



# Reducing Risk for Aging Workers

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Our Presentation Will Begin Soon



# Reducing Risk for Aging Workers

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ICW Risk Management Services



Today's Presenter:

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# Today's Topics

- Current & Future Workforce
- Generational Considerations
- Workplace Injury Rates
- Safety Considerations & Remedies
- Employer Best Practices



# Current & Future Workforce

“Silver Tsunami”

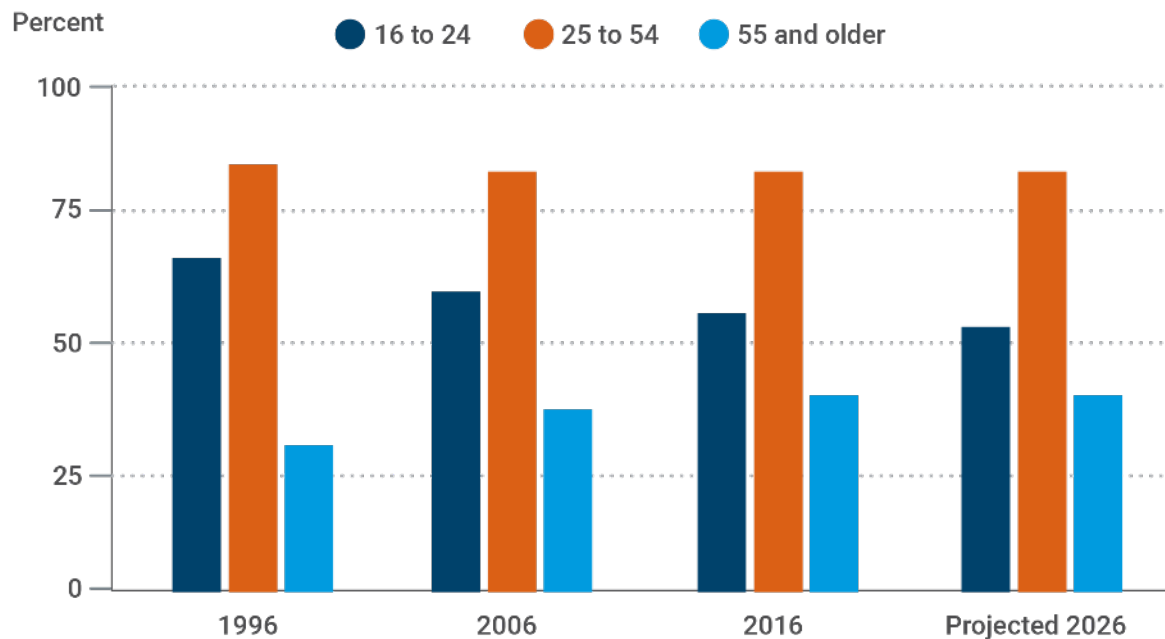
Among people aged 75 years and older, the labor force is expected to grow by 96.5 percent by 2030.

Percent change in civilian labor force by age, 2000-10, 2010-20, and projected 2020-30

Group	2000-10	2010-20	2020-30
Total, 16 years and older	7.9%	4.5%	5.5%
16 to 24	-7.0	-3.5	-7.5
25 to 54	1.5	-0.3	5.6
55 to 74	30.2	20.0	7.7
75 and older	60.2	53.7	96.5



Source: U.S. Bureau of Labor Statistics

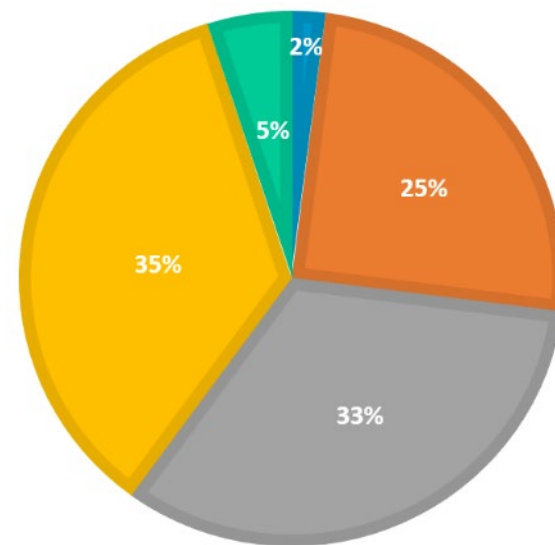
# Participation Rate



# Workforce Today

## Current U.S. Workforce Numbers by Generation

	<b>Traditionalists</b>	1928-1945
	<b>Baby Boomers</b>	1946-1964
	<b>Generation X</b>	1965-1980
	<b>Millennials (Gen Y)</b>	1981-1996
	<b>Generation Z</b>	1997-2012



