

Ramona Schindelheim, WorkingNation editor-in-chief:

You're listening to Work in Progress. I'm Ramona Schindelheim, editor-in-chief of WorkingNation. Work in Progress explores the rapidly changing workplace through conversations with innovators, educators, and decision-makers, people with solutions to today's workforce challenges. The soaring unemployment over the past year has hit many workers hard, especially older workers who often face discrimination, even in boom times. My guest to talk about how older workers can get back into the workforce and find meaningful jobs is Ramsey Alwin, president and CEO of the National Council on Aging. Ramsey, welcome.

Ramsey Alwin, National Council on Aging president & CEO:

Well, thanks so much for elevating this really important topic. The pandemic has been a double whammy for older workers, both the health implications of the pandemic, but also the economic impact. 1.1 million older workers have left the workforce during this past year in the pandemic, and it's really taking a toll. So many have actually given up on continuing to search for work, given the challenges they've experienced, not only the ageism in the workforce, the lack of job opportunities, but being scared for their own health and wellbeing going back to work. It's really an important topic that we need to focus on and to elevate in all conversations about an equitable recovery, making sure we're really thinking about the key levers for change to ensure it's inclusive of older workers needs.

Ramona Schindelheim, WorkingNation editor-in-chief:

I think that's a really important point that you're making about being afraid for their health, on top of everything else. Let's talk about that a little bit. A lot of older workers that have dropped out of the workforce tend to have been in lower wage shops, correct?

Ramsey Alwin, National Council on Aging president & CEO:

Lower wage jobs, service industry. In addition to older workers overall getting a hit, older workers of color, black, Latino, Hispanic, have been doubly affected by this pandemic's economic impact because they've been in service industries, low-wage jobs that have been the first to experience the closures, the furloughs. And of course, women, older women have also been hit significantly, given disproportionate occupational segregation into some of those low-wage jobs and service industry jobs.

Ramona Schindelheim, WorkingNation editor-in-chief:

And those being on the front line, and being low-wage jobs, a lot of people have stayed in the workforce because they have to. It's their livelihood. And any amount of money is an important amount of money as well. I think that's also something to remember.

Ramsey Alwin, National Council on Aging president & CEO:

That's right. And so for older workers, it's been a hard choice to stay home and forego putting food on the table in the name of staying safe, or to mask up and go to work and roll the dice on the risk, but to bring the income home. It really has put them in a tough position. And so, as we think about reopening an equitable recovery, we need to make sure we're really being aware and intentional that we don't exacerbate the existing disparities that have impacted individuals for many, many decades, and this pandemic really shines a light on.

Ramona Schindelheim, WorkingNation editor-in-chief:

I had seen a number, previously, that said after the Great Recession, older workers, and sometimes older workers are even 40-year-old, they're not 60, 70, 80-year-olds, but older workers, it took twice as long for them to get back into the workforce as people in their 20s. We already are starting at a deficit. Is it taking longer this time?

Ramsey Alwin, National Council on Aging president & CEO:

It sure is. It's definitely taking longer, and even more devastating than the Great Recession, is that people have just given up hope. And as a result, the unemployment numbers for older workers have gone down over the months of the pandemic, but not for the right reasons. It's because people have just opted out of even the job search. And as a result, they're enrolling in social security earlier than planned, taking a lifetime hit of up to 18% in terms of the overall benefits, because they are enrolling in social security earlier, really putting them behind the curve ball in terms of having the income they need over their remaining years.

Ramsey Alwin, National Council on Aging president & CEO:

And so the challenge with this pandemic is that we're still in limbo with the vaccine rollout as to how and when people will feel safe in coming back. And we're very, very aware of state-sanctioned age discrimination, and being very careful watching employers activities as well. Because there is a concern about older adults and their susceptibility to the virus, it should be their choice as to when they come back. However, employers are cautious, and there may be some inadvertent discrimination that we need to watch-dog, in terms of making sure the older workers that want and need to go back to work have those opportunities, and are not prevented just because of their age.

