



Engaging a Mature **WORKFORCE**

INCREASING THE LABOUR FORCE PARTICIPATION
OF OLDER ADULTS IN SIMCOE AND MUSKOKA



Simcoe Muskoka
**Workforce
Development Board**



*Simcoe/Muskoka
Literacy Network*

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The Workforce Development Board and Literacy Network would also like to thank its staff and Board of Directors for their dedicated support for the work that we do to provide our region with local labour market information to inform workforce development initiatives.

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Overview And Summary

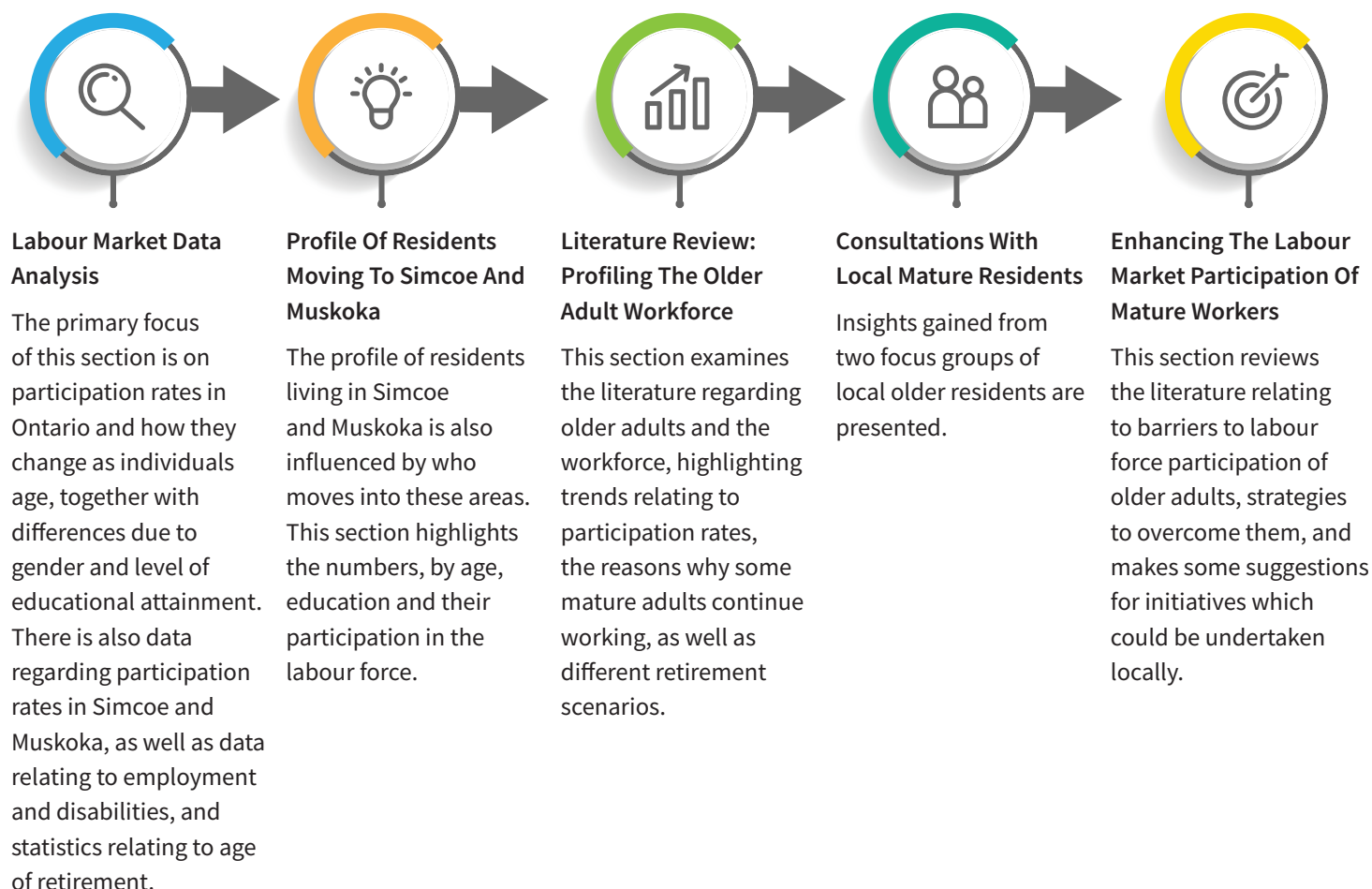
Introduction

Between May 2022 and March 2023, the Simcoe Muskoka Workforce Development Board and Literacy Network undertook a project focused on engaging older residents in employment. The growing wave of retirements among the Baby Boom generation and considerable rise in job vacancy rates, especially in the post-COVID hiring surge, has highlighted the need for additional strategies to attract and retain employees, and the older workforce is an important source of labour. However, there are many considerations to understand, including the motivations related to work and retirement among older adults, as well as overcoming the stereotypes with affect how employers evaluate older job candidates.

This project is the start of an exploration of these issues in the Simcoe and Muskoka context. This report seeks to introduce these topics and to propose some further steps which can be taken at a local level to enhance the labour market participation of older adults.

For this project, we have used the term “older adults” and “mature adults” interchangeably, focusing on the chronological age of the individual. We use this term to apply to any person aged 55 years or older.

This report is organized as follows:



Findings Of This Report

Participation Rate

While the participation rate of the general population has been slowly declining over the last several decades, the participation rate of older adults has been increasing. In fact, participation rates have declined for youth aged 15 to 24 years old and for males aged 25 to 64 years old. Participation rates have gone up for those aged 55 years and older, and this is especially pronounced among females.

There has hardly been any change in the participation rate of those with a post-secondary education, whereas the participation rate of those with a high school diploma, and especially for those with no educational certificate, has declined.

Currently, among Ontario adults aged 55 to 65 years old, For those in the labour force, around two-thirds (69%) have a post-secondary education, while among those not in the labour force, slightly over 40% have a high school diploma or less.

At the local level, Simcoe has a participation rate which closely follows that of Ontario, whereas the participation rate for Muskoka is slightly lower, and it appears that this lower participation rate is particularly pronounced among those aged 55 years and older.

Retirement Age

Through the 1970s, 1980s and 1990s, the median retirement age in Canada was slowly dropping and since then it has been slowly increasing, such that the retirement age in 2022 is almost no different from what it had been almost 50 years ago. Those who are self-employed are likely to retire later, compared to private and public sector employees.

Youth

The drop in the participation rate of youth and of individuals with a high school diploma or less would have a disproportionate impact on the labour pool available for entry-level occupations.

Education

Based on the data, employers looking to recruit from the older adult pool of job candidates will likely have more success if they focus on those aged 55-64 years old and will likely find it easier to find job candidates with a post-secondary education than a high school diploma or less.

Migration

Migration data shows that Simcoe and Muskoka both register population growth due to individuals moving into these areas. In Simcoe, around 40% of the net migrants over the previous five years were aged 25 to 44 years old, whereas in Muskoka, almost half (47%) of the net migrants during this period were aged 45 to 64 years old.

In both Simcoe and Muskoka, movers migrating into these areas who are 55 years or older have slightly higher levels of educational attainment (post-secondary degrees), especially in Muskoka, and have slightly lower labour force participation rates compared to residents in these areas.

Working At An Older Age

The Baby Boom generation has experienced better health and greater longevity, which has allowed them to work longer. The decision to continue to work is based on the interplay of several factors:

1. Preferences for work (interest in work, sense of fulfillment)
2. Expectations about the future (the need for current income and/or accumulating retirement income, having regard for public pension payments)
3. Constraints (which can include health status, as well as accommodations in the workplace and the impact of ageism).

For those aged 60 years and older in Canada, the reason for working is almost evenly split between those working out of choice and those working out of financial necessity, and as they get older, an increasing proportion who continue working do so out of choice.

It is useful to segment the older population based on their work and retirement choices, as follows:

- Never retired (have continued to work)
- Partially retired (have shifted to taking more control over their work schedule, through part-time work or self-employment)
- Fully retired (no longer participate in the labour force)
- Unretired (those who were retired but have decided to come back to work)

Each of these categories have different characteristics which are relevant when considering employee recruitment strategies. By definition, the partially retired are more likely to be working part-time; the fully retired have a lower self-reported ability to work, often because of lower health status.

Focus Group

Consultations with local mature residents showed that they found the job search process daunting, in particular, the greater reliance on online recruitment and application forms. There was certainly a perception that employers held some negative stereotypes about older workers. While financial reasons were not the top motivation for working, accessing a competitive wage was important. What these individuals most desire is a positive, supportive work environment where employees are treated with respect. Several respondents also sought flexibility in scheduling and part-time hours. In order to improve their labour market outcomes, several individuals cited the need for skills upgrading, especially with respect to computer/digital skills.

