

*Older Worker Adjustment
Programs*

Lessons Learned

Final Report

*Evaluation and Data Development
Strategic Policy
Human Resources Development Canada*

December 1999

SP-AH093-12-99E

The pattern by which people are judged to have reached old age at a point set only in terms of the number of years they have completed, and where the loss of employment status may entail their being placed on the sidelines of their own society, is one of the sad paradoxes of the process of socio-economic development in some countries.

(United Nations, International Plan of Action on Aging)

Acknowledgements

This study summarizes lessons learned from the involvement that Canadian governments have had in the area of older worker adjustment programs. This report is based on two technical reports prepared for, and under, the direction of the Evaluation and Data Development Branch of Human Resources Development Canada (HRDC). The first report was written by Marc Bennett, while the second was written by Michael Prince from Social Research and Demonstration Corporation (SRDC).

This study also benefitted from the participation of Richard Gill from Alderson-Gill Consulting.

The technical papers produced for HRDC as part of this study are available upon request.

Series

Canadian governments are trying to achieve the most productive and cost-effective results from human resource programs and policies. Professionally-conducted evaluations can help them reach that goal. They document our experiences with policies and programs that have had similar goals. They add to the “corporate memory” that helps us make still better decisions in the future.

At Human Resources Development Canada (HRDC), we have a strong commitment to continuous learning and improvement. Over the past decade, we have invested time and money in evaluating many of our programs and policies covering a wide range of human resources development issues. These have been complemented by our reviews of evaluations conducted by other governments, in Canada and internationally, in the area of human resource initiatives.

HRDC developed the “Lessons Learned” series to make this wealth of information and insight available to more people more easily. The Lessons Learned studies are a series of documents and supporting videos that synthesize what evaluations in Canada and other countries have taught us about a range of high-profile human resource policy priorities. They summarize what we know about the effectiveness of policy initiatives, programs, services and funding mechanisms.

Lessons Learned are of interest to senior managers and policy analysts in Canada’s governments. Program managers, public policy researchers and other stakeholders can also benefit from understanding the lessons we have learned from past and present programs.

HRDC is pleased to present the latest study in this series, which focuses on the lessons learned from past experiences with older worker adjustment programs. This study was conducted in recognition of the United Nations having declared 1999 as the *International Year of Older Persons*. It is hoped that this study will contribute to the development of policies and programs that will aim to assist this growing segment of the population.

As a learning organization, HRDC will continue to experiment with new approaches and evaluate their effectiveness. HRDC recognizes the vital importance of the evaluation process and is committed to continuing its work in this area.

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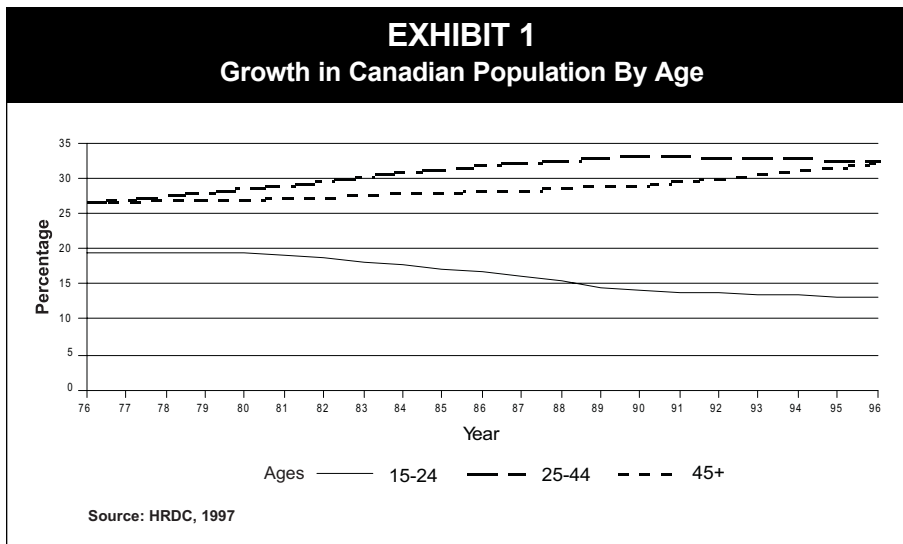
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1. Background

This report summarizes the findings from a study conducted to identify the lessons learned from past experiences with programs for assisting displaced older workers; those people aged 45 to 64 who have lost a job for any number of reasons. In looking at displaced older workers, it was decided that the report should also attempt to shed light on what is the current status of older workers and what will be their role in any future economy. As such, it is hoped that future policy and programming designed to meet the needs of displaced older workers, may be developed in a more informed environment taking into consideration the role of older workers in years to come.

The number of older individuals relative to the population as a whole has been growing at a steady pace over the past 20 years in many industrialized countries. For example, in Canada, in 1976, the population share of individuals aged 45 and older was 26.6%, while by 1996, this proportion had risen to 32.5%. According to Statistics Canada, the proportion is expected to increase further. Similar demographic trends have been observed in other OECD countries.

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Coinciding with this aging trend in the population has been large-scale economic and industrial restructuring in the economies of these countries. Technological advances, trade liberalization, and efforts to meet shifting consumer demand patterns have often required fundamental adjustments. While those economic adjustments are generally viewed as necessary and beneficial in the long term, they often result in business closures and displacement of workers in the short to medium term.

Problems associated with reintegration into the workforce have historically been even more profound among older individuals.

These circumstances have served to generate a number of labour market problems for labour forces in general, and in particular for older workers. While workers displaced by structural change tend to experience greater re-employment barriers than those unemployed for other reasons, the problems associated with reintegration into the workforce have historically been even more profound among older individuals.

The literature indicates that older workers face a number of systemic barriers to obtaining employment and training, barriers that younger individuals may not face (Betcherman, Leckie and McMullin, 1997; CLMPC, 1990; Dunn, 1985; Morrison, 1996; Tindale, 1991). These barriers include:

- life-long skills no longer in demand, and the lack of relevant skills for positions in growth industries and sectors of the economy;
- lower levels of literacy and formal educational attainment;
- a lack of experience and skills in job searching;
- personal issues related to self-esteem;
- less willingness to be geographically and/or occupationally mobile for an employment opportunity, for reasons of cost and risk;
- negative stereotyping by employers, the media, and private as well as public employment agencies about the productivity of older workers, resulting in employer reluctance to hire or (re)train older workers;
- social, managerial and political pressures on older workers to step aside to help address youth unemployment, reduce payroll costs and downsize organizations; and,
- job-related training programs which are often inaccessible and/or inappropriate to the needs and interests of older workers.

