

# AGING in MASSACHUSETTS



*Shaping the Future*

**Governor's Council to Address Aging in Massachusetts  
Employment Workgroup Plan  
26 April 2018**

# Charge and Members

## Charge

- Consider options for encouraging older adults to work longer.

## Deliverables

- Increase economic security of older adults through working longer.
  - *Employer side*
    - Create a campaign to educate employers on the value of older workers.
    - Develop an age-friendly employer designation in Massachusetts.
  - *Employee side*
    - Educate older workers on the benefits of working longer.
    - Devise a system to connect older adults to work opportunities.

## Members

- Alicia H. Munnell, Co-Chair, CRR, Boston College
- Tim Driver, Co-Chair, Retirementjobs.com
- Joe Quinn, Boston College
- Lydia Green, Tufts Health Plan
- Joan Cirillo, Operation ABLE
- Jess Constantino, AARP
- John Larson, John Larson & Company
- Bill Coleman, PayFactors
- Melissa Carlson, City of Boston

# Summary of Meeting

## Meeting Information

- First meeting on March 21.
- *Skeleton proposal*
  - Governor Baker would speak on the importance of working longer and the value of older workers.
  - Everyone in the state would receive a *Social Security Claiming Guide* at age 55.
  - Every employer in the state would know how to obtain an age-friendly employer designation, and the state would publish an annual list by firm size.
- The discussion exposed major gaps in the skeleton proposal and identified some possible improvements.
- Discussion turned to the need for more retirement savings to mitigate the pressure on working longer.

## Challenges within Skeleton proposal

### *Employer side*

- What is the evidence that employing older workers leads to better business outcomes?
- How much more expensive are older workers (e.g. salary, healthcare, absenteeism)?
- What is the incentive for employers to get the age-friendly designation?
- Large employers more likely to engage; challenge of reaching small employers.

### *Employee side*

- What is the elevator speech for working longer?
- How do you get people to think about working longer?
- When is the most effective time and place to reach people about working longer?
- Are older workers healthy enough to work longer?

## **Path to Concrete Actions & Recommendations (October 2018)**

- Future meetings: May and September
- To complete before May meeting:
  - *Employer Side*
    - Gather information on age-friendly employer designations.
    - Collect data on the productivity of older workers.
    - Collect data on job tenure and financial returns.
    - Document the most convincing arguments for employers to hire older workers.
  - *Employee Side*
    - Develop an elevator speech on why people need to work longer.
    - Address whether older workers are able to work longer.

## **Collaboration with Other Workgroups**

- To reduce pressure on working longer, work with the Council to propose an auto-IRA program in Massachusetts.
- Learn from the caregiver working group how an age-friendly employer designation would consider the needs of caregivers.
- Work with the technology innovation group to make it easier for people to work longer, such as assistive technology.