The literature highlights the key barriers faced by older workers:

- Discrimination based on age
- Lower levels of education and/or lack of access to training
- Difficulties in finding and applying for jobs
- Health issues, work-life balance issues and lack of workplace accommodations
- Disincentives or lack of incentives to work in the retirement system

Enhancing The Labour Market Participation Of Mature Workers

Among the strategies highlighted by this paper to enhance the labour force participation of older adults are the following:

- An awareness campaign to overcome ageism
- Providing advice to employers about recruiting and retaining older workers
- Targeted job search support for older adults
- Targeted skills training for older adults, especially with respect to digital skills
- Establishing a steering committee to advocate for and coordinate these initiatives



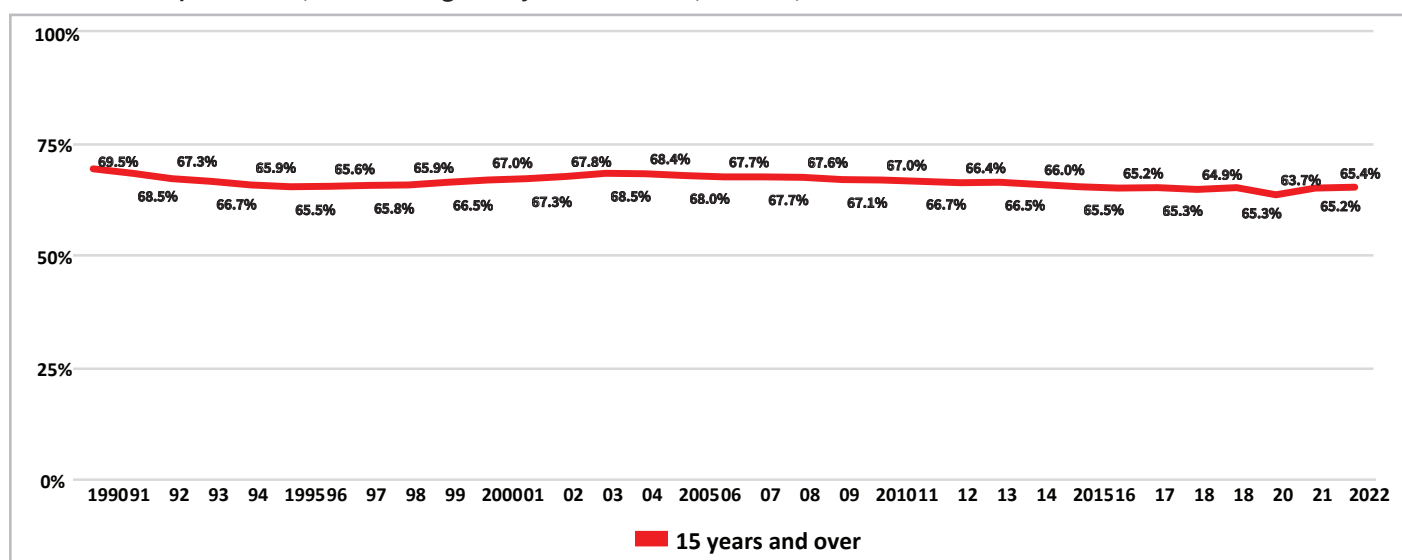
Labour Market Data Analysis

Introduction: Participation Rate

The participation rate measures the proportion of the population who are in the labour force, either working or actively looking for employment. The participation rate tells us how many residents are available for employment.

Over the last 30 years, the participation rate of residents aged 15 years and older in Ontario has declined (Chart 1), from 69.5% in 1990 to 65.4% in 2022.

Chart 1: Participation rate, residents aged 15 years and older, Ontario, 1990-2022



Statistics Canada Table 14-10-0020-01

One explanation for this trend is that as a population gets older, there is a tendency for their labour participation to decline, and as a greater proportion of residents ages into older age categories, the participation rate can be expected to drop. However, what is happening at the level of the entire population actually conceals a much more dynamic set of trends, which operate differently by age, gender and level of educational attainment.

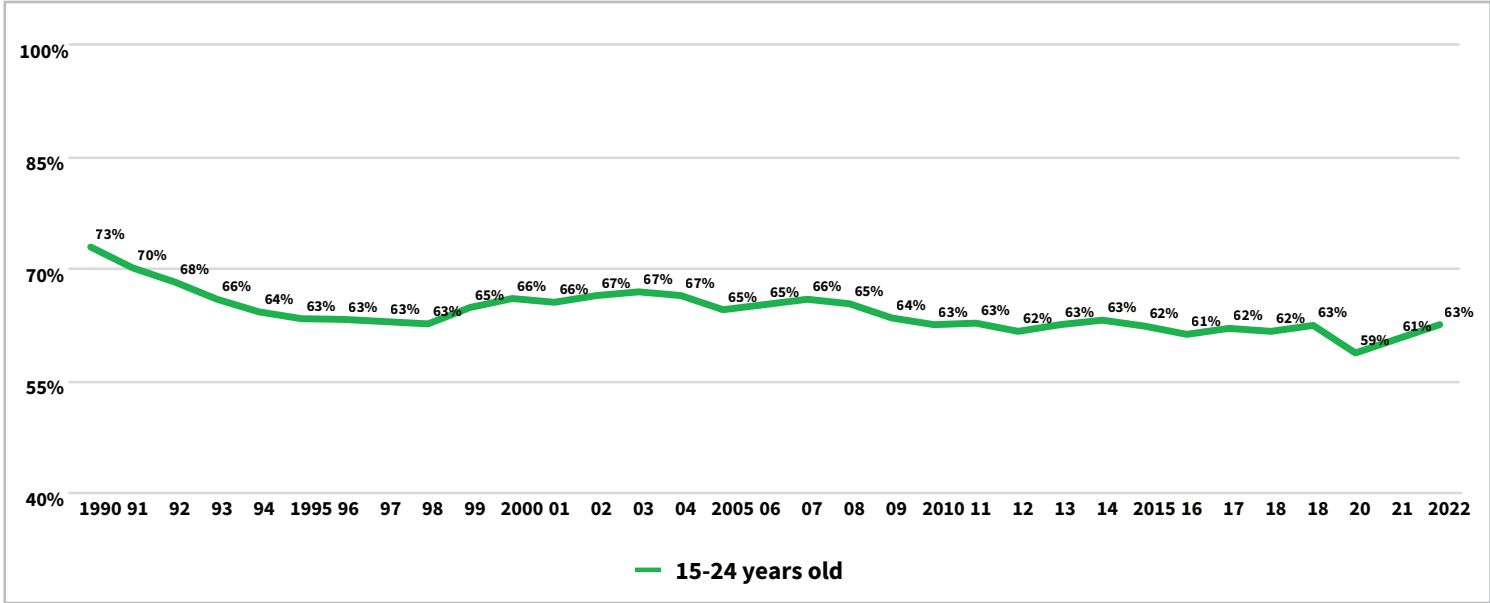
One Explanation = Aging Population



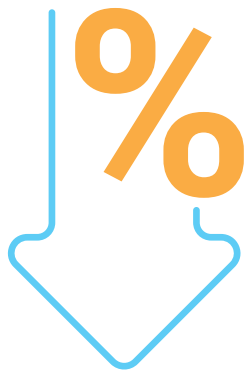
Youth Participation Rate

Chart 2 illustrates the trend for the participation rate among youth (aged 15-24 years of age) over the same time frame. Strikingly, compared to the general population, the drop in their participation rate was even more pronounced, from 73.0% in 1990 to 62.6% in 2022. The reason for this is two-fold: for one, a larger proportion of youth was staying in school longer and so delaying their entry into the labour force; secondly, even among those attending school, fewer were working while studying at the same time. With an aging population, youth made up a smaller proportion of the labour force over this time period, so that the combination of fewer youth, youth staying in school longer and being less likely to work while attending school meant a smaller pool of working youth. This would especially be felt among those entry-level service sector jobs which typically hire a large number of younger people.

Chart 2: Participation rate, youth aged 15-24 years old, Ontario, 1990-2022



Statistics Canada Table 14-10-0020-01



YOUTH DROP IN PARTICIPATION RATE

A larger proportion of youth was staying in school longer and so delaying their entry into the labour force; secondly, even among those attending school, fewer were working while studying at the same time.

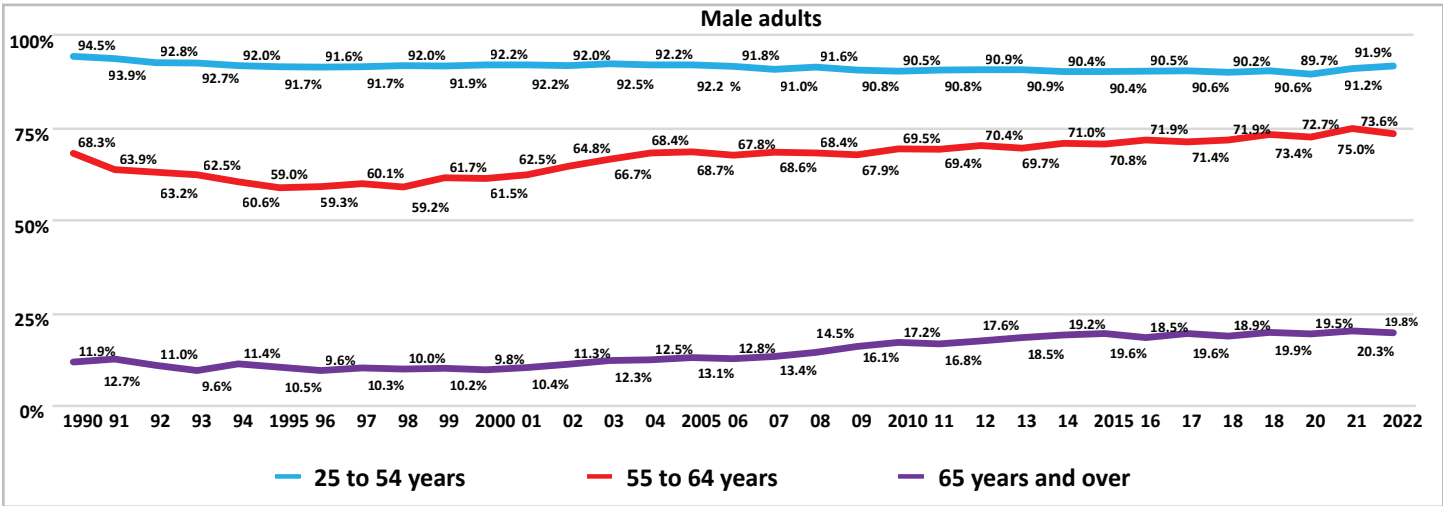
Adult Participation Rate

The participation rate trends for adults reveals several different dynamics, particularly when one unpacks the data for males and females.