These barriers that older workers face arise from different sources — attitudinal, economic, financial, personal and social — and thus require a multi-faceted policy response. Like any other demographic or socially defined category of people, older workers are not all alike.¹ In relation to the labour market, older workers vary in their occupations, sectoral locations, work histories, economic status, reasons for leaving work and for returning to work, as well as retirement income plans and prospects. Older workers' experience with adjustment measures are affected by their levels of income, their level of formal education, and by their age. For example, "younger" older workers, those in the 45 to 54 age group, have a much higher rate of labour force participation than those in the 55 to 64

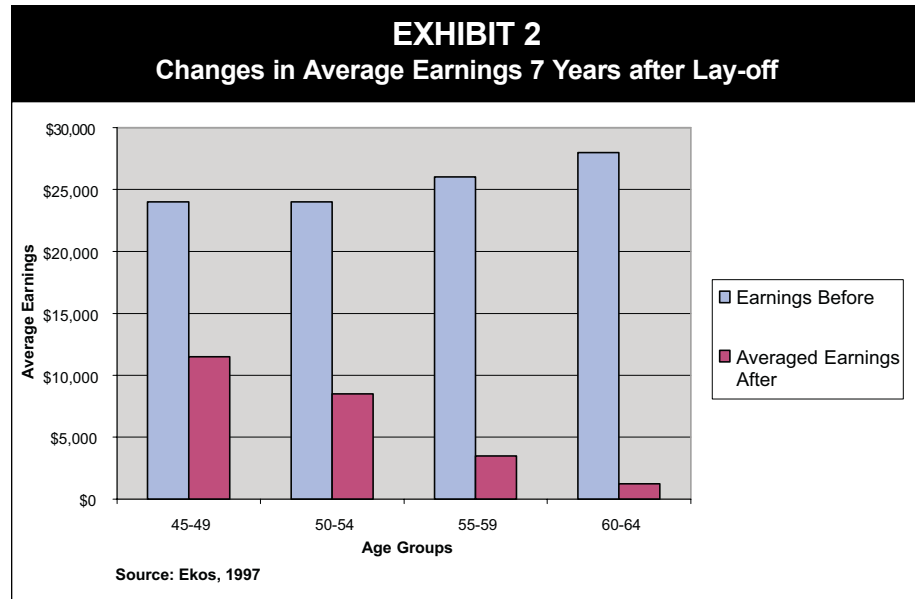
¹ In this report, older workers have been defined as those individuals over 45 (Aitken, 1995; Marshall, 1995; Saunders, 1984, Statistics Canada, 1998; and Trueman, 1989). However, within this group a distinction is sometimes made between those aged 45-54 and those aged 55-64. While we provide findings according to these two groups when available, a problem arises when different definitions of older workers are used. Unfortunately, few evaluations present findings grouped by age even when the 45+ definition is used.

age group, and appear to use employment support services and other adjustment measures more readily. In general, older workers in the 55 to 64 group have been more seriously affected by economic downturns, closures and layoffs, as well as by age discrimination.

As a result of these kinds of barriers, contemporary labour market experiences of older workers in Canada and elsewhere include several troubling trends. As a group, while older workers are less likely to experience job loss than younger workers, when they do lose their jobs, older workers tend to remain unemployed for longer periods. They experience larger average wage losses upon re-employment than other age groups. They may well exhaust their employment insurance benefits and have to resort to social assistance, the public welfare program of last resort.

The proportion of involuntary job loss by older workers has increased over the last ten years. *Displaced* older workers are less likely to have a private pension from their employer or investment income than other people leaving the labour force. These same workers are over-represented among discouraged unemployed workers — those who have abandoned their job search, and are then not counted as part of the formal labour force and unemployment statistics. When they find work, unemployed older workers are more likely to obtain temporary employment compared to younger workers. In comparison to older workers as a group, displaced older workers tend to have been in low paying jobs, meaning they have smaller retirement pensions than older workers who have left the workforce for other reasons, resulting in greater reliance on government old age benefits. Many, in fact, receive little if any severance payments. Beyond a drop in income and living standard, the costs can include personal despair, family stresses, and feelings of rejection and anger.

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Historically, there have been very few government programs in place for assisting displaced older workers.

Canadian statistics indicate that among *older displaced workers*, the financial repercussions are progressively worse, the older the workers are when they are laid off. Exhibit #2 looks at a seven-year period after the lay-off (excluding the first post-lay-off year), where the average annual earnings from employment after lay-off was \$11-12K among those laid off in the 45-49 year old age group, \$8-9K among those in the 50-54 year old group, \$3-4K for the 55-59 year old group, and \$.5-2K for those 60-64 years old. These lower earnings are compounded by the fact that, among laid-off older workers as a group, the oldest workers generally had the highest employment incomes prior to being laid off, so the drops in income tended to be much greater (and presumably much more devastating financially and otherwise).²

Those who have had a need have generally been referred to general employment assistance programs, not targeted specifically towards older workers.

Historically, there have been very few government programs in place for assisting displaced older workers. This is because older individuals have enjoyed more stable work histories at relatively higher wages than younger workers. They have also demonstrated consistently lower rates of unemployment and longer job tenure than younger workers. Consequently, there has not until recently been a pressing need to implement programs specifically targeted at assisting displaced older workers. Those who have had a need have generally been referred to general employment assistance programs, not targeted specifically towards older workers.

² When severance payments and income from government and company pensions are taken into account, the differences in overall income among the categories of older workers is less striking. While the **earnings** loss ranged from \$12K in the 45-49 age group to \$27K in the 60-64 age group, the loss in **total income** ranged from \$9K to \$12K respectively.

As the literature indicates, however, the traditional labour market advantages possessed by older workers are beginning to subside. Labour market trends suggest that the gaps in unemployment rates, job security, and job tenure among older workers relative to other age groups have been closing over the past twenty years. In addition, the labour force participation share of older workers has not progressed at the same pace as their population share. For older workers, and for economies as a whole, there is now a clear need to address the problems of older displaced workers; both from the perspective of addressing this group's current needs, and more importantly, in the long run, from the perspective of where older workers in general will "fit" in the economies of the future. By highlighting, in a lessons learned format, what we know about the subject of older workers, future programs and policies may be developed in a more informed environment.

Approach

The reports on which this summary report is based brought together the results of evaluations, assessments, and/or reviews of older worker adjustment programs in Canada, the United States, and selected OECD countries (Australia, France, Germany, Japan, the Netherlands, Sweden, and the United Kingdom). The summary report then synthesized the information contained in this literature, with a view to both assess the impacts of these programs, and to delineate a series of lessons learned based on these experiences.

In assessing what kinds of programs work, and which ones do not, the objectives of the specific programs and the broader government policy context must be taken into account. For example, some programs are intended to compensate workers who have been laid off, while others focus on the re-entry of laid-off workers into the labour force. Some programs seek to assist workers who are still employed in declining or restructuring industries to remain employed through training, job-sharing and work-time reduction, and other measures. At the broadest level, some programs seek to revitalize economic activity in specific communities or regions with a view to creating employment opportunities for displaced workers or workers whose livelihoods are in jeopardy.