Source: Pew Research Center

# Older Workers Defined

**ADEA** (Age Discrimination in Employment Act)

- Individuals 40+ years old

**AARP**

- Individuals 50+ year olds

Due to retirement eligibility and possible removal from the workforce, some focus on 65+ years old





# Workforce and World Trends

## The Twenty-First Century Workforce Is Rapidly Aging

- Older adults now outnumber young children
- Life expectancy is increasing worldwide
- Fewer young people are entering the workforce
- Older workers are playing a larger economic role

# Why Older Adults Continue Working

1. Financial pressures and healthcare needs
2. Job satisfaction and purpose
3. Social connection and engagement
4. Insufficient retirement savings

In a 2023 AARP survey, 57% of Americans nearing retirement said they plan to keep working — with both financial and non-financial reasons driving their decision.

# Economic Impact and Workforce Reentry

Many older adults exited the workforce during the pandemic, but most have since returned.

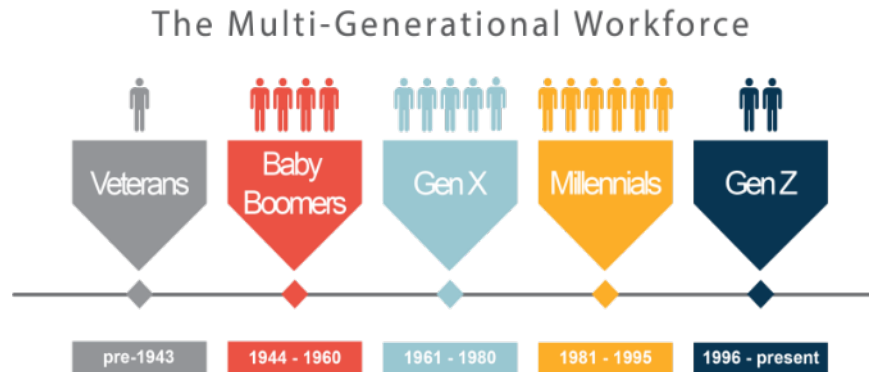
- In May 2020, 54% of workers aged 55 and older were either working remotely or unable to work due to COVID-19. By August 2022, that number had decreased to 15%, reflecting a strong reentry trend.

Today's ongoing labor shortage continues to create attractive opportunities for older adults. Many who previously left or lost their jobs are returning to the workforce with the prospect of earning higher wages, gaining access to better benefits, and enjoying greater flexibility.

# Generations at Work

What is a multigenerational workforce?

- Personnel comprised of people from several generations.
- The average lifespan for humans has been increasing, so more individuals are choosing to work well past the typical retirement age.
- The age diversity in the current workforce is the widest ever.



# Generational Considerations

## **The Silent Generation or Traditionalists:**

Grew up as children during the Great Depression and World War II. Strong work ethic and are very resilient. Financial security and comfort are highly valued.

## **Baby boomers:**

25 percent of the U.S. Workforce. Hard workers AKA "Workaholics," often characterized by a sense of stability, formality and responsibility. Value quality and have a strong sense of loyalty.



# Generational Considerations

## **Generation X:**

Both parents in the workplace (latch-key kids), a strong sense of independence and self-reliance. Results-oriented and motivated by compensation.

## **Millennials or Gen Y:**

Influenced by smaller family sizes and grew up close and connected to their parents. Desires connectivity with leadership and mentorship by more senior coworkers. A strong sense of comfort and reliance on technology.

# Generational Considerations

## **Generation Z:**

Sees technology as an extension of self. Some concerns are expressed about gaps in this generation's interpersonal skills. Still kids during the Great Recession. Strong work ethic, along with the desire for structure, order and predictability.

# Generational Considerations

“Older generations were much more used to punching the clock. It was, ‘I climb the ladder and get my pension and gold watch.’ Then for millennials it was, ‘There’s still an office but I can play Ping-Pong and drink nitro coffee.’ For the next generation it’s, ‘Holy cow I can make a living by posting on social media when I want and how I want.’”

# Generational Considerations

UNITY – A key ingredient for intergenerational success

- Requires clearly defining a company's vision and always keeping it at the forefront.
- Your vision should be closely intertwined with the mission of the organization, although they're separate things.
- An organization's mission is a core purpose that doesn't change.
- It's what brings employees together, leading to the alignment and realignment of teams.

# Common Myths

## **MYTH:**

Older workers are sick more often and cost more to employ.

## **MYTH:**

Older workers will struggle to learn new skills and technologies.

## **MYTH:**

Older workers are more likely to quit their jobs, so training is not a worthwhile investment.





