



Ageing Workforce

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INTRODUCTION

Many articles and books have been written about the baby boomers and the problem of the ageing workforce in our country. The problem cannot be overlooked. Organizations must start addressing the situation, whether it is in the construction business, general industry and manufacturing, healthcare or any other area.

Baby boomers – the part of the population who were born between 1946 and 1964. They are now between 56 and 74 years old. In the last census in 2010 the age group of people under 18 was 24% of the total population; the age group of people between 18 and 44 made up about 36.5% and the group aged 45 to 64 made up 26.4% of the population.

It is expected that in 2020 the group of people between 55 and 65 will be more than 29%. That means one third of the population will belong to the ageing workforce group since 20% of Americans over the age of 50 are working or are looking for work according to the Bureau of Labor Statistics (BLS).

What does this mean for organizations, companies, the employees or workers themselves?

THE AGEING WORKFORCE PROBLEM (OR OPPORTUNITY)?

Never in the past, countries around the globe had to handle the problem of an ageing workforce. We cannot google how the issue was dealt with historically or geographically.

Medical advancements and the availability of medical treatments allow us to live longer, albeit not always healthier. Workers choose to work well into their retirement age, either because they must - due to financial reasons, or they may feel a diminished self-value in retirement, they may not know what to do in the newly found leisure time, or they simply like to work.

Since an employer cannot discriminate against an employee because of his or her age, the employees have a right to continue to work if they choose. That, however, raises the question how to deal with the larger number of older employees within a company.

Is the ageing workforce really a problem, a burden, or is it an opportunity?

QUESTIONS AND ANSWERS

Here are some questions that may arise in the day-to-day business:

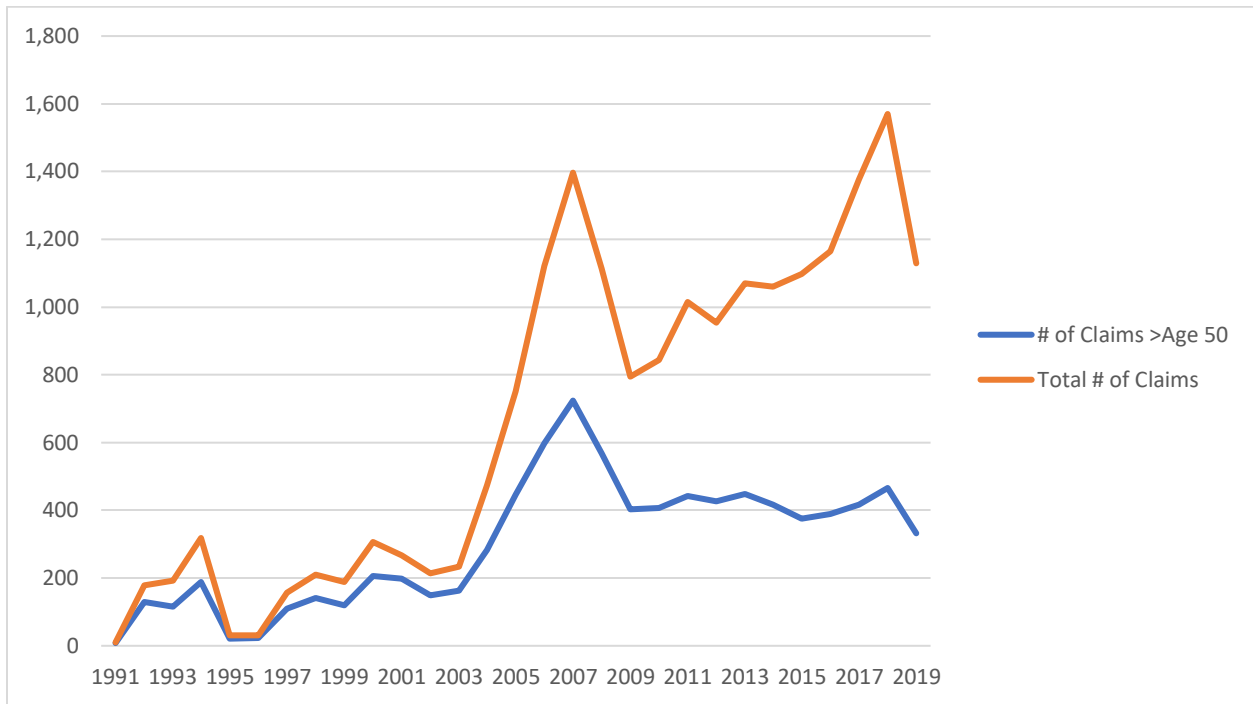
1. **Are older employees experiencing more injuries?**
 - a. That question cannot easily be answered and generalized. Several studies have shown conflicting results. The general consensus is that older employees do not have more injuries as such but that the injuries are more severe.
 - i. See data from a Mackinaw research for the years 2013 through 2019 focusing on employees 50 years and older on page 6. The data includes overall information as well as specifics for several funds (B+C, Trifac, Forest, and Care Providers/Healthcare).

