

“Healthier organizations mean more productive employees.”

What do organizations need to do to ensure a healthier older workforce?

In order to retain and ensure a healthier older workforce, organizations need to implement a comprehensive number of proactive initiatives, including the following:

1. Health Promotion

Naturally, as we age, we are normally more susceptible to a variety of injuries, illnesses and health-related conditions. However, research has shown that one can avoid or slow down the onset of certain diseases and conditions by adopting and maintaining a better health regimen. This includes activities aimed at controlling a healthy weight level, maintaining cognitive capacity, dealing with substance abuse, exercising regularly, managing stress, immunizing against influenza and generally promoting one's overall wellness.

More and more, organizations are actively promoting wellness and a healthy lifestyle among their employees. This is of particular importance for older workers in order to help ensure their good health and safety at work and in the community at large. As part of any prevention and health promotion program, regular medical check-ups for all employees need to be encouraged, while assuring that employee confidentiality is strictly adhered to at all times.

2. Ergonomics

After years of working at various types of work, ergonomic factors related to healthy working conditions for older workers need to be especially taken into account. Ergonomics is the science of making the work environment conform to the physical needs of the individual. For example, certain types of musculoskeletal, hearing, vision and other disorders most likely will surface for older workers. Good ergonomics can help to alleviate the discomfort associated with such chronic conditions, prevent the onset of a condition or at least avoid a worsening of the condition.

3. Work-Life Balance

As for the majority of workers today, work-life balance is even more important for older workers. Its significance has become greater with the advent of the so-called 'sandwich generation'.

Almost 3 in 10 of those aged 45 to 64 with unmarried children under 25 in the home, or some 712,000 individuals, were also caring for a senior, according to a new study based on the 2002 General Social Survey. More than 8 in 10 of these sandwiched individuals worked, causing some to reduce or shift their hours or to lose income. — Statistics Canada ⁶

StatsCan also concluded that the ranks of the sandwich generation are likely to grow, because of the aging of the baby boomers, lower fertility rates and the delay in family formation. Such factors of course have major work-life balance implications for older workers. In order to deal with the accompanying stressors created by such situations, organizations will have to take into consideration work-life issues. This should help to ensure the retention of productive and experienced older workers.

4. Emergency Medical Assistance

For those organizations with an aging workforce, it is imperative to be prepared for medical emergencies occurring within the workplace. For organizations in Canada, all jurisdictions normally require under occupational health and safety legislation that employers make available first aid assistance within or close to their workplaces. Such requirements often prescribe on-site first aid

⁶ *The Sandwich Generation – 2002: The Daily*, Stats Can, September 28, 2004

“Healthier organizations mean more productive employees.”

supplies, training, including that for cardiopulmonary resuscitation ([CPR](#)), and the certification of first aid attendants. Prescribed requirements also frequently exist for remote work locations in the event of medical emergencies.

It is estimated that more than 600,000 people die from sudden cardiac arrest each year in North America and Europe. The heart suddenly stops beating, either because of a heart attack or other underlying heart disease. In the province of Ontario (Canada) alone, over 6,500 people die every year of a sudden cardiac arrest. CPR when properly administered can more than double the survival rate in cases of cardiac arrest.⁷

As a result, it is strongly recommended that automated external defibrillators (AED) also be made available and maintained in the workplace. AEDs are about the size of a laptop computer and cost anywhere from \$3,000 to \$5,000 in Canada. First aid attendants can be trained by timely and cost-effective means in AED use. The Heart and Stroke Foundation of Ontario (Canada) notes that studies have shown that the expanded use of AEDs can increase the proportion of people who survive a sudden cardiac arrest from 5 percent to up to 40 percent.⁸

5. Return-to-Work

Should an older employee become injured or ill, organizations will have to understand that recovery and rehabilitation times are usually longer for older workers. In consultation with the employee and their medical practitioners, it is doubly important that return-to-work programs reflect the employee's accommodation needs. As in the case of all workers, management, supervisors and colleagues will have to work closely with the affected individual to ensure a coordinated, effective and timely return to work. Otherwise, the organization could face the real possibility of permanently losing experienced and productive workers with potential years of future valuable contributions.

6. Transition to Retirement

Organizations will have to be more open to phased-in retirements. A planned and phased transition to retirement will benefit both employers and employees. Employees can be help to mentor their potential replacements and assist in the transfer of the corporate knowledge that they possess. In turn, a transition phase may encourage employees to remain with the organization for a longer period of time, as well as assisting them in preparing for their eventual retirement. Everybody wins.

Recommended Reading:

- ◆ [Healthy Aging for a Sustainable Workforce - Conference Report - November 2009](#): U.S. Society for Occupational and Environmental Health, Association of Occupational and Environmental Clinics
- ◆ [Claims Characteristics of Workers Aged 65 and Older - January 2010](#): NCCI Holdings Inc., Research Brief
- ◆ [Retaining Older Workers and Delaying Retirement - Issue 5 - 02 09.pdf](#): Newsletter, February 2009

Recommended Web Sites:

- ◆ The Mature Workforce Initiative - The Conference Board (U.S.): <http://www.conference-board.org/knowledge/matureworkforce.cfm>
- ◆ Human Resource Management – The Conference Board of Canada: <http://www.conferenceboard.ca/topics/humanresource/default.aspx>

⁷ *CPR Can Help, Even With No Training*: Nicholas Bakalar, New York Times, April 1, 2008

⁸ *Automated external defibrillators (AEDs)*: Heart and Stroke Foundation of Ontario, November 9, 2005