Ramona Schindelheim, WorkingNation editor-in-chief:

There's also the perception of older workers as being intransigent, that they can't learn new skills, that they're not going to be fun to have on your team. Talk a little bit about what you think about age bias, like just perception, and how that can hurt older workers who want to get back in the workforce.

Ramsey Alwin, National Council on Aging president & CEO:

It's really detrimental, the negative stereotypes on aging. Now, before the pandemic hit, we were starting to move the needle actually. There was more understanding and the research was growing around the benefit of an age-diverse workforce, and understanding how the different generations are complimentary, and understanding how an age-diverse workforce can help you tap into the 50-plus market. This is an over \$8 trillion market of opportunity. And in order to know the consumer's needs and pain points, it's really critical to have a workforce that's reflective of all the generations. However, with the pandemic hitting and the labor market not quite as tight as it once was, we've definitely seen a roll back in some of those perceptions. I think it's ironic though, that often, the criticism is about technology, because due to the pandemic, we've just accelerated everyone's use of technology, FaceTime, Zoom, Skype, BlueJeans, you name the application.

Ramsey Alwin, National Council on Aging president & CEO:

All of us, including older adults are getting online, navigating these different platforms, so we can stay connected to our loved ones and we can continue to do our work. And so the adoption rates of these new technology tools are up among all age groups, including older adults. And when you do look at that

research, it's really powerful in terms of Boston Consulting analysis, McKinsey analysis that looks at the diversity of a team in regard to all dimensions, gender, race, and ethnicity, as well as age, and that magic in the mix that happens with that diversity, providing better products, better innovations, more relevant offerings to the marketplace.

Ramona Schindelheim, WorkingNation editor-in-chief:

Yeah, I'd like to point out that experience is important. You may have already encountered a problem that maybe somebody younger on your team has just now come across, and you might have a solution, something that you've already done, or you may have some institutional knowledge that will help you get to that solution. The intergenerational workforce, I think is a very important part of our society.

Ramsey Alwin, National Council on Aging president & CEO:

Agreed. Those uniquely human skills, they just can't be microwaved. The patients, the cooperation, the collaboration, that comes with tenure. And experience matters.

Ramona Schindelheim, WorkingNation editor-in-chief:

In a very practical sense, if I'm sitting at home now, listening to this report, what can I do if I hear people say, "You need certain new skills"? How do I go about getting those skills that employers seem to want today?

Ramsey Alwin, National Council on Aging president & CEO:

Well, I think first and foremost, it's always important to freshen up your resume, and look at your existing skill sets beyond just the jobs and occupations you may have had. So, thinking more broadly about all the life experience you bring to bear in ways you can capture, in that resume, in that LinkedIn profile, the range of experiences, skills, competencies you bring to bear. And then as you're considering a new occupation, look at what the needs are, and then begin to explore many of the free online courses that are available through various online platforms. LinkedIn has a suite of free resources and trainings that are available to individuals, on-demand, at your leisure. And there's a range of other resources available online as well.

Ramona Schindelheim, WorkingNation editor-in-chief:

Do you think that there are jobs out there with... Not everybody's on LinkedIn, and it tends to be more white collar, although they have been taking steps to make it more, what we would call blue collar, but we also hear the term new collar. Are there any practical steps that people who might be in traditionally blue collar jobs can do to get back into the workforce?

Ramsey Alwin, National Council on Aging president & CEO:

Well, networking is so powerful, just putting the word out there and making sure you have a vast network of acquaintances. There's a body of work called the power of weak ties. And it's all about the fact that through our various life transitions, whether it be divorce, or relocation, or especially job changes, that it's often through your vast network of acquaintances that you'll find a girl that knows a girl, or a guy that knows a guy. Eventually, there's a connection there at an organization, a company, in an occupation where you may desire landing.

Ramsey Alwin, National Council on Aging president & CEO:

So, making sure you're really being intentional about looking at your vast network, and diversifying the different types of individuals in your network, nonprofit, for-profit, various industries, tapping into those from your experiences through the school system, with your children, or through the church or your faith-based institution, or through different affiliations with fraternities and sororities, but just really, putting the word out there and doing that networking across all the different dimensions of the relationships you have so that you can unearth some new opportunities.