2. **Are older employees experiencing less but more costly injuries?**
 - a. When we age we lose muscle strength, we are more prone to health issues like diabetes, heart diseases and cancer, but we also do not recover from injuries as quickly as a younger person might. We are more aware of our failing strength and balance. We may need more medical treatments than a younger person who heals faster. Injuries may happen due to pre-existing conditions that are aggravated at work. Age related issues may become more intense by many years of exposure to lifting, bending, or repetitive motions. Injuries affect back and shoulder, hands, arms, wrists.
 - i. See data from a Mackinaw research for the years 2013 through 2019 focusing on employees 50 years and older on page 9.
 - ii. This data focuses on Slips, Trips and Falls (STF) and Strains.

3. **In how far does age affect productivity?**
 - a. The answer is – it depends on the work and the individual. Office employees who work mostly in sedentary jobs and with computers are usually able to adapt to new computer programs, for example, and are as productive as their younger counterparts. However, they may have more and longer lasting ergonomic issues regarding carpal tunnel, neck and shoulder problems, stiffness of joints etc. In physical labor jobs, age may slow down the employees. On the one hand, people's skills may decline and strength deteriorate. On the other hand, many older employees have learned to work smarter, not harder and make use of the provided tools, whether it is hoists or Ergo Lifts, for example.

4. Are older employees taking away the jobs from the younger workers if they work longer than retirement age?
 - a. If we only focus on the State of Minnesota, the MN State Demographic Center shows clearly that “the number of Minnesotans turning 65 in this decade (about 285,000) will be greater than the past four decades combined. The total number of older adults (65+) is anticipated to double between 2010 and 2030”. By then, 1 in 5 Minnesotans will be an older adult, including all the Baby Boomers.”
 - b. Although studies show that there is an age bias and that younger employees believe that older employees take away the jobs that should be rightfully “theirs”, the unemployment rate in MN displays a different picture. The unemployment rate in MN is at 3.2% (September 2019), in the USA overall at 3.4%. In 2009, for example, the MN unemployment rate was at 8% (overall USA 9.9%). These numbers indicate that the older workforce is not taking away any jobs from the younger generations.

MACKINAW DATA

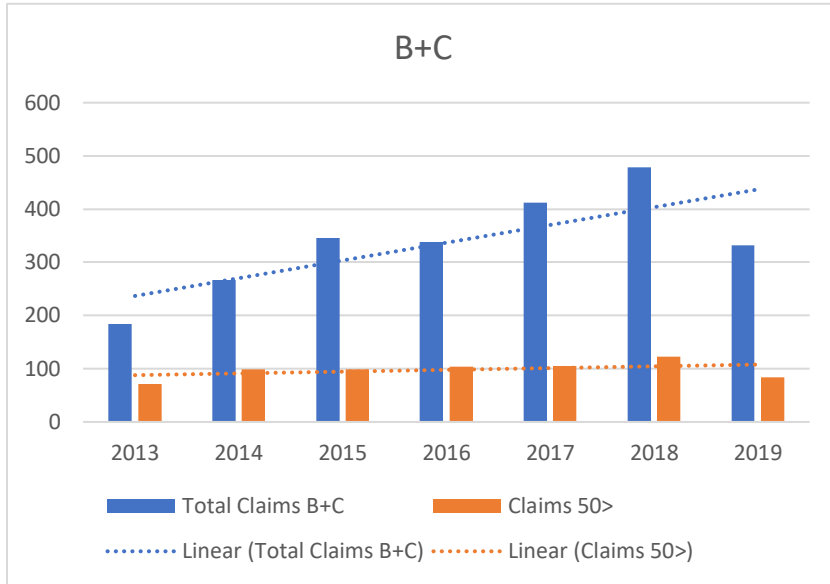


This chart compares the total number of claims for all funds with the number of claims for employees 50 years and older (all funds).