Furthermore, it is possible that the range of programs available in a country may reflect an overarching goal, such as discouraging the re-integration of laid-off older workers into the workforce. The rationale is to enable young people to move into the labour force by providing extensive long-term income support for older workers, easier access to full pensions, or easier access to disability insurance. In this sense, retirement may be the desired outcome of labour force adjustment programs. Such a generalization would be a fitting description of the situation found in France.

For older workers, and for economies as a whole, there is now a clear need to address the problems of older displaced workers; both from the perspective of addressing this group's current needs, and more importantly, in the long run, from the perspective of where older workers in general will "fit" in the economies of the future.

In contrast, other countries may aim for full employment as their overarching goal. With this in mind, any policy or program to assist displaced older workers will be developed in such a way as to try and keep older workers as part of the active labour force. This is much closer to the situation one finds in Sweden.

Finally, there may be social policy objectives that influence, at least in part, the way programs are designed, including employment equity considerations, the desire to reduce reliance on income assistance and other government transfers and support services, concern about the quality of life of laid-off workers (self-esteem, confidence in work-related abilities, perceptions of their contribution to society, health, and general life satisfaction), and objectives related to the health and vigour of individual communities.

In light of all the extenuating circumstances that are at play when it comes to any labour market adjustment program or policy, the evaluations reviewed for this paper vary greatly in their focus, while reflecting a wide range of programs. In addition, the countries in which the programs were implemented vary greatly in economic circumstances, social and economic policy approaches, and political realities. Thus, it has often been difficult to draw clear comparisons among the findings about the programs, or to draw from the evaluations a set of generalized conclusions about what works and what does not. Nevertheless, in the following sections an attempt has been made to summarize the findings that do appear to be broadly relevant, and to raise for discussion some key issues that emerge from the evaluations.

2. Broad Lessons Learned for Older Workers

In order to better understand the broad lessons learned, it is important to keep in mind the two groups to whom the lessons apply. The first group would be those older workers who find themselves “out of work”; the displaced older worker. While the second group generally could be classified as older workers, more specifically, it refers to the older worker of the future. The reason this distinction is so important is that any policy or program designed with the first group in mind, may not be the best response for the second group. Without a long-term perspective, viable short-term solutions may only serve to limit future policy options. With these two groups in mind, let us now turn to what broad lessons we have learned from the literature.

It is important to keep in mind the two groups to whom the lessons apply: those older workers who find themselves “out of work,” as well as the older worker of the future.

Lesson 1 The productivity of older workers remains fairly constant.

A large number of gerontological/psychological studies present direct measures of job performance and analyze their relationship to age. A recent survey of this literature concludes that there is no significant overall difference between the job performance of older and younger workers (Warr, 1994). In almost every case, variations **within** an age group far exceed the average differences **between** age groups.

One of the causes of large productivity differences within age groups, namely poor health, is significantly related to age. The risk of poor health and disability rises with age, and the onset of health problems affects the timing of retirement for a significant number of older workers (Bound *et al*, 1997; Burkhauser *et al*, 1997). However, recent increases in longevity appear to have been accompanied by a significant reduction in the incidence of disability at older ages (Manton *et al*, 1997), which suggests that the extent to which poor health reduces the productivity of workers at any given age is declining.

Even if aging typically does not reduce a worker’s ability to perform familiar job tasks, a declining ability to adapt to changing skill requirements would tend to lower their productivity over time. “Trainability”, like productivity generally, defies easy measurement. Nevertheless, some indirect evidence is available thanks to the International Adult Literacy Survey (IALS). The IALS is an important source of evidence about the relationship between age, productivity, and trainability (see OECD and Statistics Canada 1995 for more information).

For the older worker of tomorrow, training today is even more important in light of the greater responsibility that will be placed on older workers in the labour market.

IALS literacy scores are substantially lower for older individuals, but these cross-sectional comparisons confound true aging effects with other determinants of literacy, notably, the lower educational attainment of older cohorts. When the survey controls for demographic and economic variables, the results suggest that literacy skills generally decline only modestly between ages 40 and 65. Evidence from the IALS also indicates that literacy skills improve with practice and deteriorate if not used, the “use it or lose it” phenomenon (OECD and Statistics Canada, 1995). As such, workers (regardless of their age) in a “learning environment” appear much less susceptible to a decline in trainability.

In looking at the situation of older displaced workers, the ILO recently argued that policies are needed to allow for training throughout one’s working life in order to avoid the obsolescence of skills. While it may be too late to correct for the low educational attainment of many displaced older workers today, for the older worker of tomorrow, training today is even more important in light of the greater responsibility that will be placed on older workers in the labour market.

Yet this emphasis on training is not only necessary for older workers, but for all workers. As the knowledge explosion results in information obsolescence, those who are excluded from this new information may face social obsolescence as well, in the sense that they feel removed from the “issues” of the day. This does not only apply to low-educated older workers, but every other age group that also has a weak educational foundation. Hence, the United Nations Educational, Scientific, and Cultural Organization’s (UNESCO) call for a concept of lifelong learning will have a direct bearing on overall worker productivity; as workers are less likely to face redundancy in later life if they have benefitted from access to lifelong learning opportunities (ILO, 1998).

Lesson 2 The “anticipated” age of retirement affects recruitment, training, and pay practices throughout a career.

When it comes to the trend towards earlier retirement, one must consider the effect that such a trend has on employers’ perceptions vis-à-vis older workers. If we look at the example of the Netherlands, which has a low percentage of older workers, we can see a very sharp reduction in training rates that corresponds to age. Whereas 15% of workers aged 25 to 44 years participated in professional and career upgrading training, the corresponding rates were 12% for those aged 45 to 54 years, and a meagre 2% for those aged 55 to 64 years (OECD, 1998).

Mistaken expectations about the timing of retirement could have negative impacts both at the level of individual firms as well as the larger economy.

However, governments should be able to facilitate the labour market adjustment to workforce aging in coming years by providing timely information to workers and employers that helps them anticipate the implications of demographic trends and policy changes related to the timing of retirement. Since the return on investments in skills-upgrading depend on the anticipated age of retirement, any changes affecting this age need to be made as far in advance as possible (OECD, 1998).

It may prove prudent for governments to demonstrate how older workers will play an increasingly important part in the overall labour force. According to projections made by the OECD, the rate of labour force growth in the early 21st century will be considerably lower than in the recent past in many member countries (OECD, 1998). Such a significant reduction in labour force growth must be considered in light of the above-mentioned trend to earlier retirement. One way to offset the projected fall in labour force growth would be to enact pension policy changes designed to raise the effective retirement age. Such a decision would, in turn, magnify the aging of the labour force, by allowing a larger percentage of workers to remain working longer, thereby raising older workers' overall share of the working population.

Yet such a “graying” of the workforce need not be worrisome. Following their own projections, the OECD predicts that the cohort of workers aged 45-64 in 2015 will be better educated than their counterparts today (OECD, 1998). As such, this rise in educational attainment should ease the absorption of larger groups of older workers.