For males (Chart 3), the participation rate for those aged 25 to 54 years of age was very high, a consequence of this being the prime working age. However, over the period 1990 to 2022 the rate did decline very slightly, from 94.5% to 91.9%. For males aged 55 to 64 years old, the rate was lower but increased over this period, from 68.3% to 73.6%. For males 65 years and older, the participation rate was very low, but it increased considerably, from 11.9% to 19.8%.

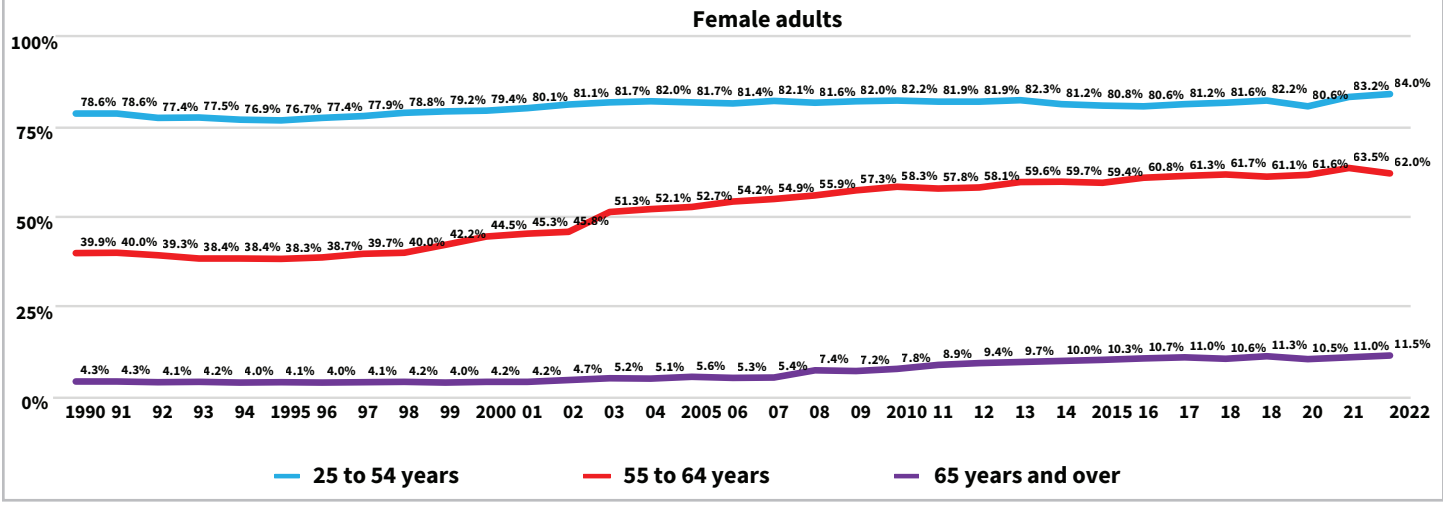
For females (Chart 4), the trend reveals a further story: women started increasing their participation rate in the labour force in the 1960s and 1970s, largely starting with younger women, such that it took some time for the participation rate to increase across all age categories. For that reason, there is a noticeable increase in the participation rate for each age category profiled in Chart 4.

Chart 3: Participation rate, male adults aged 25 to 54 years old, 55 to 64 years old and 65 years and older, Ontario, 1990-2022



Statistics Canada Table 14-10-0020-01

Chart 4: Participation rate, female adults aged 25 to 54 years old, 55 to 64 years old and 65 years and older, Ontario, 1990-2022



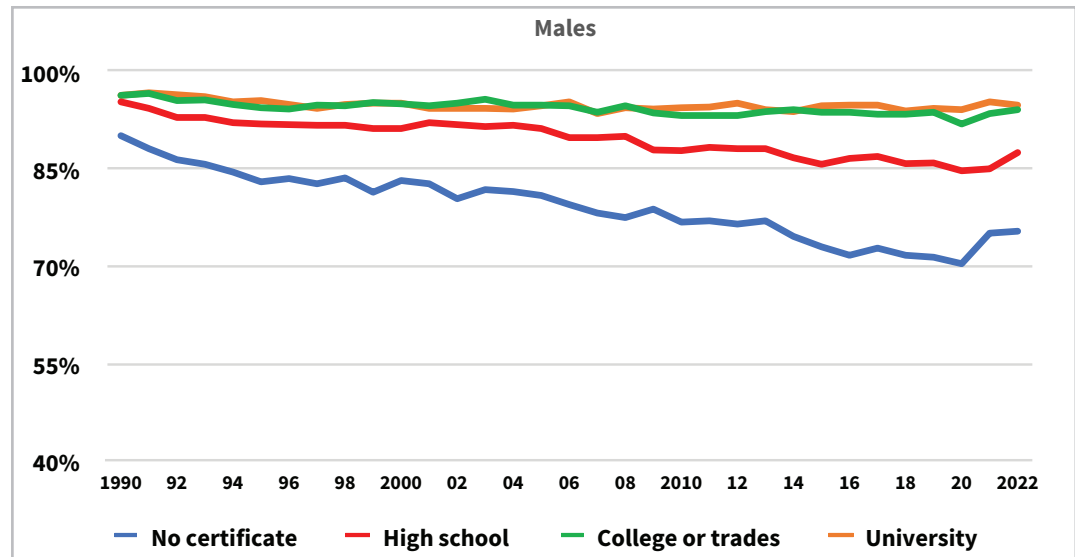
Statistics Canada Table 14-10-0020-01

Levels Of Educational Attainment And Participation Rates Among Prime Working Age Adults (25-54 Years Of Age)

Another factor which affects the participation rate is the level of educational attainment: the higher the education level, the higher the participation rate. This has become especially pronounced in the last 20 years or so.

The next two charts highlight the trend, for each of males and females, focusing only on prime working age adults (25 to 54 years old).

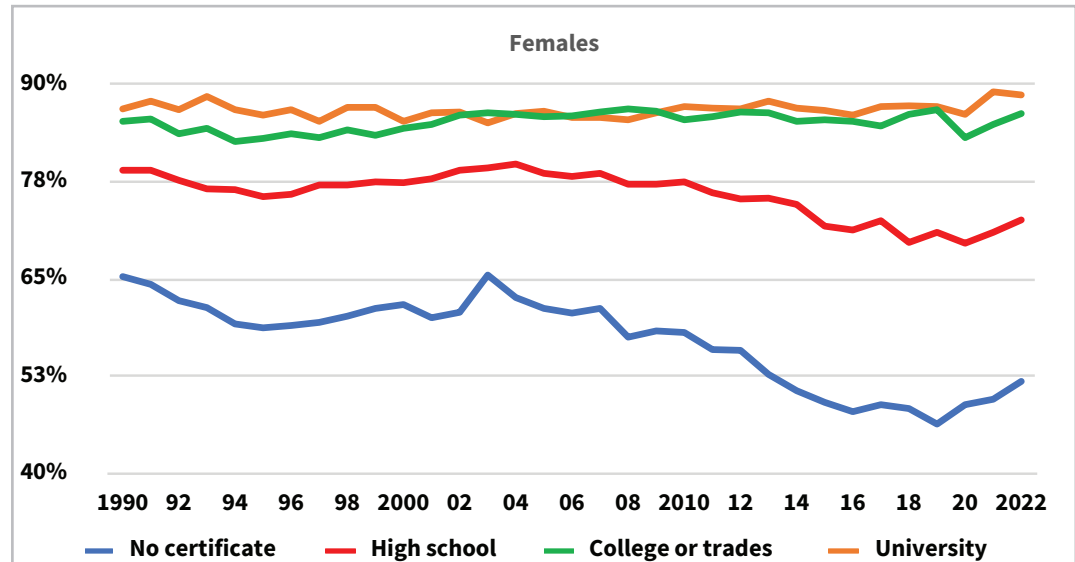
Chart 5: Participation rate by level of educational attainment, male adults aged 25-54 years old, Ontario, 1990-2022



Statistics Canada Table 14-10-0020-01

The evidence shows that participation rates among both males and females with a university degree or a college or trades diploma showed hardly any change in participation rates between 1990 and 2022; indeed, among females there was a slight increase. On the other hand, those who had a high school education or less had a considerable drop in their participation rate, especially males and females with no certificate. Table 1 provides the actual data for both males and females for each of 1990 and 2022, as well as the difference between the data at these two end points.