Year	Claims >50	Total Claims	Percent of claims >50
2013	449	1,071	42%
2014	417	1,060	39%
2015	375	1,098	34%
2016	389	1,165	33%
2017	416	1,378	30%
2018	466	1,570	30%
2019	333	1,129	29%

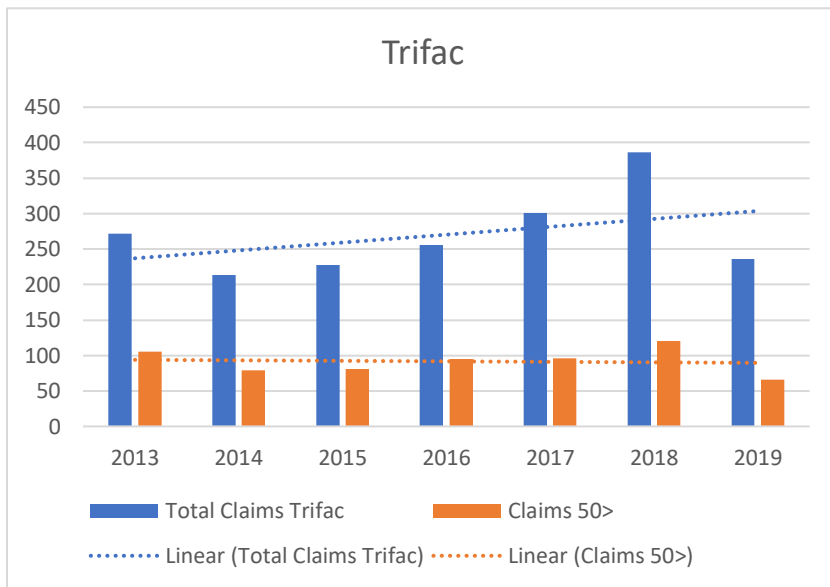
The number of claims for employees 50 years and older is decreasing

The following charts break down the information for the following funds: B+C, Trifac, Forest, CareProviders/Healthcare.



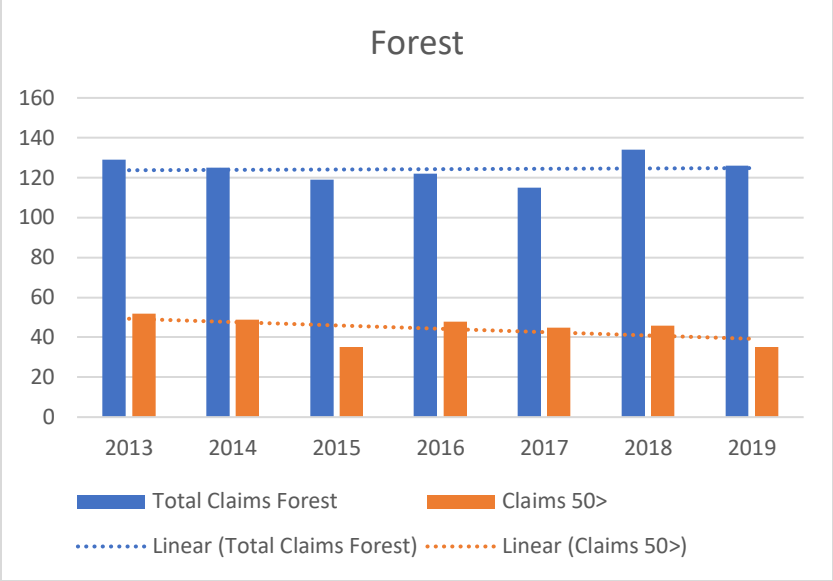
Percentage of Claims 50>

- 2013: 39%
- 2014: 37%
- 2015: 29%
- 2016: 31%
- 2017: 25%
- 2018: 26%
- 2019: 25%