Hand-in-hand with this increased aging of the labour force will be the need for greater training initiatives for older workers. In the coming decades, as older workers play a larger part in the labour force, they will also need to play an increasingly important part in helping countries meet new skill demands. As the percentage of younger workers falls, it is likely that older workers will have to provide the measure of adaptability required. Yet this should not prove to be problematic since the limited evidence currently available suggests that older workers, with adequate educational attainment and a history of participation in on-the-job training, appear to be good training prospects (OECD, 1998).

Lesson 3 The transition from work to retirement is still generally experienced as being abrupt.

The shift from work to retirement can be a sudden and disconcerting experience. One international study noted that, “in the vast majority of cases, the transition from work to retirement is a relatively abrupt one, especially for men. There are few opportunities to move to lighter work or to part-time work as an intermediate phase. Those who are self-employed have more chances to adjust their work patterns to enable a gradual

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withdrawal from employment” (OECD, 1995:120). Moreover, the relation between retirement and unemployment is ambiguous for some older individuals. Given the extent of government downsizing and corporate restructuring measures in recent times, the distinction between early retirement and early labour force exit is less than clear-cut (LeBlanc and McMullin, 1997). The end result is that there are older workers who find themselves “retired” who would still rather be working. For these individuals, despite having qualified for a retirement package, they are left feeling “unemployed”.

A recent report on the potential benefits of, and the likely opportunities for, phased-in retirement among Canadians notes that the present design of most occupational pension plans, as well as the Canada Pension Plan (CPP),³ are not conducive to a phased-in approach to retirement. Regulations governing workplace pensions in both the public and private sectors are barriers to a more graduated approach to earning partial pension credits as well as drawing partial pension benefits. In addition, the proportion of Canadians who could afford to go into semi-retirement rather than remain working full time, is deemed to be small given the lack of pension coverage in much of the private sector and the limited use of retirement savings plans (HRDC, 1996).

Lesson 4 Pension eligibility plays an important role in the timing of retirement.

One of the key empirical findings from the literature is the importance of pensions for the timing of retirement (Gruber and Wise, 1997; OECD, 1998). Public and private pensions often create strong incentives for workers to retire at the first age of benefit entitlement, because of high effective tax rates on earnings. In some OECD countries, unemployment and disability benefit systems, or special early retirement programs, also create strong incentives for workers to withdraw from the labour force in advance of conventional retirement age. For example, in both the Netherlands and Germany, eligibility for disability insurance is very liberal. The eligibility requirement is liberal enough that it often only requires that the individual be unable to perform the duties of available jobs.

As part of the *1999 International Year of Older Persons*, the UN has released an International Plan of Action on Aging. In that report, the UN warns that lowering retirement age levels in order to open up employment opportunities for the young can hardly be seen as anything but a short-term

³ In Quebec, workers between 60-65 who have seen their earnings reduced by at least 20% under a phased retirement agreement, may apply for an early retirement pension under the Quebec Pension Plan (QPP).

and partial solution of one social problem through the creation of another, probably longer-lasting one. In other words, offering early retirement may help alleviate some of the youth unemployment today. However, as the lifespan of pensioners increases, who will be the workers who will support them?

The 1995 World Labour Report of the International Labour Organization (ILO) goes even further than the UN, in saying that many recent policy changes on early retirement, will prove to be costly mistakes. The ILO bases their conclusion on the “dependency ratio”: the number of active working people available to support each non-working older person. In Western Europe, this number is expected to fall to 1.5 workers for each retired person by 2025. In Canada, the 1998 ratio was 5.4 working-age persons for every person over 65 years of age. However, in 2020, this number is projected to fall to 3.8; with a further decline to 2.9 by the year 2030 (see Exhibit 3).⁴

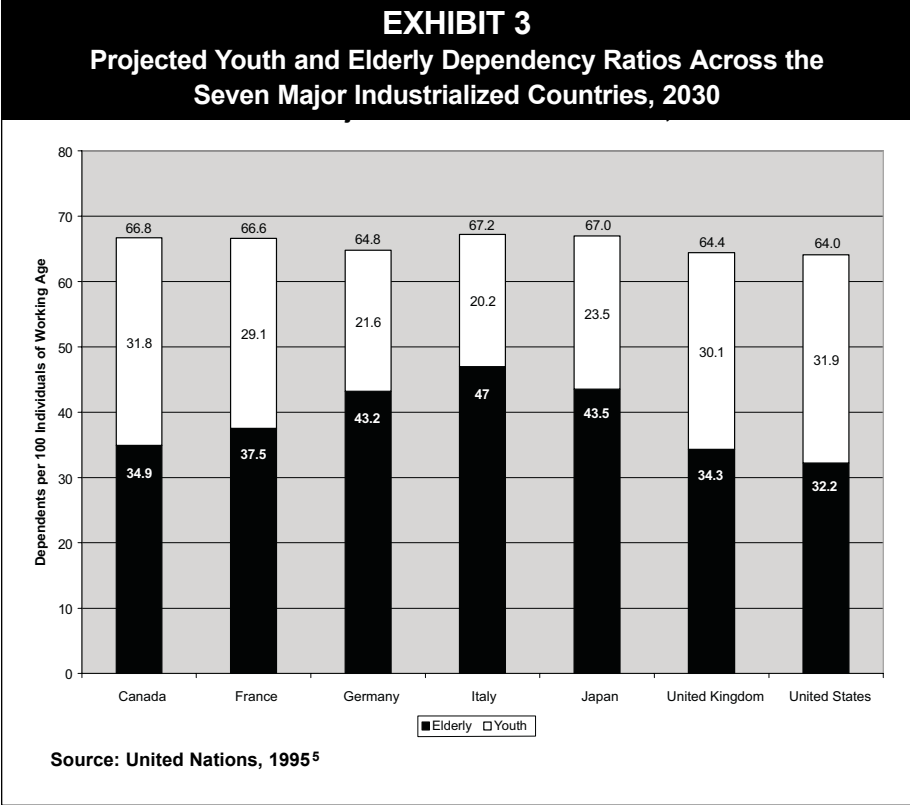
While part of the increase in old-age dependency can be attributed to the natural aging of the population and hence, is beyond government involvement, in recent years, more and more of old-age dependency can be attributed to a marked decrease in the participation rates of older workers at an ever-increasing younger age. In the Netherlands for example, between 1960 and 1990, the participation rate for men aged 60-64 fell from 81% to 23%. This proves to be doubly expensive in that not only do older workers cease making an economic contribution, but they also start drawing early retirement benefits.

The OECD has also questioned the sustainability of continuing the simultaneous trends of greater longevity and progressively earlier retirement. Such a continuation would imply that the dependency ratio of retirees to active workers rises without limits. It would therefore, make it very difficult to address the pension “affordability problem” and could, in fact, lower living standards generally. In industrialized countries between 1960 and 1984, pension expenditure as a proportion of GDP more than doubled. An example of what this could mean if current trends continue, by the year 2025 in Germany, there may be more pensioners than employed people (ILO, 1995).