# Strengths of the Experienced Workforce

1. Strong work ethic and reliability
2. Experienced, autonomous, and efficient
3. Adaptable with good judgement
4. Low stress and minimal coworker conflict
5. Lower rates of work-related injuries and illnesses
6. Company loyalty and punctuality
7. Quality work performance
8. Proficient in basic skills: reading, writing, arithmetic



# Workplace Injury Trends by Age Group

- Younger workers (ages 25-45) experience more injuries overall.
- Older workers (64+) have fewer injuries but face more repetitive strain and age-related conditions like rotator cuff sprains and carpal tunnel syndrome.
- The oldest workers (64+) have the lowest number of injuries, but these tend to be more costly.

*“Workers aged 25-44 account for nearly **50%** of workplace injuries, while workers aged 55 and older account for approximately **20%.**”*

# Injury Severity and Recovery Differences by Age

- Older workers tend to experience more severe injuries.
- Recovery times increase with age; older workers take on average 13 days longer to recover.
- Pre-existing chronic conditions complicate recovery in older workers.
- Injuries in older workers are more likely to result in longer absences or even permanent disability.

*“Injuries among workers aged 55 and older result in **27%** more days away from work compared to younger workers.”*

# Workplace Safety Considerations

## The Aging Process

- Reduced range of motion and flexibility
- Vision and hearing changes
- Slower thermoregulation
- Impaired balance and joint mobility

## Physical impacts

- Decline in overall physical capacity
- Increased musculoskeletal disorders
- Fewer injuries overall – but greater severity
- Older workers experience 4x the fatal injury rate compared to younger workers (ages 18-24)



# Workplace Safety Considerations

*“Arthritis and hypertension are the two most common health conditions affecting older workers, impacting 47% and 44%, respectively, of workers over the age of 55. An even greater proportion of workers (more than 75%) are estimated to have at least one chronic health condition that requires management.”*



# Vision

- Impacted by chronic conditions (diabetes, cataracts, hypertension, macular degeneration)
- Age-related thickening of the lens restricts light entry and screens

## Effects on Work

Reduced visual clarity and depth perception, difficulty with night vision, increased time needed to focus on close objects.

## Workplace Remedies

- Onsite health programs focusing on eye care
- Improved and adjustable lighting
- Use of high-contrast colors
- Larger, clear fonts in documentation and screens

# Hearing

- Difficulty separating sounds
- Loss of ability to hear higher frequencies

## Effects on Work

Hearing loss can reduce the ability to detect safety signals, monitor equipment, and understand verbal instructions, increasing risk and communication barriers.

*“Approximately 25% of adults aged 65–74 and 50% of those 75 and older experience disabling hearing loss.*

## Workplace Remedies

- Volume controls and visual alerts for devices
- Specialized PPE to enhance sound
- Hearing aids support

# Motor Skills

- Memories to brain are delayed
- Coordination and fine motor control decline

## Effects on Work

Slower judgment and decision-making, combined with delayed reactions and longer response times, can impact overall job performance and increase safety risks in the workplace.

## Workplace Remedies

- Reduce multi-tasking
- Assign duties that allow extra time to think and react
- Install safety devices on machines to prevent accidents



# Stress

- Evaluate both physical and mental stressors
- Chronic stress can lead to fatigue and reduced focus

## Effects on Work

Stress can negatively impact attitude and concentration, leading to reduced productivity and increased risk of errors or accidents.

## Workplace Remedies

- Screen for underlying physical health problems
- Modify the workplace to reduce stressors where possible
- Train managers to recognize signs of stress and support employees in managing it



# Thermoregulation

- Less able to adjust to external temperatures
- Increased risk of heat or cold stress

## Effects on Work

Fatigue, hypertension, loss of sensation, and overexertion can result from an impaired ability to regulate body temperature, leading to safety risks and decreased productivity.

## Workplace Remedies

- Ensure proper PPE is used
- Implement seasonal safety policies to address extreme temperatures
- Regulate indoor temperatures to maintain a comfortable work environment



# Equipment Design

## Materials Handling

Equipment should be designed to handle lifting tasks effectively to minimize physical strain. Reducing repetitive motions is essential to prevent fatigue and injury.

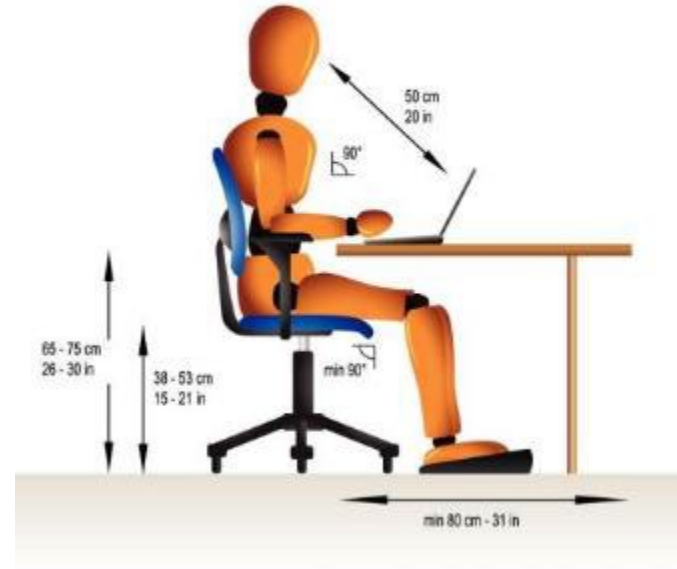
Additionally, designs should support proper posture and balance to promote worker safety and comfort.