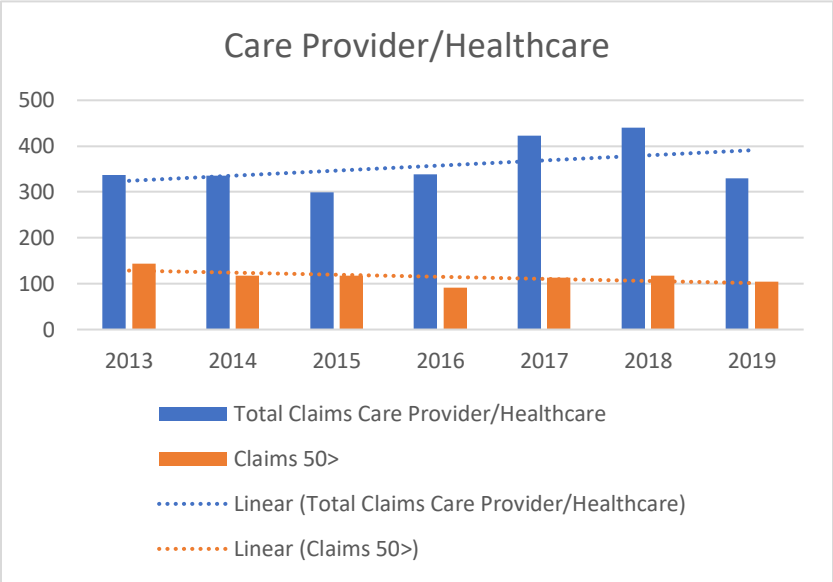
Percentage of Claims 50>

- 2013: 39%
- 2014: 37%
- 2015: 36%
- 2016: 37%
- 2017: 32%
- 2018: 31%
- 2019: 28%



Percentage of Claims 50>

- 2013: 40%
- 2014: 39%
- 2015: 29%
- 2016: 39%
- 2017: 39%
- 2018: 34%
- 2019: 28%