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⁴ To calculate a dependency ratio in the form “number of workers per retiree”, divide 100 by the group in question. For example, in 2030, the ratio of retirees dependent upon workers in Canada will be $100/34.9 = 2.9$. Therefore, there will be 2.9 workers per retiree.



The natural conclusion to draw in order to correct these disturbing trends would be to raise the age of retirement. However, as the National Advisory Council on Aging (NACA)⁶ pointed out, such a move would hurt many low-income workers who take up their CPP retirement benefits when they are laid-off or quit work due to poor health. Thus, any time that pension eligibility becomes an issue, the fact that older workers are not a homogeneous group needs to be taken into consideration. In order to respect this diversity, a more flexible approach to pension eligibility may be a practical solution.

Lesson 5 Most displaced older workers want to resume full-time employment.

The literature and research inform us that most older workers want to work and, if they become unemployed, want to obtain a new job (Aitkens,

⁵ Estimates and medium-variant projections from the United Nations. The total dependency ratio is the number of youths and elderly individuals per 100 individuals of working age. The elderly dependency ratio is the number of elderly individuals per 100 individuals of working age. Youth is defined as 0-14 years of age, working age is defined as 15-64, and elderly is defined as age 65 and above. Department for Economic and Social Information and Policy Analysis, *World Population Prospects: The 1994 Revision* (New York: United Nations Publications, 1995), pp. 439, 449, 451, 455.

⁶ The National Advisory Council on Aging (NACA) is an advisory body to the federal Minister of Health on all matters related to the aging of the Canadian population and the quality of life of seniors. It was created May 1, 1980.

1995; Marshall, 1995). Based on focus group discussions with older workers across Canada, and meetings with a number of employer and labour organizations, the Advisory Council to the federal employment minister found that, “For the majority, only full-time employment would satisfy their economic, social and psychological needs. Others view part-time employment as a means of supplementing their pension or investment income and a few seek opportunities to remain active through volunteer work and other community activities” (CEIAC, 1985:11). Some other evaluation studies, in probing the motives of clients in participating in employment development programs, similarly found that most older clients expressed a “need” to be working. However, as was mentioned earlier on, despite a willingness to work, displaced older workers are often confronted with systemic barriers that impede their ability to secure new employment.

3. Specific Lessons Learned for Displaced Older Workers

Having looked at the broad lessons learned related to older workers in general, in this section, we look at specific lessons learned regarding one segment of this population; the displaced older worker. The literature shows that there are a variety of programs in existence that have a potential to influence the re-employment and overall income circumstances of laid-off older workers. For the sake of this report, these programs were considered for their impacts along the following dimensions:

- I Active employment and adjustment services;
- II Income support; and,
- III Transition from work to retirement.

While the overall aim of this section was to focus on programs that target assistance to displaced older workers, on occasion it was also necessary to look at programs that consider older workers as only one of several client groups, as well as those programs that do not differentiate at all among specific segments of the population.

This organization provides a useful framework for reviewing the effectiveness of different approaches, yet it is important to keep in mind that programs are often a mix of these different approaches, and that government labour market adjustment policies and programs are typically a dynamic blend reflecting multiple and often changing sets of objectives.

I Active Employment and Adjustment Services

Active employment and adjustment services refer to those initiatives designed to prolong the labour market participation of older workers until normal retirement age is reached. These programs, such as job-search assistance, counselling, job placement services, and training, seek to reintegrate displaced older workers into the labour market using measures that require active client involvement. The lessons learned with respect to active employment and adjustment services are presented on the following pages.

Lesson 6 General adjustment services using traditional approaches such as skills development and counselling have not been effective for older workers.

Programs designed for workers in general that focus on traditional training and counselling approaches neither attract nor benefit significant numbers of older workers.

Research in all the countries examined in this review shows that while active employment and adjustment services (as opposed to more passive income support services) can assist in re-employment of older workers, programs designed for workers in general that focus on traditional training and counselling approaches neither attract nor benefit significant numbers of older workers.

Even where programming is active in nature, and geared toward re-integration rather than compensation, a high proportion of the programs reviewed here have had unsatisfactory results in terms of re-integrating displaced older workers into the workforce (CEIAC, 1986; Tindale, 1991; Trebilcock, 1986). The findings vary according to the program being evaluated, but the following reasons appear most frequently:

- overly stringent eligibility criteria which have limited the use of programs by older workers;
- insufficient levels of benefits, such as mobility and retraining allowances;
- lack of clear program goals;
- an emphasis on seasonal or temporary employment; and,
- piecemeal approaches and frequent changes in program structures and criteria.

In Canada, the major programs aimed at re-employment of laid-off workers have typically not targeted older workers.

In Canada, the major programs aimed at re-employment of laid-off workers have typically not targeted older workers, and have garnered minimal older worker participation and low degrees of success. The literature on the Canadian Jobs Strategy (CJS) illustrates this point. A number of studies (CEIAC, 1988; Prince and Rice, 1989; CLMPC, 1990; LeBlanc and McMullin, 1997) point to the under-representation of older workers as participants in the programs within the CJS. Older individuals represented less than 8% of participants in 1987-88, for example, even though older workers accounted for about 25% of the labour force. Older workers were not one of the designated target groups in the CJS, which were women, Aboriginal people, visible minorities, social assistance recipients and persons with disabilities. Evaluations point to the program design as discouraging take-up by older workers.

Human Resource Centres of Canada (HRCCs), formerly Canada Employment Centres (CECs), offer employment counselling, placement and information services to the general population of clients seeking these

services.⁷ In the past, the literature was critical of the CECs, especially for older workers, reporting that many job seekers received no job referrals and few received a job with CEC assistance (Saunders, 1984). One study of CECs looked specifically at their effectiveness in providing services to older workers (Dunn, 1985). The study found that only 28% of CEC-registered older workers indicated that the training programs or courses available suited their needs, and many of these people had to wait six months or more for the training to begin. The study concluded that the quality and responsiveness of front-end CEC services were inadequate and often lacked sensitivity to the needs of unemployed older workers. Many CECs did not possess the financial and human resources necessary to provide adequate services to individuals aged 45 and over.⁸

The situation with the CECs was such that a special advisory council to what was then the Minister of Employment, found that most older workers had learned to expect little or no help from their Canada Employment Centres (CECs) in their job search and thus, had turned to other job placement and counselling services, where they existed, or embarked on their own job searches (CEIAC, 1985: 17). The Council concluded that community-based and community-operated employment agencies had been more effective for older workers than the CECs (CEIAC, 1986: 12).

The Canada Manpower Industrial Training Program (CMITP) was an on-the-job training initiative designed to alleviate job shortages of skilled labour, and provide assistance to workers at risk of becoming unemployed as a result of technological advancements or skill obsolescence. A 12-month follow-up survey of individuals who had either completed or withdrew from CMITP-sponsored training found that all age groups benefited in terms of increases in their employability, but older workers showed the smallest gains.