Chart 6: Participation rate by level of educational attainment, female adults aged 25-54 years old, Ontario, 1990-2022



Statistics Canada Table 14-10-0020-01

Table 1: Participation rate by level of educational attainment, male and female adults aged 25-54 years old, Ontario, 1990 and 2021

	MALES			FEMALES		
	1990	2022	Difference	1990	2022	Difference
No certificate	90.1%	75.4%	-14.7%	65.3%	51.8%	-13.5%
High school	95.3%	87.5%	-7.8%	79.0%	72.6%	-6.4%
College or trades	96.3%	94.1%	-2.2%	85.3%	86.3%	1.0%
University	96.3%	94.8%	-1.5%	86.9%	88.7%	1.8%

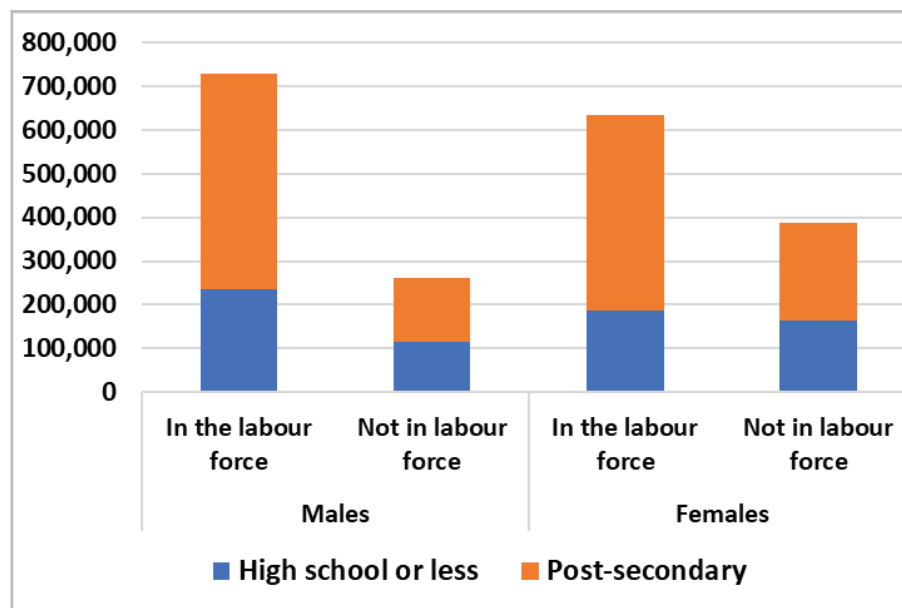
Statistics Canada Table 14-10-0020-01

It is noteworthy that in 1990, the difference in the participation rate by education attainment among males was very slight: there was hardly any difference between those with a high school diploma, a college or trades diploma or certificate, or a university degree. Even those with no certificate had a participation rate of 90%, just 5% below all the others. By 2022, just 30 years later, the gap between males with no certificate and those with a university degree had grown to 20 percentage points.

Labour Force Profile Of Adults Aged 55-64 Years Of Age For 2022

Given all these changes, it is useful to illustrate the labour force profile of these older adults in 2021. Chart 9 provides the actual numbers for Ontario in 2021, noting whether they are in the labour force or not, and distinguishing between those with a high school diploma or less and those with a post-secondary certificate (trades certificate, college diploma or university degree).

Chart 7: Number of older adults aged 55-64 years old, by labour force participation and by level of education, Ontario 2022



Statistics Canada Table 14-10-0020-01

For those in the labour force, around two-thirds (69%) have a post-secondary education, while among those not in the labour force, slightly over 40% have a high school diploma or less.

Impact Of Disabilities On Employment Rate

One final dimension which has a bearing on employment is the degree to which individuals may have a disability. Data regarding persons with disabilities is derived from Statistics Canada's Canadian Survey on Disability 2017. The incidence of disability¹ increases as a person gets older (Table 2).

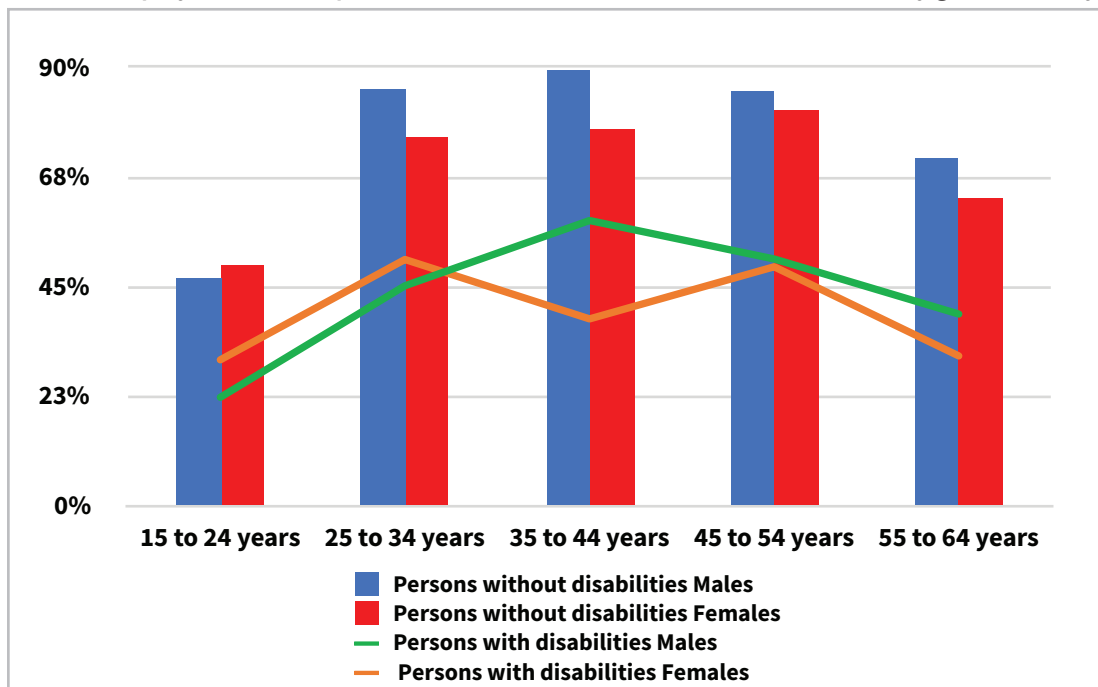
Table 2: Incidence of a disability, by gender and by age categories, Ontario, 2017

	TOTAL	YEARS OF AGE				
		15 to 24	25 to 34	35 to 44	45 to 54	55 to 64
Males	10.8%	5.3%	5.8%	8.9%	13.3%	21.9%
Females	12.0%	4.6%	5.9%	10.1%	15.1%	24.7%

Statistics Canada, Canadian Survey on Disability, 2017, Table 13-10-0347-01

Chart 8 compares the employment rate for individuals with a disability to those without a disability, by gender and by age categories. The employment rate represents the proportion of all residents in that age group who are employed. The employment rate is used in this comparison because there is a much higher incidence of unemployment among individuals with a disability, which is not apparent if one compares the participation rate for individuals with a disability to those without a disability.

Chart 8: Employment rate of persons with disabilities and without disabilities, by gender and by age categories, Ontario, 2017



Statistics Canada, Canadian Survey on Disability, 2017, Table 13-10-0347-01

In all instances, individuals with disabilities have considerably lower employment rates than those without disability (for males, compare the green line to the blue bar; for females, compare the orange line to the red bar). In the case of adults aged 55 to 64 years old, around 22% of males and 25% of females report a disability (Table 2). For this age group, the unemployment rate of persons with disabilities is around five times that of persons without disabilities.

Thus, for those aged 55 to 64 years old, a larger proportion do report having a disability, and this is reflected in a lower participation rate (these would most likely represent individuals who have retired). However, there remains a portion of this age group with a disability who are in the labour force but who are unemployed.

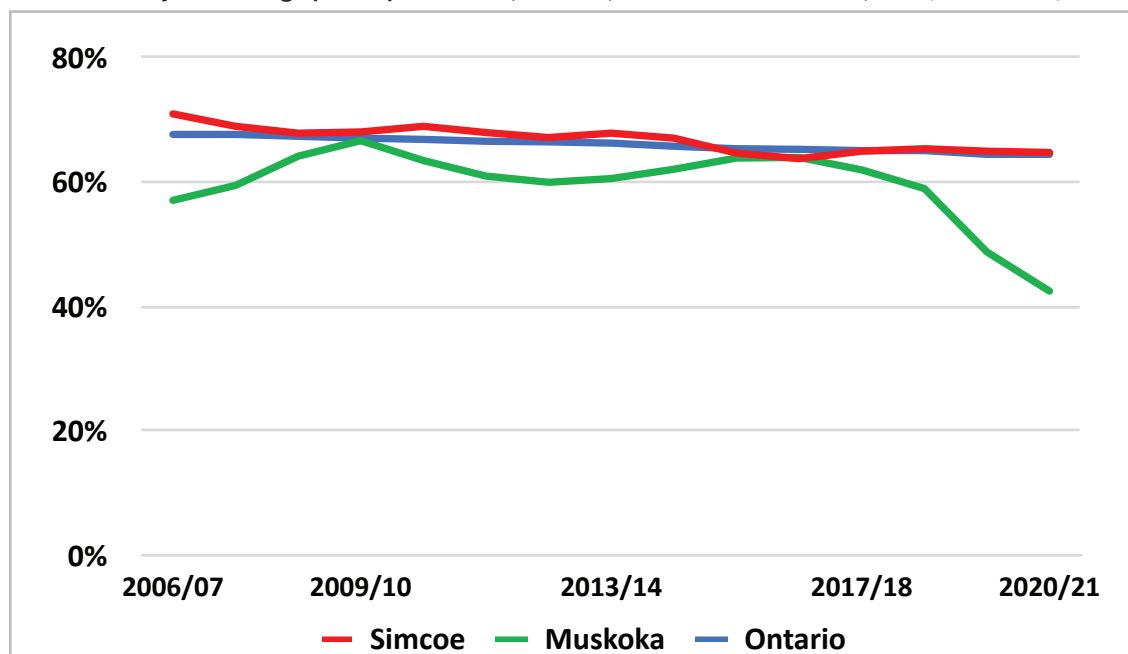
¹ The survey asked individuals the degree to which difficulties were experienced across ten domains of functioning, and then asked how daily activities were limited by these difficulties. Only persons who report a limitation in their day-to-day activities are identified as having a disability.

Local Participation Rates

Labour force data is primarily derived from the Labour Force Survey, which is administered monthly. As a survey, it relies on a sample, and the data becomes less reliable the smaller the sample. Narrowing the geography or analyzing the trends by age categories relies on smaller samples and so one must make do with the data which is available. In the case of Simcoe and Muskoka, this will be done in several ways.

Firstly, for the participation rate for the entire population aged 15 years and older for smaller geographies, Statistics Canada provides limited Labour Force Survey data for census divisions, relying on two-year averages, in order to increase the sample size. Chart 9 shows the results for Simcoe and Muskoka and compares it to a two-year average calculation for Ontario.