Ramona Schindelheim, WorkingNation editor-in-chief:

You know, you talk about people taking early retirement and tapping into their social security early, which they lose an enormous amount of money, if they have to do it early. We see a lot of people had been continuing to work into their 70s or more before that, out of necessity, and some who just like it. What kind of trend forward do you see right now? Do you think so many people are just going to just stay out of the workforce?

Ramsey Alwin, National Council on Aging president & CEO:

I believe that there will be a boomerang effect. I believe that people have just been exhausted and frustrated during the long tail of the economic impact of the pandemic, and have opted out. And it's absolutely understandable. And they've gone to the resource they know is available, the early draw on the social security. However, identity and purpose is so tied to work, your ability to work, the work that you do. And so, I do believe there'll be a bit of a boomerang among some that did opt out as soon as the opportunities start to become available again, that independent gigs, part-time gigs will be a part of the mix, and individuals will pursue those opportunities in new and different ways.

Ramsey Alwin, National Council on Aging president & CEO:

But overall, I think the trend is that we have moved away from this three-stage life of education, work, hard stop, retirement. I think we're all living these non-linear lives, where we are navigating work and education and caregiving, and just different reasons for gap years over life course. And that has all of us experiencing a longer, windier journey together. And that does mean working longer to the extent you can. Working longer on your own terms is the most desirable option. I think people will continue to work as long as they want and feel that sense of purpose. And so, we need to make sure we're eliminating all the barriers, all the obstacles that may prevent them from pursuing the route they desire.

Ramona Schindelheim, WorkingNation editor-in-chief:

There are laws in place that prevent age discrimination, but we know it happens. We know that, whether it's conscious or unconscious as well. What more can a local government do, or a state government, a federal government to make sure that the recovery is equitable for everyone, that older workers are not left out?

Ramsey Alwin, National Council on Aging president & CEO:

The three levers really are addressing age discrimination in the workplace, investing in upskilling and training for older workers in particular, and of course, being intentional around the job creation opportunities to make sure there're mature worker occupations available and opportunities available. When it comes to the age discrimination issues, there is a federal law in place, the ADEA, Age Discrimination in Employment Act that has unfortunately been eroded over the past several years due

to a Supreme Court case. A bipartisan piece of legislation, POWADA, the Protecting Older Workers Against Discrimination Act has recently just been reintroduced in the House and Senate. And that would strengthen the federal laws in regard to age discrimination, putting the onus back on the employer to demonstrate that it wasn't age discrimination. We're really excited at the National Council on Aging to see that bipartisan legislation reintroduced. And we're quite optimistic. And we advocate for it.

Ramsey Alwin, National Council on Aging president & CEO:

However, on the state level, there are some exciting developments, where you do have state laws that are even stronger than the current federal law. Just as an example, my home state of Maine has a very strong anti-discriminatory law in place. And it's explicit about discrimination occurring on both ends of the spectrum, and how neither are acceptable, and puts the onus on the employer when a case is initiated to demonstrate that it wasn't age discrimination. I'm optimistic that there are some lessons to be learned from some of those state and local laws that could be brought to bear on the federal programs in the future.

Ramsey Alwin, National Council on Aging president & CEO:

In terms of investments in upskilling and training, such a critical piece of the puzzle. And unfortunately, we only have one program, nationally, that provides support to individuals, 55 and older, around job training and job placement. That's the US Department of Labor, Senior Community Service Employment Program, a phenomenal program that NCOA has had the great fortune of administering since its inception over 50 years ago.

Ramsey Alwin, National Council on Aging president & CEO:

But at peak funding, it only served 1% of the older adults eligible for services. We really need to catch up our investments in terms of the upskilling and the training, so that older workers, especially during this recovery have the skills and the tools that make them eligible for that job creation, which brings me to the third component, making sure that these equitable recovery initiatives, whether they be infrastructure or service industry, includes some intentionality around making sure there're mature, worker-friendly opportunities, and we aren't discriminating, and we're doing the right advertising and promotion for these opportunities so that it brings all ages and talents to bear.