Finally, the National Training Program operated through CECs experienced low participation from older workers. Reports indicated that older workers appeared to lack the incentive to undertake training, particularly training in new skills. Those with interest in training preferred upgrading or building on their existing skills (CEIAC, 1985: 17-18). As well, entrance requirements to training programs were viewed as being too high, especially formal educational levels for some older individuals, and training allowances were seen as being too low. CECs were reported as not

⁷ In the advent of Labour Market Development Agreements (LMDAs), some provinces are now offering similar employment services to their residents.

⁸ One possible explanation is that because older workers take on average twice as long to find work as do younger workers, managers who are subject to performance measures such as “number of people placed”, naturally would be tempted to “cream” the candidates who come to them looking for work.

encouraging unemployed older workers to consider training as an option. Employer attitudes and concerns of not recovering their training dollar investment from older workers were also viewed as barriers to successful participation.

Lesson 7 A number of specific features appear to contribute to effective programming for the re-employment or maintenance of employment of older workers.

The review has identified a number of specific features of labour market adjustment programs that are reported to contribute in a positive way to the re-employment of displaced older workers.⁹ While it may not be possible to integrate all these features into every type of program, they do provide a strong set of guidelines when designing programs with older workers in mind.

- 1. Clearly defined goals pertaining to older workers, and activities designed specifically to meet those goals.**
- 2. A client-centred approach that recognizes the diversity of circumstances, abilities, interests, and goals of older displaced workers.**
- 3. Provision of sufficient personal and financial motivation.**
- 4. Partnerships among service providers.**
- 5. A community-based approach.**
- 6. Alternative work environments such as part-time, flex-time, and job sharing.**
- 7. Active participation of older workers in the design, development and delivery of programs aimed at older workers.**
- 8. Job placement as a component of adjustment programs, and peer counselling, both appear to be effective.**

Unfortunately, the international literature reveals very few programs specifically designed to help older workers adjust to economic and structural change.

While it is unfortunate that the international literature reveals very few programs specifically designed to help older workers adjust to economic and structural change in the countries examined for this study, some targeted approaches have had success in North America, where they involved job placement and/or training and counselling tailored to the specific needs of individual clients. The success of these approaches has been attributed to the high degree of support and guidance provided to participants, as well as their focus on building self-esteem and motivation among older individuals. Because these programs are specific to older individuals, service providers can tailor activities to reflect their needs and

⁹ For a further elaboration of these features and the programs from which they come, see HRDC 1998.

interests. As a result, participants in segregated workshops appear to develop a greater sense of confidence that allows them to undertake more pro-active job search activities.

In Canada, the Employability Improvement Program (EIP) was established in 1991 as one of four programs under the Employment Programs and Services replacing the CJS, to provide employment development services for individual workers who faced labour market difficulties but were motivated to work. Older workers were included as one target group. A 1995 evaluation (HRDC, 1995) measured the labour market outcomes of target groups in the three main components of EIP — Job Opportunities (JO), Project-based Training (PT) and Purchase of Training (POT). The evaluation found that older workers, along with all other target groups, had significant gains in weeks working and in annual earnings under all three options. They realized their greatest gains in absolute terms from POT. In general, older participants achieved greater absolute gains than youth, less educated and women, and smaller gains than the visible minorities, persons with disabilities, and social assistance recipients target groups.

The evaluation revealed that the gains for EIP clients were greater than for participants in similar programs in the former Canadian Jobs Strategy (CJS). Three reasons were cited by HRDC management. One was that EIP clientele tended to be older and better educated, and had more work experience. The CJS was funded from general revenues and concentrated on the long-term unemployed and groups wishing to enter the labour force. EIP was funded, in substantial measure, with EI funds and so more claimants were people who had been recently employed. A second reason was that EIP was a more client-centred approach in terms of the selection of clients and the matching of their labour market needs with interventions based on local circumstances, and delivered through partnership arrangements. Third, EIP had built on lessons and experience from CJS such as the results-based practices with the national client follow-up surveys.

Yet another example of a Canadian program was Outreach. Outreach was an experimental program established in 1973 to provide counselling and job placement services to older workers, among other target populations. A 1990 evaluation concluded that the program was for the most part ineffective, with low participation and success rates for older workers in training and counselling (HRDC, 1990b). However, the employer contact services were seen as having been an effective service for older workers. Similarly, Job Finding Clubs for older workers were found to be effective in that they focused primarily on local peer support, mentoring and contacts with potential employers. Workers were expected to do their own job seeking. These approaches were found to place 70% of their clients,

among which 80% were in full time positions.¹⁰ A key to success was that the peer support and mentoring attacked the problem of older worker discouragement.

Finally, New Brunswick Job Corps, implemented in 1994 under the Federal Strategic Initiatives program, works with non-profit, private and public sector (municipal and provincial) host organizations to provide work placements to older workers aged 50 to 65. Participation is voluntary. To be eligible, older workers must be below a total family income of \$20,000 a year, be a displaced worker, or be eligible to receive EI benefits or social assistance. The program provides 1,000 eligible individuals a work placement with a project host employer for a period of six months. Types of work include silviculture, nature trail development, upgrading of beaches and environmental projects. For the remaining six months, during which participants are not active with a host employer, they receive a prorated amount that reflects the total income provided during the active period.

An interim evaluation done in 1996 of NB Job Corps (HRDC, 1996b) reported that benefits to both participants and employers have been very significant. The program has had a positive economic impact on the province and the outputs produced by participants are of substantial value. Econometric estimates indicate that the program has been responsible for higher total incomes than in the pre-program period and has reduced demands on income support programs. Moreover, the report points out that the increased entitlement to the CPP that the program generates will reduce future dependency on passive support programs. The work completed by participants has improved the general physical environment and projects were developed which could not have been completed otherwise. The program reached the specified target group. In 1994, for example, the average age of a participant was 56 years. Approximately 60% of the participants had been social assistance recipients.

The evaluation also found that the program is operated at a reasonable level of administrative cost, appears to be flexible and adaptable, and produces results in a non-demeaning manner. The types of work placements offered tend to be in or near the participant's own community, and appear to be consistent with the skill levels of participants and with the kinds of occupations and industries in which they had been employed in the past.

U.S. programs that use the targeted approach to employment services have made significant contributions to the re-employment of older workers in

¹⁰ These results are based on a client base of 698 individuals who participated in a pilot program which ran from late 1988 to the spring of 1989.

some cases. Segregated workshops, which provide counselling and help develop personalized job-finding skills among the older segment of the population, help to reinforce the self-esteem and motivation among participants, and were found to play a major role in the 75% placement rates of older clients. The provision of job search assistance offered through these establishments, in combination with a placement component which provides individualized services to older participants, reportedly helped improve the confidence levels of older participants and enabled them to become more independent in their job search.

The U.S. experience demonstrates that there appears to be a relationship between the amount of on-going job search support and guidance provided to the older workers, and the successful placement of these individuals into employment. The literature indicates that programs that incorporate a job developer function (which makes personal contact with local employers) displayed the highest placement rates.