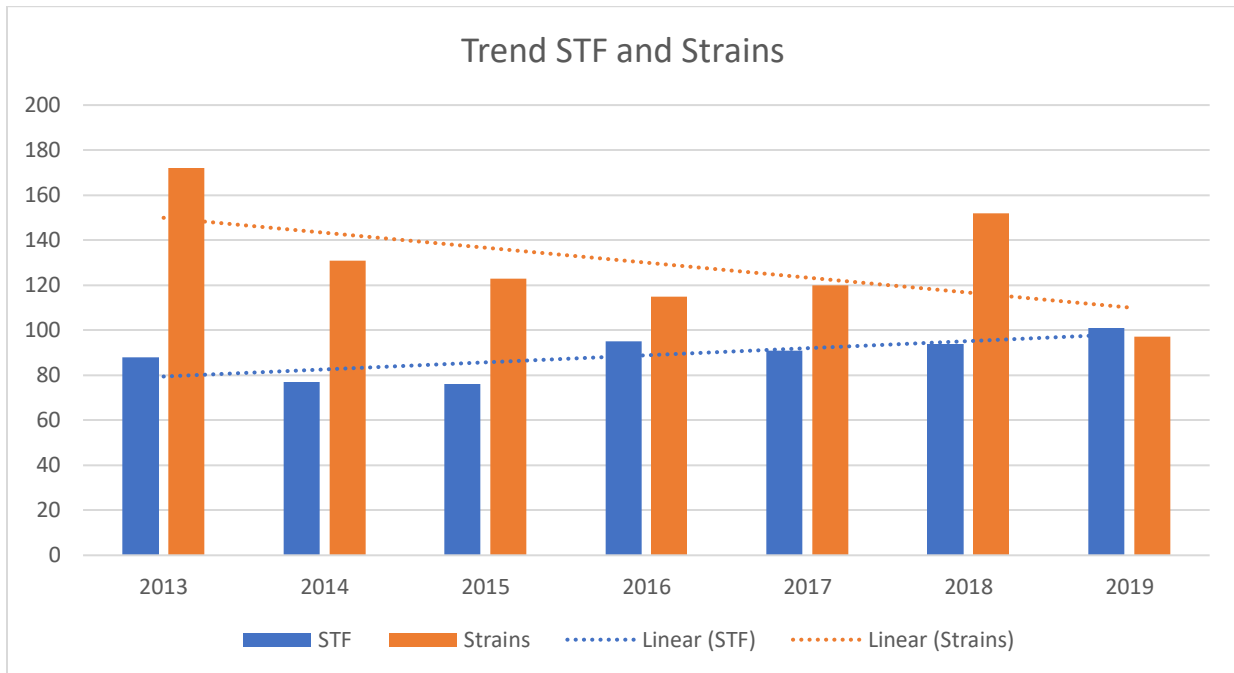
Percentage of Claims 50>

- 2013: 42%
- 2014: 35%
- 2015: 39%
- 2016: 27%
- 2017: 27%
- 2018: 27%
