

Older Hamiltonians forced to work longer due to lack of money

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The Hamilton Council on Aging and its partners the City of Hamilton and the Seniors Advisory Committee are in the process of renewing Hamilton's Plan for an Age Friendly Community 2014-2019. We have engaged with over 4000 older adults in Hamilton through individual surveys, discussion groups and special events to learn about their experiences, challenges and ideas about aging in community. Moving forward we will use the information we have collected to form recommendations to launch the Age Friendly Hamilton Plan 2.0. 2020-2025.

One of Hamilton's seven Age Friendly Plan goal areas is "Civic Engagement, Volunteer and Employment". Under Hamilton's Plan for an Age Friendly City (2014-2019), several initiatives were facilitated: recognizing older adult volunteers through municipal and community awards events; connecting older adults to opportunities to give back and learn through volunteer and community resource fairs; combatting ageism and stereotyping through community storytelling.

As we began to review feedback and focus on developing the second phase of the Plan, we recognized that barriers related to employment of older adults and volunteer opportunities are important considerations.

Older adults are working longer. 2016 Census data indicated 36% or Hamilton residents 55 years and older participated in the labour force, and the participation rate was 20% for those 65-74. Our survey of 693 older adults in Hamilton indicated that 23% worked full time and 12% worked part-time in 2019. We asked, "What is the primary reason for you to work after the age of 65?" and 43% said they needed the money.

The data shows a concerning trend. Many older adults are unable to retire at age 65 because of insufficient financial resources: employment pensions, personal RRSPs or government supports. And, as Canadian personal debt loads continue to increase,

every working Canadian now needs to consider how likely it is they can retire at sixtyfive.

In early 2020 we met with City of Hamilton HR staff and employment service agencies to review their ideas and suggestions for supporting older workers and the advantages that lifelong experience and maturity bring to a multi-generational workplace. We also met with charitable and non-profit agencies in February to start a conversation regarding volunteerism and the value of older volunteers. Both sector participants identified many challenges and gaps to age friendly employment/volunteerism including ageism, a mismatch between skills and local opportunities, the lack of employment resources for older workers, and a lack of appealing volunteer opportunities for older adults.

Ageism may prevent older adults from finding rewarding employment and volunteer opportunities. Employers and agencies may unconsciously discriminate against older workers and volunteers anticipating added costs for recruitment, retention, support and recognition. The Government of Canada, Canadian researchers and organizations like Volunteer Canada have found that older workers and volunteers are loyal, reliable, bring a wealth of experience, and are more likely to make long-term commitments to an organization. Older adults require less supervision and enjoy working in teams.

Our discussions with local employment and volunteer experts resulted in many possible solutions we will consider as we move ahead with developing recommendations for Phase 2 of the Hamilton Age Friendly Plan.

As we began the work to develop the Age Friendly Plan 2.0, COVID-19 took over every headline. Given the current situation, our work is now being viewed through the lens of COVID-19. We are going back to our participants to ask them to consider their solutions in view of the global pandemic. At a time when the most financially vulnerable are out of work and there is no clear path forward, it is difficult to anticipate how older adults will participate in the new reality. As non-essential workplaces and non-profits start reopening and recruiting, who will they hire, and how will the role of volunteers change?

Age Friendly Hamilton is back on track. As the champion of the Civic Engagement, Volunteer and Employment goal, I will be recommending opportunities to engage with employment service organizations, Chambers of Commerce and volunteer leaders to ensure the voice of working older adults and volunteers is at the table when everyone starts finding their path into the new reality.

Amelia Steinbring is the Executive Director, Flamborough Connects, a member of the Hamilton Age Friendly Collaborative Governance Committee. For more information on the Hamilton Council on Aging and to join our membership or make a donation please see <u>www.coahamilton.ca</u>