Conversely, those U.S. programs which were not considered to be an effective means of assisting older workers obtain employment, provided only limited support and guidance, particularly with respect to counselling, assessment and job development.

There is also some evidence that suggests that on-the-job training that is individualized to suit older workers' strengths, weaknesses, interests and needs typically results in permanent job placements. The literature indicates that many training programs that adapted their curriculum and delivery mechanisms to better reflect the needs and interests of older individuals were found to improve both their participation and placement into employment. Moreover, in the U.S., training which was more personalized, and which included on-going counselling and assessment activities, were typically effective means of encouraging the re-employment of older participants.

As a point of comparison, it appears that targeted delivery approaches have not been as effective in countries abroad. These strategies, aside from attracting fairly low participation of eligible older clients relative to similar North American programs, do not appear to make significant contributions to reintegrating older individuals into the workforce. The Australian experience, for instance, which modified existing programs to better serve the needs of older workers, was found to have little or no impact on the re-employment of older participants. In Sweden, among participants of sheltered active labour market programs in 1990 and 1991, only 5% of clients over 55 years of age were successfully placed into employment or training. It is not clear what specific approaches were used, so it is difficult to assess the potential reasons for this lack of success.

Some evidence suggests that on-the-job training that is individualized to suit older workers' strengths, weaknesses, interests and needs typically results in permanent job placements.

II Income Support Programs

Income support programs represent more passive approaches to assisting older workers adjust to economic and structural change. They are designed to provide older workers with financial assistance either to bridge the gap between a job loss and re-employment, or to ensure that they are provided with sufficient income until they become eligible for retirement benefits.

Lesson 8 Income support mechanisms for older workers appear to be an effective means for ensuring the financial security of those who have suffered a job loss, but they present a disincentive for re-employment.

Income support measures were found to be significantly effective for ensuring an adequate standard of living among unemployed older workers. The results from evaluations of income maintenance programs suggest that these approaches have enabled older recipients to enjoy a greater income than unemployed non-recipients, and have reduced the financial hardships associated with a job loss.

Not surprisingly, income support programs for older workers were also found to create disincentives for re-employment. In Canada, non-participants were found to be twice as successful as clients of programs providing financial assistance in obtaining employment following their layoff. Internationally, both France and the Netherlands offer income support packages to older individuals who have either lost their jobs or are at risk of becoming unemployed. These benefit packages appear to have discouraged older workers from participating in training, re-skilling, and/or adjustment services, thus reducing their potential for re-employment. In fact, the French system allows unemployed individuals to move from one compensatory system to another without penalty once they reach the age of 56. As a result, these strategies are reported to have served to perpetuate labour market inactivity among older workers.

The conclusion reached above, however, has not been unanimous. A study in Canada on the impact of Employment Insurance showed that EI benefits provide income that allows workers to conduct a more thorough job search, resulting in a higher wage in their new job (Cremieux *et al.* 1996). The study found that less educated and younger people are more likely to suffer wage losses in their new jobs. Furthermore, older workers, men, those who worked longer in their last job and those with higher debts or mortgage payments, search harder for a new job. In a related study, the same authors found that unemployed individuals who receive EI benefits

tend to find new jobs with wages that are 7 to 9% higher than the wages of those with no EI benefits.¹¹

However, most income support-oriented programs in Canada have been judged to be ineffective from the point of view of re-employment of older workers. The most prominent example in recent years has been the Program for Older Worker Adjustment (POWA). That program was instituted as a safety net for older workers who had exhausted Employment Insurance benefits and it was intended as a complement to other programs designed to encourage re-employment. A 1996 evaluation of POWA (HRDC, 1996a) measured the post-layoff labour market and lifestyle experiences of over 1,000 program participants compared to a group of over 600 non-participating laid-off older workers with similar characteristics. The evaluation concluded that POWA functioned primarily as a passive support strategy which provided much needed financial support to unemployed older workers who had exhausted any severance and EI benefits. Perhaps understandably, given their average age and employment histories in low-skilled industries, participants had little interest in training. Ten per cent or less of workers in both the participant group and the comparison group took formal training lasting more than 40 hours following their layoff.

The evaluation concluded that POWA was a disincentive to labour market participation. Indeed, the labour market outcomes of POWA were disappointing. Only 19% of POWA participants found work after layoff compared to 39% in the comparison group of older workers, and only 4 to 7% of participants were currently employed when the evaluation was done, compared to 20% in the comparison group. POWA clients were also less likely to find full-time and permanent jobs with relatively higher earnings and fringe benefits than the comparison group. Both groups experienced a substantial loss of earnings in the post-layoff period, but it was more pronounced for POWA clients, with the average earned income diminishing each year following layoff. Most of the program participants and comparison group members claimed CPP/QPP retirement benefits at age 60.

Similarly, the early retirement scheme in the Netherlands has been found to encourage the premature withdrawal from the labour force of almost 20% of workers aged 55 and over. Not surprisingly, fewer than 7% of the eligible workers aged 45 and over participated in programs designed to reintegrate clients into the labour market.

Most income support-oriented programs in Canada have been judged to be ineffective from the point of view of re-employment of older workers.

¹¹ The fact that EI is for a fixed period of time is important to keep in mind when comparing it to other types of income support programs to which displaced older workers have had access.

Conversely, Japan's system, which clearly discourages early retirement, has seen relatively higher participation of older workers in public and private sector sponsored adjustment programs. Japan's lifelong employment system encourages firms to institute lateral transfers of employees rather than dismissing them. In addition, in order to avoid layoffs during work slowdowns, employers encourage workers to reduce the number of overtime hours worked as a means of adjusting to decreasing production schedules. The hiring and dismissal measures practiced by Japanese firms have served to help workers secure long-term employment, and have enabled older workers to remain active labour market participants until they retire.

Similarly, as a result of more moderate compensation under the Swedish early retirement strategy, older workers have taken steps to return to work or to remain active labour market participants. In fact, Sweden places substantial emphasis on active approaches to attaining full employment, while downplaying the passive income support strategies of providing temporary assistance to the unemployed. As a result, in 1989/90, two-thirds of government expenditures on labour market adjustment strategies was allocated to active employment programs.

Lesson 9 Income support measures designed to facilitate the early withdrawal or retirement of older workers do not necessarily improve the overall labour market adjustment process.

A 1995 ILO report found that the early withdrawal of older workers does not necessarily benefit younger workers. The reason for this is that new entrants to the labour market often lack the experience and know-how necessary for the jobs vacated by the older workers. More often, the jobs just disappear.

One of the primary labour market problems encountered by many industrialized countries in the 1990s is the increase in the proportion of older workers relative to the number of available employment opportunities. Policies that compensate unemployment and that provide disincentives for older workers to retrain and seek re-employment, whatever other drawbacks they may have, could represent a viable means for making room for younger, more skilled workers.