# Workstation Design

## Ergonomics

Proper ergonomic design reduces strain, prevents injury, and supports aging workers' long-term comfort and productivity.



# Accommodations by Concern

- Lighting
- Contrasting Colors/Images
- Access
- Posture
- Ergonomics

There are many potential accommodation solutions that aging employees with impairments could benefit from in the workplace. Each situation should be evaluated on a case-by-case basis to determine options that would work for both the employer and the employee.

# Workplace Safety and Injury Prevention

- Slip and Fall Prevention: Falls account for nearly 40% of all injuries to workers aged 65 and older
- Ergonomics: Job Safety Analyses (JSAs) should be performed to identify causes of fatigue and strain
- Provide reasonable accommodations and implement “Best Practices” programs

# Job Safety Analysis

- Performed for individual work locations with a focus on ergonomics
- Match the work tasks to the capabilities of each worker
- Create necessary accommodations to ensure ergonomically friendly work environments, including:
  - Workstations
  - Floors
  - Seating
  - Range of Motion
  - Lighting

# Driving Safety

- Fleet Safety
- Personal Vehicle Operation

Advancing age can bring impairments that affect driving ability. Drivers aged 70 and older have higher fatal crash rates per mile traveled than middle-aged drivers.

# Training Considerations

- Older employees in new technologies
- Younger employees in management techniques and traditionally accepted work ethics and methods
- Skills building and cross-training
- Management in multigenerational needs

*Source: Journal of Occupational and Environmental Medicine*





# Worker Responsibilities

- Maintain a healthy lifestyle toward employment longevity
- Overcome a resistance to change
- Provide input to programs and adhere to requirements
- Communicate accommodation needs early
- Model professionalism and mentorship

*Sources: CDC Workplace Health Promotion, 2023; Job Accommodation Network, 2023*





# Employer Considerations

- Risk of knowledge loss from retiring workers
- Challenges recruiting and retaining experienced employees
- Higher costs: healthcare, disability, and accommodations
- Productivity impact without support strategies
- Need for formal programs: mentorship, flexible schedules, phased retirement
- Importance of proactive workforce planning to sustain business continuity and competitiveness

# Employer Best Practices

- Foster a flexible, respectful, and inclusive workplace culture
- Reduce rigid or inflexible work conditions
- Implement rotation of work assignments to minimize strain
- Eliminate heavy lifting, extended reaches, and elevated ladder work when possible
- Regularly guard, inspect, and maintain equipment for safety
- Encourage open and transparent communication with employees

# Employer Best Practices

- Develop health programs that support all employees, including age-specific initiatives and policies
- Design fitness, exercise, and wellness programs tailored to different age groups
- Conduct regular inspections and audits to identify the need for workstation adjustments
- Pay close attention to employees' medical needs and accommodate medical visits
- Implement Return-to-Work programs that account for age-related healing times and recovery needs

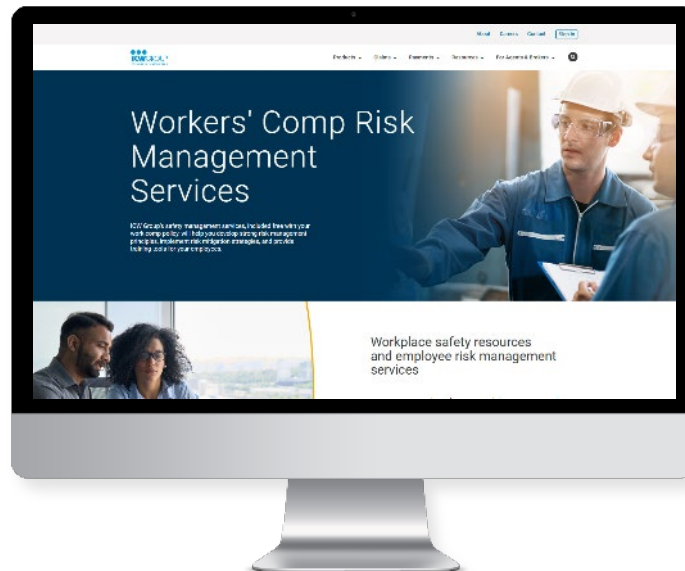
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## QUESTIONS?

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