- 2019: 32%

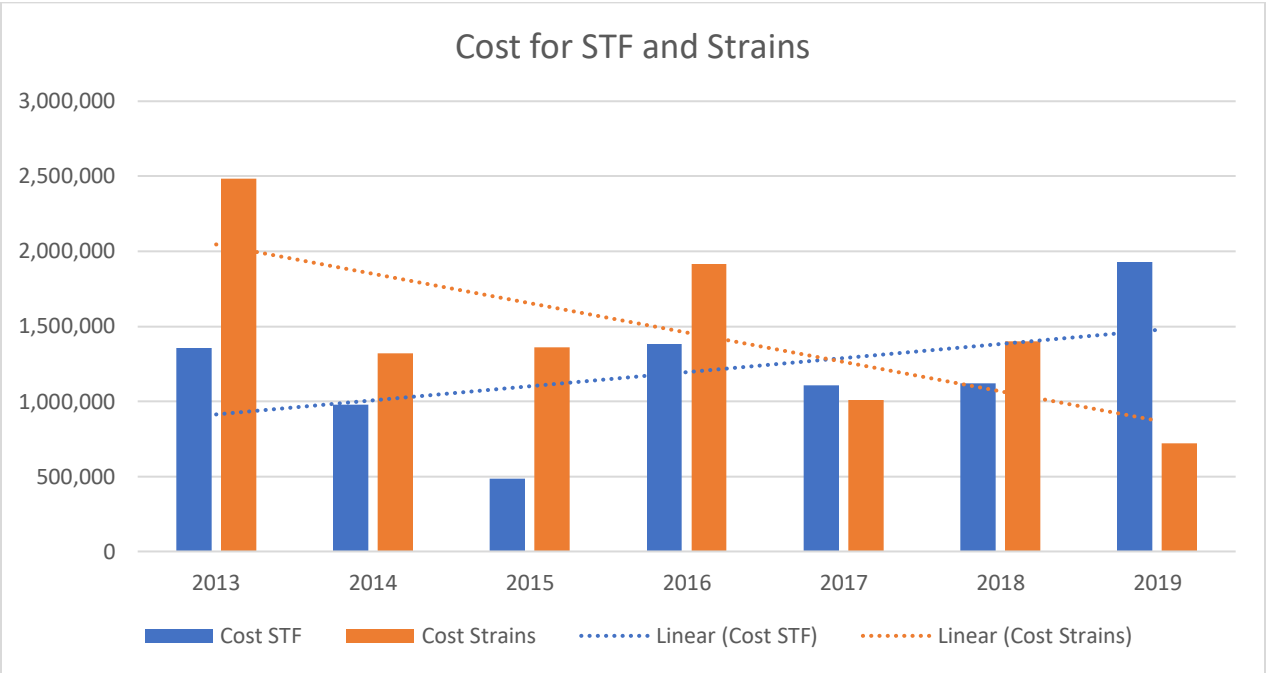
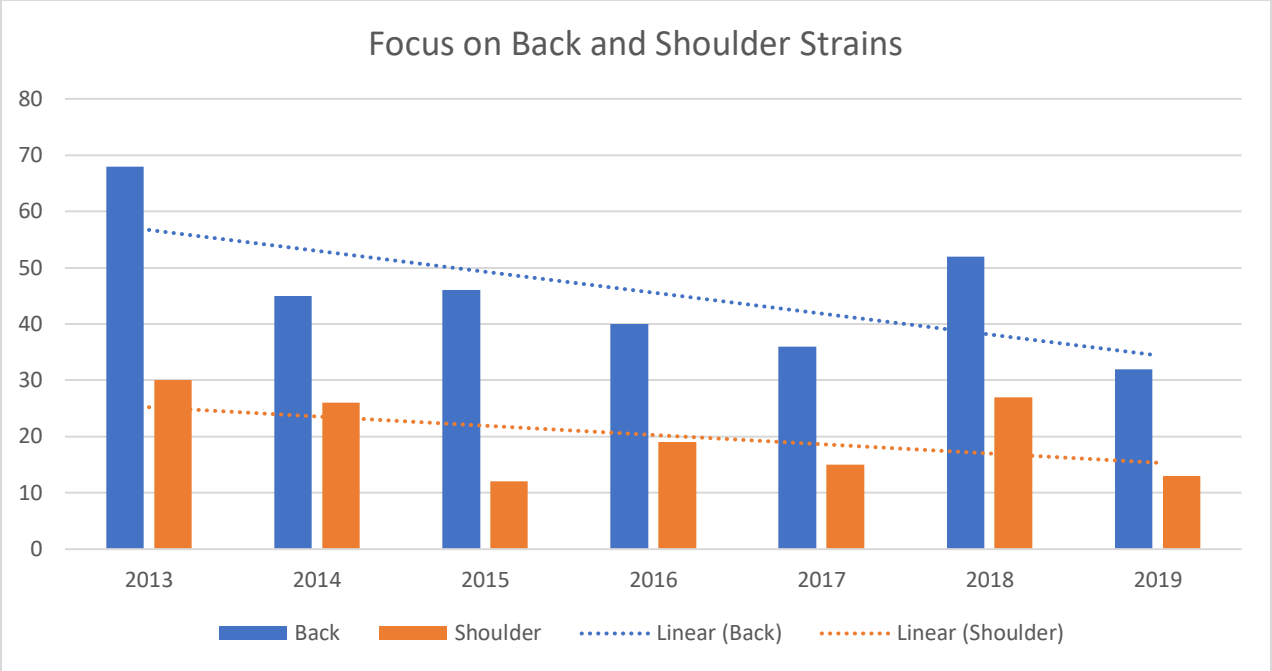
TYPES OF CLAIMS (STF AND STRAINS) >50