A number of studies have shown that programs that induce the early withdrawal from the labour force of older workers have served to open up positions for younger individuals. On the other hand, a 1995 ILO report found that the early withdrawal of older workers does not necessarily benefit younger workers. Referring to early retirement schemes in countries such as Belgium, France, Spain, and the United Kingdom, the report concludes that the total impact of such measures on the problem of youth unemployment is negligible. The reason for this is that new entrants to the labour market often lack the experience and know-how necessary for the jobs vacated by the older workers. More often, the jobs just disappear (ILO, 1995).

Regardless of the overall impact on the labour force, it should be pointed out that there is an indication that employers have benefited from these initiatives. The early retirement scheme in the Netherlands, for instance, was found to be a means for employers to reduce their payroll by re-staffing positions previously held by early retirees with fewer and/or lower paid younger employees.

III Strategies for Easing the Transition from Work to Retirement

Initiatives developed to help ease the transition of individuals from work to retirement include measures such as work-sharing, part-time employment, and phased retirement. They allow older individuals to maintain their labour force attachment and continued income from employment, and are intended to reduce the financial and emotional shocks often associated with full retirement.

Lesson 10 Programs other than income support programs, that are designed to ease the transition from work to retirement can benefit older workers and assist overall labour market adjustment.

Initiatives intended to ease the transition of older individuals from work to retirement have met with some success in terms of placing workers 45 and over into jobs, or keeping them in employment positions that are in jeopardy. The literature indicates that for many older workers, the need to remain productive members of society is an important aspect of later life. Moreover, the stigma attached to receiving government funded income support encourages many older individuals to opt for lower paying employment over financial assistance. In addition, particularly given the employment barriers faced by older workers, and the fact that many employers have reported a preference for hiring older workers into alternative work settings, transitional approaches may represent a practical solution to easing the transition from full-time employment to retirement.

It is important to recognize, however, that alternative work environments and phased retirement appear to be more successful with the older segment of this age group (i.e., 55 years of age and older). There is also evidence that many older workers, including those aged 55 and over, are not interested in accepting the lower wages often associated with these alternative work settings.

Measures such as part-time or temporary employment and work-sharing have met with varying degrees of success in each of the countries examined for this report. For instance, a Canadian temporary work

Transitional approaches may represent a practical solution to easing the transition from full-time employment to retirement.

initiative offered individuals between the ages of 50 and 65 a guaranteed annualized income in return for six months of work in community and environmental projects. It has been found to improve the overall incomes and quality of life of participants, while allowing them to remain productive members of the community (HRDC, 1996b).

The U.S. experience with alternative work arrangements has resulted in significantly high placement rates of older individuals and has allowed them to enjoy prolonged labour market participation, while reducing their reliance on government income support.

Internationally, in addition to providing income advantages to older workers and enabling them to remain active labour market participants, this approach has helped firms restructure their workforce in order to remain competitive, while continuing to benefit from the experience and reliability of the older employees. Perhaps the best example of this would be Sweden. The partial retirement scheme in Sweden provides workers with access to increased income under the program, while allowing them to remain active in the labour force, albeit at a reduced rate. In addition, participants have reported that they value their increased leisure time and many feel more rested and healthy than they did during full time employment. Moreover, this Swedish partial retirement initiative appears to allow firms to reorganize their human resources in order to achieve greater productivity, yet continue to benefit from the experience and resourcefulness of older workers. Employers have also reported that partial pensioners produce more than full time workers within the same age group.

The concept of “preparation for retirement” should not continue to be thought of as a last-minute adaptation, but be proposed as a lifelong consideration from adulthood onwards.

What is important to note in all of this is that the concept of “preparation for retirement” should not continue to be thought of as a last-minute adaptation, but be proposed as a lifelong consideration from adulthood onwards — as much to the individual for his or her future benefit, as to policy makers, universities, schools, industrial work centres, the media, and society at large. This would serve as a reminder that policies on aging are an important society-wide concern (UN, 1998).

4. Conclusion

An examination of the active labour market adjustment approaches implemented in various countries has revealed that there is seemingly no consistency in the labour market participation rates of older workers across the countries examined. In Japan and Sweden, for example, up to 90% of individuals aged 55 to 65 are active members of the labour force, compared to almost 50% in Canada, and as few as 40% in France and the Netherlands.

The variance in participation rates of older individuals among these countries has been attributed in part to the different labour market policy directions adopted. Countries with higher participation rates tend to emphasize active employment-related measures over longer term financial support, particularly with respect to older individuals.

Canada has adopted a mixed approach to providing adjustment assistance to older individuals which employs both active and passive measures. This strategy has resulted in an older worker participation rate corresponding to about the average rate among the countries examined in this study.

Overall, it appears that programs for older worker adjustment have met with some degree of success, but that this success depends on the economic and political objectives being sought. For instance, income support measures were found to be an effective means of ensuring the financial security of older workers or improving the labour market adjustment process by encouraging early withdrawal. However, these measures have also been found to discourage the re-employment of beneficiaries, and would thus not be appropriate where full employment among older workers is desired.

The review of the literature clearly demonstrates that older individuals face a number of employment barriers that their younger counterparts do not experience, and that these barriers frequently result in their becoming discouraged with respect to their re-employment prospects. The evidence suggests that initiatives for older job-seekers which build self-esteem and confidence through intensive, local and peer-based support and guidance, help older clients overcome their sense of insecurity and pessimism, and encourage these individuals to undertake job search activities with more confidence and perseverance. As well, job placement components have been shown to be a critical aspect of successful re-employment programs. Programs that focus on the interests of older participants, or which contain motivational strategies, have also been associated with higher placement rates for these clients.

There is also an indication that the success of a program is dependent on its ability to recognize and address the individual needs and circumstances of older workers. While certain older individuals wish to remain full-time members of the labour force, others prefer early retirement, and still others favour approaches that provide a gradual withdrawal from the labour market. These preferences may be ranked differently for those workers aged 45 to 54 when compared to those workers aged 55 to 64. In order to address the diversity of needs represented by older workers, future research and evaluations would benefit from collecting data on these two groups, in order to understand better their similarities and differences. Moreover, with a common definition of who is an older worker, future evaluations will be able to compare data across programs and policies.

The intention of this review was to derive lessons from the experiences of a wide range of workforce adjustment programs involving older workers; keeping in mind the growing importance of older workers in any future economy. It is hoped that the lessons presented in this report will inform and help stimulate future debate on policies and programs designed for this rapidly expanding segment of the workforce. What needs to be stressed again, is the importance of this topic to all Canadians, regardless of their age. While change seems to have become a constant in our modern-day lives, the one sure thing that we can count on is the fact that the Canadian workforce is getting older, and will continue to do so for the next two decades. No amount of technology will change that. In honour of the *International Year of Older Persons*, it's time for governments and employers across Canada to welcome this reality, in order to make life better, not only for the older worker of today, but for the older worker of tomorrow as well.

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