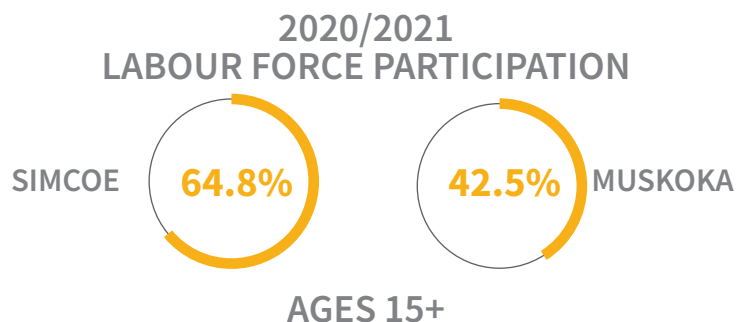
Chart 9: Two-year average participation rate, Simcoe, Muskoka and Ontario, 2006/07 to 2020/21



Statistics Canada, Labour Force Survey characteristics by 2016 Census Division boundaries – two-year average estimate

Chart 9 suggests two observations:

- The participation rate for Simcoe very closely follows the pattern for Ontario
- The participation rate for Muskoka is more variable and typically lower than the Ontario rate; the variability may be a consequence of a smaller sample size, even with the two-year average calculation



Another way to appreciate the participation rate for these two areas is to look at the data available for economic regions. Muskoka is part of the Muskoka-Kawarths Economic Region² while Simcoe is part of the Kitchener-Waterloo-Barrie Economic Region.³

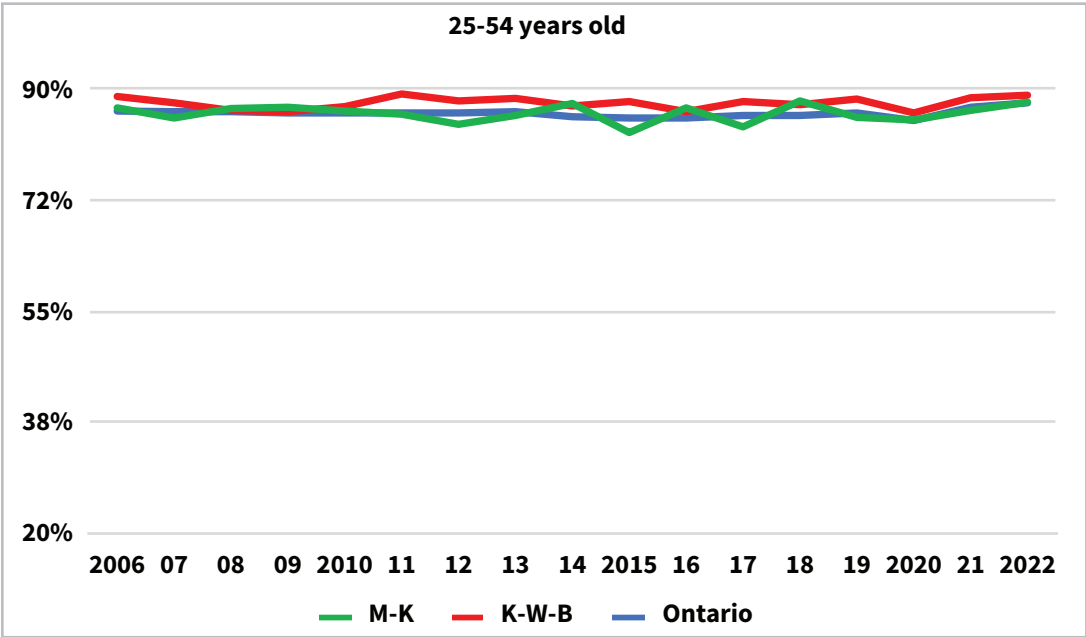
²Census divisions of Muskoka, Haliburton, Kawartha Lakes, Peterborough and Northumberland. Muskoka represents 17% of the population of this economic region.

³Census divisions of Simcoe, Dufferin, Wellington and Waterloo. Simcoe represents 37% of the population of this economic region.

Chart 10 provides the participation rate for residents aged 25 to 54 years old for Muskoka-Kawarthas (M-K), Kitchener-Waterloo-Barrie (K-W-B) and Ontario. It is very clear that the participation rates for this age group across all these three areas are very similar, with the rate in Kitchener-Waterloo-Barrie slightly higher on average, but with all data points within a few percentage points of each other.

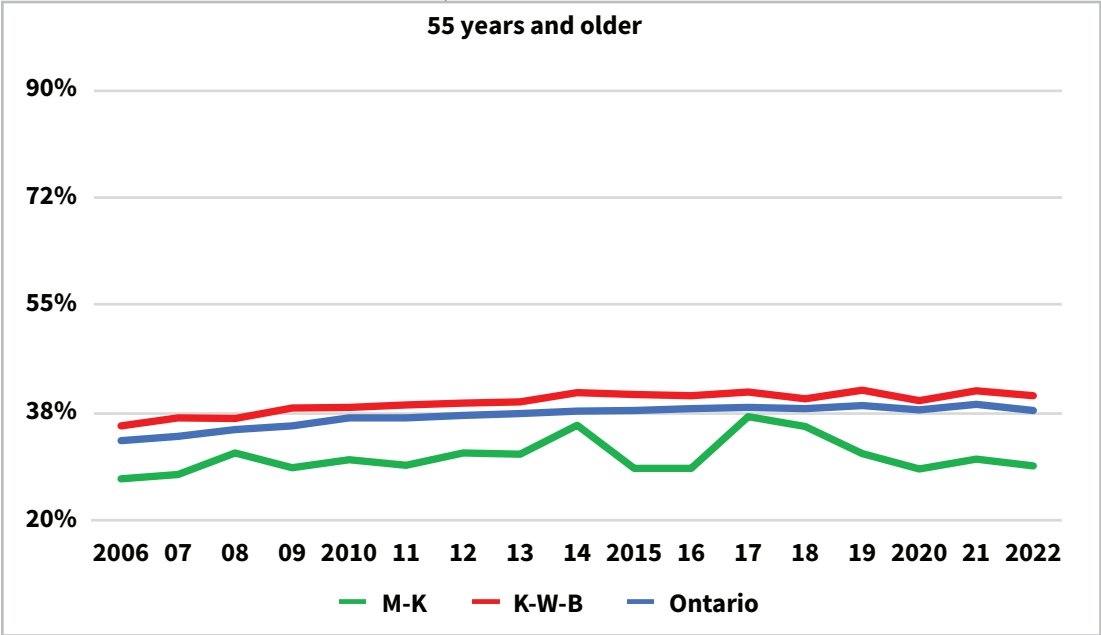
Chart 11 shows the participation rate for residents aged 55 years and older for the same three areas. For this age group, there is a difference: the participation rate for Muskoka-Kawarthas is, on average, around seven percentage points below that for Ontario and around nine percentage points below that for Kitchener-Waterloo-Barrie.

Chart 10: Participation rate for residents aged 25 to 54 years old, Muskoka-Kawarthas, Kitchener-Waterloo-Barrie and Ontario, 2006 to 2022



Statistics Canada, Labour force survey estimates, by sex and age group for Canada, provinces, economic regions and census metropolitan areas, annual averages 2006 to 2022

Chart 11: Participation rate for residents aged 55 years and older, Muskoka-Kawarthas, Kitchener-Waterloo-Barrie and Ontario, 2006 to 2022



Statistics Canada, Labour force survey estimates, by sex and age group for Canada, provinces, economic regions and census metropolitan areas, annual averages 2006 to 2022

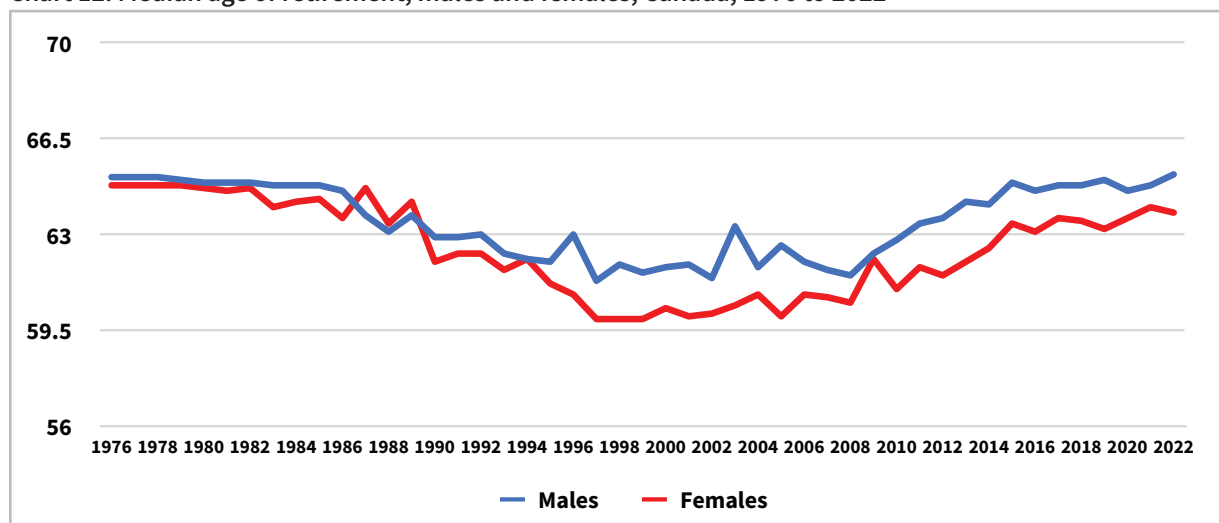
Median Retirement Age

The participation rate measures whether an individual is participating in the labour force or not. For an older resident, there comes a time when the decision is made to retire from the labour force for good. This section explores the median age of retirement of Canadians (this data is only available for Canada as a whole).