Ramona Schindelheim, WorkingNation editor-in-chief:

Do you see any companies that are more friendly to older workers?

Ramsey Alwin, National Council on Aging president & CEO:

Absolutely. I had the great fortune of leading an initiative when I was at AARP, around longevity in the workforce. And we worked with 50 global companies that were really leading the charge in terms of innovative approaches around a multigenerational workforce. You've got companies like The Hartford, where they've been very thoughtful about making sure they're aligning their workforce with their client needs. And so at The Hartford, for instance, they have approached populating their call center workforce with some focus on an older-worker constituency, because those older workers do have those uniquely human skills in terms of the customer service, the empathy, the compassion, and really are well-positioned to be on the other end when an individual is calling in for support services.

Ramsey Alwin, National Council on Aging president & CEO:

Other companies that have been innovative range from financial services to various direct care worker companies, I think of Home Instead, another multinational company that's been very intentional in terms of their multigenerational workforce strategies, and investing in different programs and initiatives that allow the different generations to bring their talents to bear.

Ramsey Alwin, National Council on Aging president & CEO:

I think of various financial institutions, like Goldman Sachs, and Bank of America that invested in the creation of returnships, originally created to help recent mothers back into the workforce, but quickly realized it was applicable to anyone that had left the workforce for a period of time for caregiving or otherwise, and needed an easy way to reenter into the workforce.

Ramona Schindelheim, WorkingNation editor-in-chief:

I'm 40, I'm 50, I'm 60, I'm watching now, and I want to figure out what my next steps are. Do you have any resources that we should recommend?

Ramsey Alwin, National Council on Aging president & CEO:

At the National Council on Aging, we have many resources on ncoa.org, and Age Well Planner in particular, that look at the full range of issues you should consider as you're thinking about navigating your journey forward. And I would encourage you to also think about just really maintaining that network, and maintaining that skill set, and taking every opportunity to remain curious and to explore new opportunities, because you never know where that path or that relationship will take you in terms of your professional endeavors.

Ramona Schindelheim, WorkingNation editor-in-chief:

I think there's a lot of people who aren't hopeful right now. What do they need to do to be able to find that job that can help support their family?

Ramsey Alwin, National Council on Aging president & CEO:

Persist. Don't give up. Whatever you do, don't give up. There's a job out there for you. If it's part-time, if it's gig work, start there. Start where you can and see where that path leads you, but don't give up.

Ramona Schindelheim, WorkingNation editor-in-chief:

When people see a job description, I think sometimes they think, "Oh, I have never been an X." But it's more, they should really more assess their skills, and be able to present their skills to people. Could you maybe talk to that a little bit, and on how you would tell people to position themselves?

Ramsey Alwin, National Council on Aging president & CEO:

Put forward your whole self. Think about all the skills you bring, from the household, to the job, to the family, to the various extracurriculars in your life. You bring an incredible set of experiences to bear that go beyond the nine-to-five job. Bring your whole self forward and envision what you could be, your future state, with this new opportunity.

Ramona Schindelheim, WorkingNation editor-in-chief:

Is there anything else that you would like to tell the audience? The floor is yours.

Ramsey Alwin, National Council on Aging president & CEO:

The future of retirement is work, and the future of work is human. And we have to keep humans at the center of work always, thinking about the talents and skills humans uniquely provide our workforce, and make sure we're investing properly so that we can be the most robust economy and society that maximizes all that human potential.

Ramona Schindelheim, WorkingNation editor-in-chief:

Ramsey, thank you very much for joining me on the Work in Progress podcast.

Ramsey Alwin, National Council on Aging president & CEO:

My pleasure. Thank you for covering this important topic.

Ramona Schindelheim, WorkingNation editor-in-chief:

I'm Ramona Schindelheim, editor-in-chief of WorkingNation. Thank you for listening.