Slip, trip and fall claims include all types of falls (same level, ladder, scaffold, stairs, etc).

Strains include claims from lifting, twisting, turning, bending, or miscellaneous reasons.



The linear trendline indicates a slow decline in the number of strains (all funds), but the number of STF is increasing.



HOW TO RETAIN THE OLDER WORKFORCE AND STAY PRODUCTIVE

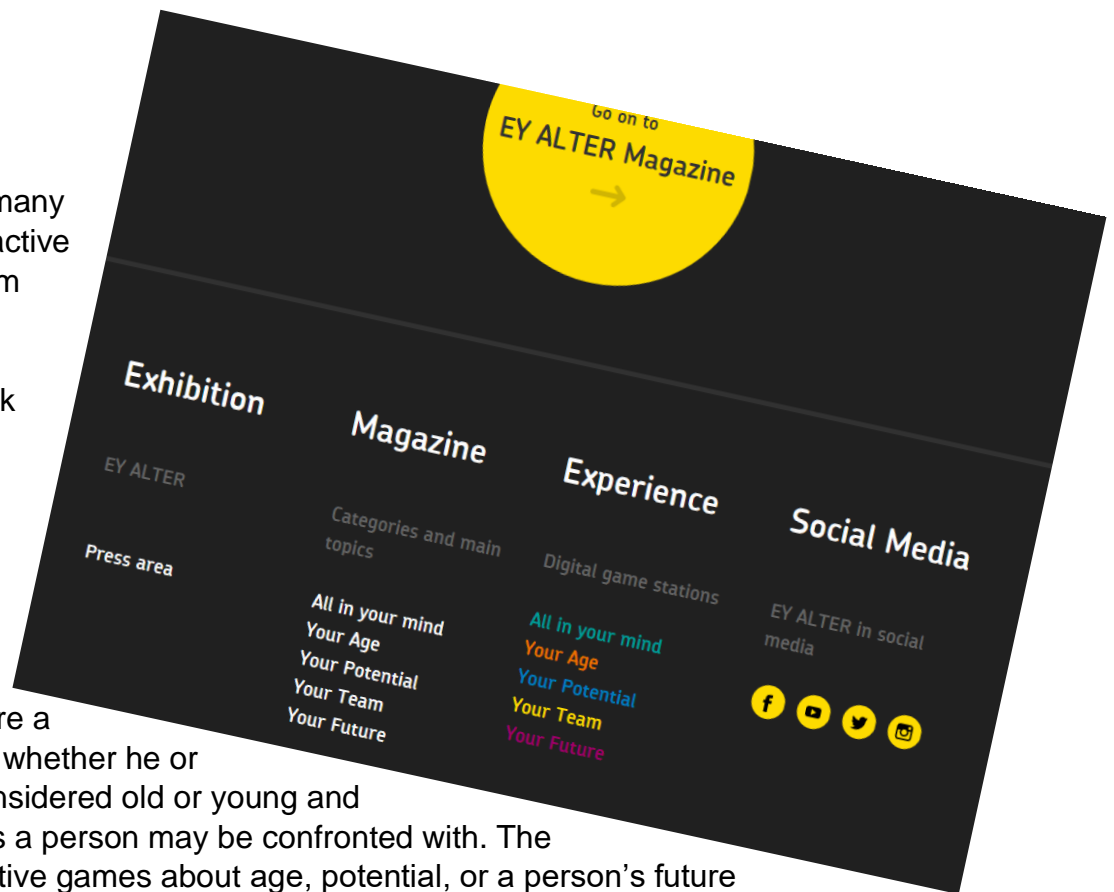
- a. Assess your future needs. How many employees will fall under the category of ageing workforce within your organization?
- b. Perform Job Hazard Analysis from the perspective of an older employee and involve them in the process. Make sure they understand that you want to help them and not find a way to make them superfluous.
- c. Increase hazard awareness.
- d. Every employee, even yourself, will at some point be part of the ageing workforce. What you do now will benefit employees in the future.
- e. Determine whether the workplace design is adequate or whether it can be improved. Will hoists or ergo lifts or other lifting tables be required? Is a better training or a one-on-one training needed for example on manual handling practices?
- f. Some of the contributions of the older workforce that an organization will benefit from are different perspectives and experience, possibly a stable personality, knowledge of the business and the work.
- g. Provide training. Younger employees need to understand the mentality and needs of the older workforce, especially if they are their supervisors. Older employees need to be able to work with younger employees and accept them.
- h. Can older employees be trained in additional jobs so that job rotation is possible?
- i. Can older employees be moved into a more supervisory or mentoring function, for example in construction? Of course, that depends on the individual employees and their capabilities.
- j. Is it possible to provide part-time positions, flexible schedules or helping with gradual or phased-in retirement?
- k. Implement ergonomics and stretching programs.
- l. Invest in a rehab facility helping you with onsite services. It is not a cost but an investment in preventative on-site measures that can help reduce the cost of lost time injuries and increased premiums. Rehab facilities can help with ergonomic and return-to-work programs that are customized to your needs.

“EY ALTER”

In 2017, Daimler Corporation in Germany developed an interactive exhibition or platform to show in how far younger and older employees can work together and profit from each other.

Links to the websites are below. “Ey Alter” (translation: “Hey Oldie”) is an

interactive site where a person can choose whether he or she wants to be considered old or young and see what prejudices a person may be confronted with. The website has interactive games about age, potential, or a person’s future to create a better understanding that old and young need to work together and can learn from each other.



<http://www.eyalter.com/en/>

<https://www.daimler.com/sustainability/wecare/for-our-locations/ey-alter.html>

CONCLUSION

It is time to act. If your organization has an older workforce now or in the future, be proactive.

Find out why your ageing workforce is hesitant about retirement. Depending on the reasons, you have to use different approaches.

- Provide more flexible schedules.

- Provide incentives for retirement.

- Be aware of the health and safety hazards that the older workforce is exposed to.

- Perform Job Hazard Analysis together with the older employees and understand what needs to be done so that they can still make valuable contributions to the success of your company.

- Create a climate of understanding between younger and older workforce. Remind the younger ones that at some point in the future they will also be part of the ageing workforce.