Chart 12 shows the median age at which males and females retired in Canada, tracking the data from 1976 to 2022. The median age is that age where 50% of the sample is younger than the median age and 50% is older. There is not a great deal of difference in the retirement age of males and females. What is apparent is that through the 1970s, 1980s and 1990s, the median retirement age was slowly dropping and since then it has been slowly increasing, such that the retirement age in 2022 is almost no different from what it had been almost 50 years ago:

- 1976 median retirement age: males – 65.1; females – 64.8
- 2022 median retirement age: males – 65.2; females – 63.8

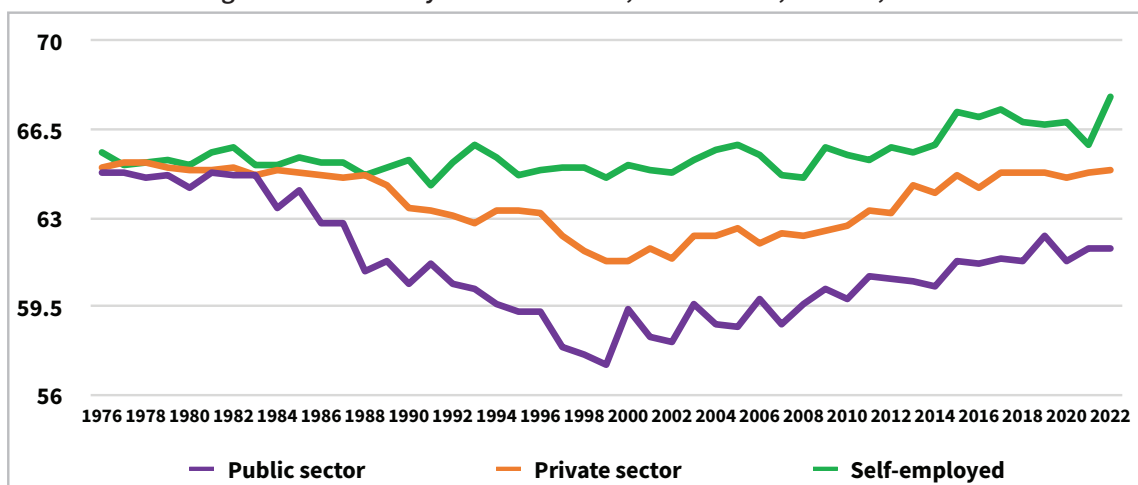
Chart 12: Median age of retirement, males and females, Canada, 1976 to 2022



Statistics Canada Table 14-10-0060-01

Chart 13 profiles the median retirement age by the category of worker (public sector employee, private sector employee or self-employed). What is clear is that public sector employees choose or are able to retire earlier than private sector employees, whereas those who are self-employed are more likely to retire later.

Chart 13: Median age of retirement by class of workers, all residents, Canada, 1976 to 2022



Statistics Canada Table 14-10-0060-01

Insights For The Labour Market

The data presented in this note points to several insights:

There has been a decline in the proportion of youth in the general population and in their participation rate over the years; this would have reduced the workforce available for entry-level occupations

At the same time, the participation rate of prime working age adults (25-54 years old) who had a high school diploma or less also declined; a good portion of this population might also have been candidates for entry-level occupations

The participation rates of older adults (55 years and older) have been increasing, for both those aged 55 to 64 years old and those aged 65 years and older; however, the participation rate for those aged 55 to 64 years old is considerably higher than those aged 65 years and older

Adults aged 55-64 years of age who are in the labour force are much more likely to have a post-secondary education (two-thirds have a post-secondary education) and are also slightly more likely to be males (54% are males), while those not in the labour force are more likely to be females (61%)

Locally, the Simcoe participation rate is roughly equal to that of Ontario; the Muskoka participation rate is on average lower, and it would that a contributing factor is the lower participation rate among adults aged 55 years and older

While a somewhat larger proportion of individuals aged 55 to 64 years old may report a disability, there also is a considerable number who remain actively looking for work but who are unemployed

The median retirement age had been dropping through the 1970, 1980s and 1990s but has since been going up, so that the retirement age in 2022 is about the same as it was in 1976

Employers looking to recruit from the older adult pool of job candidates will likely have more success if they focus on those aged 55-64 years old and will likely find it easier to find job candidates with a post-secondary education than a high school diploma or less.



Profile Of Residents Moving To Simcoe And Muskoka

Estimates Of Migration Using Taxfiler Data

Statistics Canada produces estimates of migration by age categories using taxfiler information. Migrants are defined as individuals who change census divisions (Simcoe and Muskoka are each census divisions; thus, the data does not reflect individuals who move inside each census division). The value of the data is that it highlights the number of people moving in and out of each of Simcoe and Muskoka.

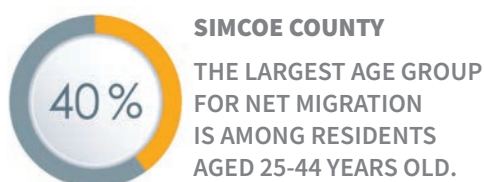
Tables 3 and 4 summarize the data for five tax years (2016-17 to 2020-21), for each of Simcoe and Muskoka. The tables list the total number of in-migrants, out-migrants and the net number of migrants over this five-year period. The last row in each table calculates the percentage distribution of net migrants by age over this period.

For Simcoe County, the largest age group for net migration is among residents aged 25-44 years old (40%), followed by those aged 45-64 years old (23%) and those aged 0-17 years old (23%).

Table 3: Total number of in-, out- and net-migrants, by age, Simcoe County, 2016-17 to 2020-21

	AGE OF MIGRANTS					TOTAL
	0-17	18-24	25-44	45-64	65+	
NUMBER						
In-migrants	25,740	13,921	49,087	28,946	14,286	131,980
Out-migrants	14,388	11,342	29,064	17,715	9,471	81,980
Net-migrants	11,352	2,579	20,023	11,231	4,815	50,000
PERCENT						
Net-migrants	23%	5%	40%	23%	10%	100%

Statistics Canada, Taxfiler (T1FF), Migration Estimates, Table B, 2020-2021



For Muskoka District, almost half (47%) of the net migration occurs among those aged 45-64 years old, which is double the proportion in Simcoe. On the other hand, there is a smaller proportion of seniors among the net-migrants in Muskoka (6%) compared to Simcoe (10%).



MUSKOKA DISTRICT

Almost half of the net migration occurs among those aged 45-64 years old

Table 4: Total number of in-, out- and net-migrants, by age, Muskoka District, 2016-17 to 2020-21

	AGE OF MIGRANTS					
	0-17	18-24	25-44	45-64	65+	
NUMBER						
In-migrants	2,551	1,745	5,159	5,630	2,490	17,575
Out-migrants	1,645	1,402	3,362	2,561	2,098	11,068
Net-migrants	906	343	1,797	3,069	392	6,507
PERCENT						
Net-migrants	14%	5%	28%	47%	6%	100%

Statistics Canada, Taxfiler (T1FF), Migration Estimates, Table B, 2020-2021

Detailed Profile Of Migrants Using 2016 Census Data

The Census data provides more details regarding the characteristics of migrants. At the time of writing of this report, the data from the 2021 Census was not available.

Table 5 shows the distribution of residents by categories of movers and non-movers over the five-year period between 2011-2016. Non-movers are those who remained in the same census division, but it also shows those who may have moved within that census division (same CD, different dwelling).

Table 5: Number and percent of movers and non-movers, Simcoe and Muskoka, 2011-2016

	NUMBER		PERCENT	
	SIMCOE	MUSKOKA	SIMCOE	MUSKOKA
TOTAL RESIDENTS	392,180	50,760	100%	100%
Movers	60,975	7,885	16%	16%
Different CD in Canada	56,445	7,545	14%	15%
Outside Canada	4,530	345	1%	1%
Non-movers	331,205	42,875	85%	85%
Same address (dwelling)	240,610	33,960	61%	67%
Same CD, different dwelling	90,595	8,915	23%	18%

Statistics Canada, 2016 Census, custom table⁴

⁴ The Ontario Ministry of Labour, Training and Skills Development purchases customized Census tables for the workforce planning boards so that they can carry out detailed labour market analyses for their areas.

Overall, approximately one in six (16%) residents in each of Simcoe and Muskoka in 2016 moved there within the previous five years.

The Census data also provides details regarding migration by age, using age categories which are different from those used by the Taxfiler data and only for those aged 15 years and older. Table 6 shows the distribution by this narrower range of age categories.

Table 6: Percentage distribution of all movers by those aged 15 years and older, Simcoe and Muskoka, 2011-2016

	Age categories			
	15-24	25-44	45-54	55 and older
SIMCOE	13%	44%	14%	30%
MUSKOKA	11%	35%	15%	39%

This data shows that among movers, in Simcoe the largest proportion within 25 to 44 years of age (44%), while in Muskoka, the largest age category of movers is among those 55 years and older (39%).

Table 7 provides further detail regarding those who are aged 55 years and older, comparing movers and non-movers along two dimensions: their level of education and their participation in the labour force (the participation rate refers to those who either employed or who are actively looking for a job).

Table 7: Educational attainment and labour force participation rate, movers and non-movers, aged 55 years and older, Simcoe and Muskoka, 2011-2016

	Educational attainment		Participation rate
	High school or less	Post-secondary	
SIMCOE			
Movers	46%	54%	32%
Non-movers	53%	47%	37%
MUSKOKA			
Movers	39%	62%	33%
Non-movers	49%	52%	39%

In both Simcoe and Muskoka, movers migrating into these areas who are 55 years or older have slightly higher levels of educational attainment (post-secondary degrees), especially in Muskoka, and have slightly lower labour force participation rates compared to residents in these areas.



Literature Review: Profiling The Older Adult Workforce

Introduction

This literature review describes the older adult workforce and outlines some of the factors which influence why individuals continue to work in their later years. These studies vary in the age ranges they focus on, from those aged 55 years and older, to 60 years and older and 65 years and older.

The Aging Workforce

Never before has Canada had such a high proportion of older residents. Almost one in five (19%) of Canadians in 2021 were aged 65 years or older. Among residents of working age (15-64 years old), more than one in five (21.8%) were aged 55 to 64 years old. (Statistics Canada 2022)⁵

The incidence of older adults continuing to work has been increasing as the population has grown older. In 2015, one in five Canadians aged 65 years or older reported working. The percentage of seniors who reported working nearly doubled between 1995 and 2015, with most of the increase coming from part-year or part-time work. Around 30% of seniors worked full year, full-time. (Statistics Canada 2017)

At age 70, nearly three in ten senior men reported working in 2015, almost double the proportion recorded in 1995. The percentage of senior men working full year, full time at age 70 also rose, from 5.4% in 1995 to 8.8% in 2015. The percentage of women who reported working at age 70 more than doubled between 1995 and 2015, increasing from 6.4% to 17.1%. (Statistics Canada 2017)

Seniors with a bachelor's degree or higher were twice as likely to be working compared to those with a high school diploma or less. Those without private retirement income were 1.5 times as likely to work after 65 years of age compared to those with private retirement income. This is particularly so for seniors aged 65 to 69 years of age. (Statistics Canada 2017)



Seniors with a bachelor's degree or higher were twice as likely to be working compared to those with a high school diploma or less.

⁵ These references refer to citations listed in the bibliography to this report.

Reasons For Working At Older Age

The Baby Boom generation has experienced better health and greater longevity, which has allowed them to work longer. The decision to continue to work is based on the interplay of several factors:

1

Preferences for work (interest in work, sense of fulfillment)

2

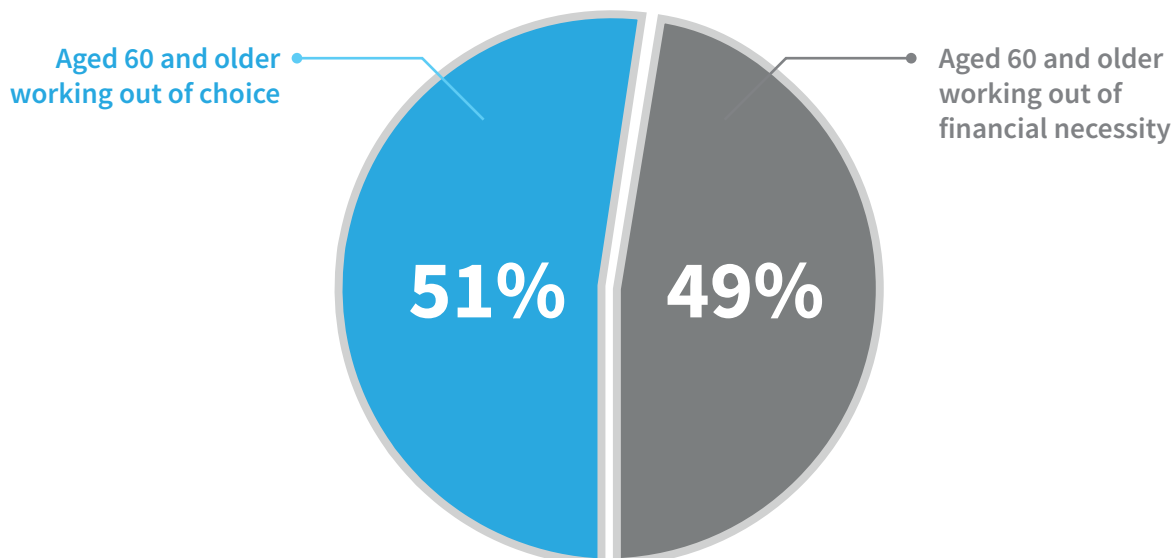
Expectations about the future (the need for current income and/or accumulating retirement income, having regard for public pension payments)

3

Constraints (which can include health status, as well as accommodations in the workplace and the impact of ageism).

There can be multiple variations as opposed to a clean break between working and retirement. Older workers are less likely to work in occupations that involve longer hours or higher physical demands, while more likely to be working in jobs where seniority or experience matter (for example, management occupations and professional occupations). They are more likely to work in part-time roles or where they have greater work autonomy, such as being self-employed. (National Academies Press 2022).

For those aged 60 years and older in Canada, the reason for working is almost evenly split between those working out of choice (51%) and those working out of financial necessity (49%). However, the balance between needing to work and wanting to work changes as individuals grow older (in their early 60s, around 60% work out of necessity; this falls to 40% by their late 60s, and down to 28% in their 70s). The need to work for financial reasons starts declining as individuals can access public pension plans (Canada Pension Plan and Old Age Security), which appears to have a great effect on low-income earners, as the plans replace a greater proportion of pre-retirement employment income. (The usual up-take age for CPP and OAS is 65 years old.) (Statistics Canada 2018)



Retirement Scenarios

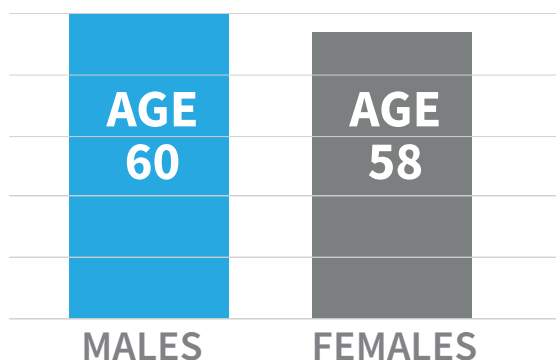
A 2011 Statistics Canada study identifies four retirement categories for residents aged 55 years and older:

- Never retired (have continued to work)
- Partially retired (have shifted to taking more control over their work schedule, through part-time work or self-employment)
- Fully retired (no longer participate in the labour force)
- Unretired (those who were retired but have decided to come back to work)

(The percentages in the boxes below are for males; generally, female employment is lower than that for males)

NEVER RETIRED	FULLY RETIRED
• Around 38%, most of whom are under 65 years old • Typically plan to retire at 66 years old (for females: 64 years old)	• Almost half (47%) • Average retirement age: 60 for males; 58 for females • Have lower health status, with a high proportion reporting multiple chronic conditions (most frequent: high blood pressure; arthritis; back problems) • The self-reported ability to work for the fully-retired was almost half that of the never-retired or the partially-retired
PARTIALLY RETIRED	UNRETIRED
• Around 12% • More likely to be working part-time and/or self-employed • Average retirement age: 60 for males; 58 for females	• Around 3% (most are under 65 years old) • Average retirement age: 53 for both males and females • Two most likely reasons for unretiring: like working or being active, or financial considerations (more so for females) • Have highest level of educational attainment, most working over 30 hours a week, high incidence of white-collar jobs)

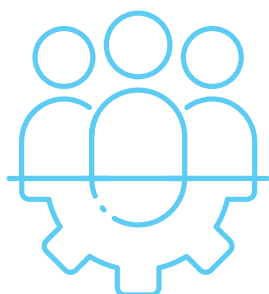
AVERAGE RETIREMENT AGE



Potential For Employment Recruitment

Based on the literature review, the following considerations come to mind when evaluating these different clusters for possible job recruitment:

NEVER RETIRED	FULLY RETIRED
• This group currently has a job, and so part of the challenge will be to entice them to change jobs • For those aged 60-64 years old, financial considerations may play a bigger factor • Some members of this category would be considering transitioning to partial retirement	• May be more difficult to recruit, as they have made the choice to retire, and so are financially and psychologically prepared for retirement • They also are more likely to have health issues which may impede their willingness to work • A small proportion would be considering unretiring – this would still be among those aged 55-64 years of age
PARTIALLY RETIRED	UNRETIRED
• Would need to provide flexibility, including part-time hours	• More likely to consider either self-employment or a white-collar job (professional, management, perhaps supervisor)



The unretired (those who were retired but have decided to come back to work) are more likely to consider either self-employment or a white-collar job (professional, management, perhaps supervisor).



Consultations With Local Mature Residents

During February and March 2023, two focus groups were held with mature residents, one in Collingwood and the other in Huntsville. The 18 participants were roughly equally divided between males and females, and spanned the entire age range, from just under 55 years of age to over 75 years old. They represented a complete mix of levels of educational attainment that reflected the Simcoe and Muskoka averages, and they included those who had never retired, those who were partly retired and those who considered themselves fully retired. In short, the two groups possessed a diverse set of characteristics and perspectives which provided a good sample of opinions.

In the view of the participants, employment serves several purposes, yet meeting financial needs was a slightly lower priority. First and foremost, work allows individuals to stay busy and be mentally invested in something interesting. Secondly, work helps individuals stay physically active and to have an opportunity to interact with other people. On the financial side, the income appears more relevant to current financial needs as opposed to contributing to retirement financial security. However, it is important to highlight that each individual has their own priority; for one, the job “makes you feel relevant and makes you feel significant in a bigger world,” while for another, the reason for working is that their pension is not covering their financial needs.

For those who were retired or partly retired, a major factor in their retirement decision was the desire to pursue other activities. For a smaller number, their financial needs were met and they no longer needed to work, although for a few this was not at all the case. For a small number, the retirement decision was a consequence of a health condition interfering with the ability to work, because of caregiver responsibilities or because a spouse/partner had retired and they wished to retire together.

Participants in the focus groups described the job search process as daunting: “terrifying;” “rejection is real;” “self-doubt affects you.” The reliance on technology by employers for recruitment did not sit well with some of these older job seekers:



Computer screening processes are challenging



Rules about sending a resume



It's challenging to submit applications online



Employers are very particular about how you apply for work



They suggested I apply using Indeed – they didn't want to consider an in-person application

Several participants were dismayed by the unresponsiveness of employers:



I have extensive customer service and sales experience, but I hand out 15 resumes and only get one call back



Employers don't even follow-up on applications

A few participants felt challenged by the physical demands of some of the jobs but, on the other hand, several felt they faced ageism:

“Employers need to be open to someone with grey hair walking through their door

“Employers are deterred by health and age

It does not escape their notice to see that “all the people on the floor were young.” On balance, there is slightly more agreement that “employers would rather hire someone younger than me” and there is a fairly high level of agreement with the view that “employers hold some negative stereotypes about older workers.” Participants were divided on whether employers valued the experience of older workers.

In terms of specific barriers to employment, a range of issues were raised: for a few, it was lack of updated skills; for others, it was transportation or physical mobility limitations or caregiving responsibilities.

Several participants expressed concern regarding their limited computer skills or digital skills. There was a widespread view that employers felt that an older worker is less familiar with digital skills or modern technology.

When asked about what they sought in a job, participants had a lot to say. While the wage was not an overriding issue, it had to be competitive. Several individuals commented that there were limited job offerings that paid higher than the minimum wage, that one is lucky to find a job at \$18 an hour. But other considerations were almost as important:

“A positive, supportive work environment, where the employer “treated you with respect,” “need to be treated right,” “opportunity to be engaged,” “not interested in working in a war zone” and where the work is interesting

“Flexibility in scheduling: several indicated they were looking for 25 to 30 hours per week, where there was some negotiation about the schedule

In this respect, there was acknowledgment that some employers do offer flexible work arrangements for older employees. On the other hand, most did not agree that employers make accommodations for the health conditions of older workers.

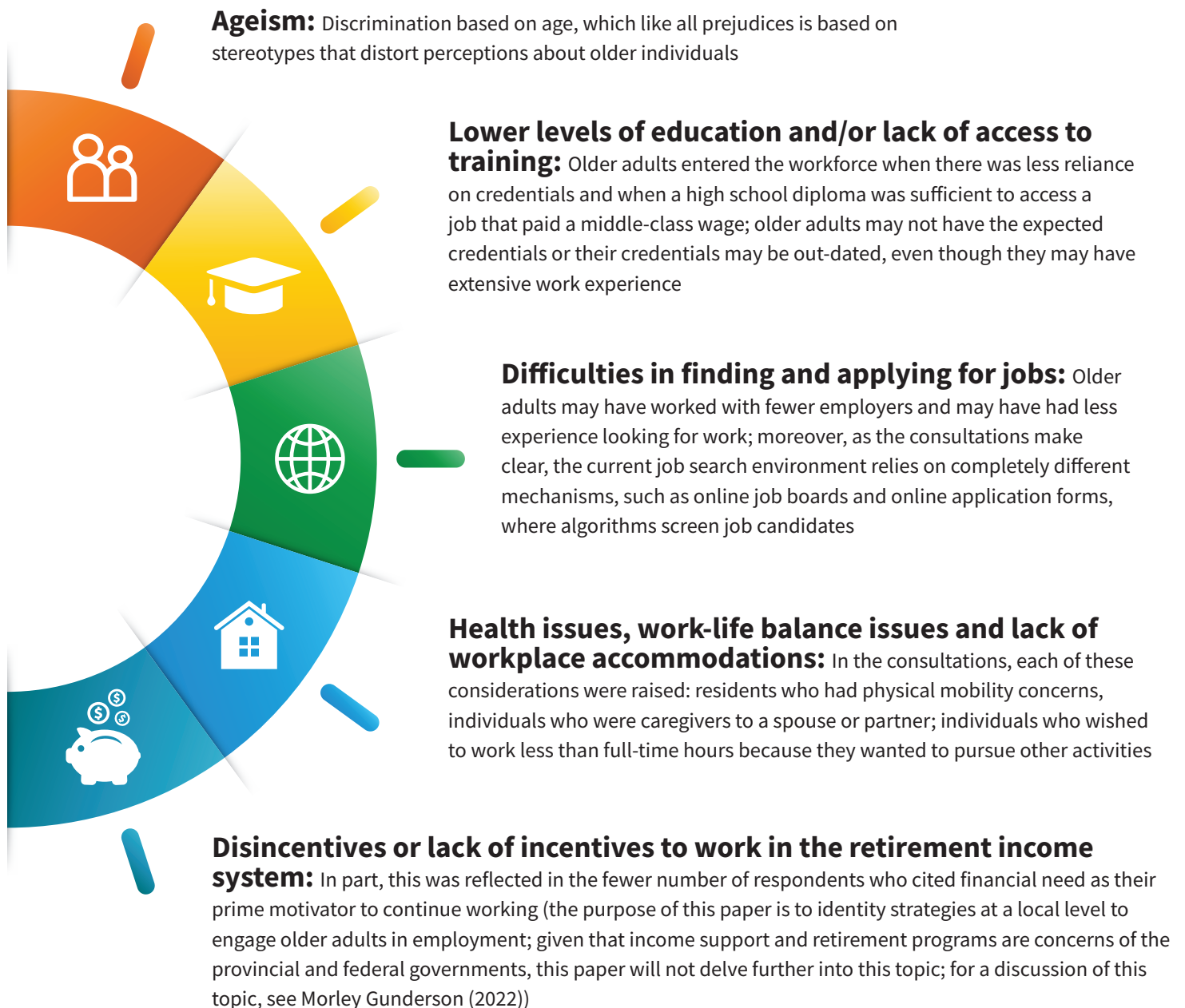
Several were attracted by a job which provided extended health benefits. Features that attracted limited support were such items as perks (discounts or gym fees), the ability to work from home or leadership opportunities.

When asked about what they needed to enhance their labour market outcomes, several cited the need for computer/digital skills, followed by other forms of skills upgrading. For the group in Huntsville, the issue of transportation was raised, including that the public transit system was not adequate. Some of the responses also alluded to basic employment services, such as knowing where to look for work, how best to present oneself and how to apply for a job, and help in identifying one’s transferable skills in a changed labour market.



Enhancing The Labour Market Participation Of Mature Workers

It is striking how the themes raised in the consultations with local mature residents reflect the learnings from the literature on older workers and their challenges in the workplace. One summary⁶ of the key barriers faced by older workers lists these issues as follows:



⁶Employment and Social Development Canada (2018). See the bibliography at the end of this report for citation.

It is worth elaborating on the issue of ageism because in the literature it is often identified as one of the more prominent barriers faced by older workers and job candidates. Yet ageism is often not accorded the same level of disapproval as discrimination based on race or gender, in part because it reflects long-standing cultural and societal stereotypes about declining physical strength, dexterity and balance, and in some cases, cognitive ability, among older individuals. It results in assumptions being made about the competence and adaptability of older persons, not always recognizing the compensatory attributes that older individuals bring to a task, such as their accumulated wisdom and experience. One must also contend with the view that training older workers may not result in a sufficient return on investment, given the likely shorter period that an older worker may be employed (never mind the cliché that older individuals are resistant to learning new things)⁷.

The fact is that many of these assumptions can be countered by appropriate accommodations, such as tailoring training programs for older adults. Other assumptions are just plain wrong; for example, there is little or no relationship between the level of productivity of a worker and his or her age (Tony Fang, Morley Gunderson and Byron Lee (2021)).

Given the multiple barriers which confront older individuals in the labour market, it stands to reason that interventions to enhance their participation in the labour force would benefit from addressing the range of issues. The following represent an illustrative sample of strategies which could be undertaken:

Awareness Campaigns

Given that ageism is a product of questionable assumptions and myths, there is value to a publicity campaign which dispels these prejudices and highlights the value of their contribution to the workforce. This is information which would benefit not only employers, but also employment service providers, to help them advocate on behalf of older workers. It would also provide older adults with reassurances to overcome their own self-doubt and to signal to them that there is support for them in their labour market quest.

Advice To Employers About Recruiting And Retaining Older Employees

In addition to raising awareness about ageism, it is also important to provide guidance to employers about recruitment strategies to attract older workers and accommodations which would make workplaces more attractive to older workers. This includes such initiatives as promoting flexible work arrangements and removing age bias from job postings.

Targeted Job Search Support For Older Adults

Older adults would benefit from customized employment service support which addresses their specific challenges. As the literature and the consultations make clear, older adults are less familiar with some of the newer forms of job recruitment and job search, and they may have need for advice and workshops which can enhance their knowledge in this area. It might also be useful to develop a separate stream of outreach to employers who focus on older workers, highlighting the particular value which older workers can bring to a workplace.

Targeted Skills Training For Older Adults

In some cases, it may be worthwhile to develop specialized training for older adults, one that is geared to their life experience and ways of learning. It is very likely that training focusing on digital skills would be beneficial, especially since there has been an increased expectation for higher levels of digital literacy since the advent of COVID.

These various interventions would be a good place to start, and the literature in this field has other strategies to consider. Separately, these interventions would make a difference, but their impact would be enhanced if they were part of an integrated strategy. For that purpose, it would be helpful to convene a steering committee which would be the advocate and coordinator for organizations focused on older adults.

⁷ For an overview of the many facets of ageism, including the implicit acceptance of this form of discrimination, see Employment and Social Development Canada (2021); Morley Gunderson (2022); and Raza M. Mirza, Lynn McDonald and Laura Tamblyn-Watts (2021).

Conclusion

This report has highlighted data relating to the labour force participation of older adults and has identified the various factors which influence an older individual's decision to continue working or to withdrawn from the labour market. It has also identified the barriers which older individuals face in seeking employment, relying both on consultations with local residents and a review of the relevant literature.

Several strategies have been proposed as first steps towards enhancing the labour force participation of older residents in Simcoe and Muskoka, to both meet the job recruitment needs of local employers and to facilitate higher levels of employment and job satisfaction among older residents.

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