

Work in Later Life

Maine Worker and Employer Perspectives

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For the Governor's Cabinet on Aging

October 30, 2025

1.

Project Background

We need to understand older workers



Project Background

Department of Labor funding

2.

Project Methods

What we did and who we spoke with

Methods

Literature Review & Demographics

Employer Key Informant Interviews

Older Worker & Retiree Focus Groups

	Number of groups	Number of people
Employer Interviews	7	9
Focus Groups	9	49
Total	16	58

Methods

Literature Review & Demographics

Employer Key Informant Interviews
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Focus Group Participants

- Conducted **9** focus groups
- Spoke with a total of **49** individuals

Population	# of Participants
Older workers	2
Older workers	7
Older workers	3
Retirees	8
Older Workers and Retirees	6
Retirees	6
Older Workers and Retirees	7
Older Workers and Retirees	2
Older workers	7

Key Informant Interviews

- Conducted **7** interviews
- Spoke with a total **9** individuals

Industry / Sector	# of Participants
State Agency	2
Chemical Supplier	1
Large Manufacturing Employer	2
Long-term Care	1
Engineering Firm	1
Small Manufacturing Employer	1
Healthcare	1

Focus Group Participant Demographics*

Age Range, N=43

Age Range	Responses
50-54 years old	3
55-59 years old	8
60-64 years old	8
65-69 years old	5
70-74 years old	14
75+ years old	5

*Demographic data was collected via a voluntary Zoom poll, not all participants completed it

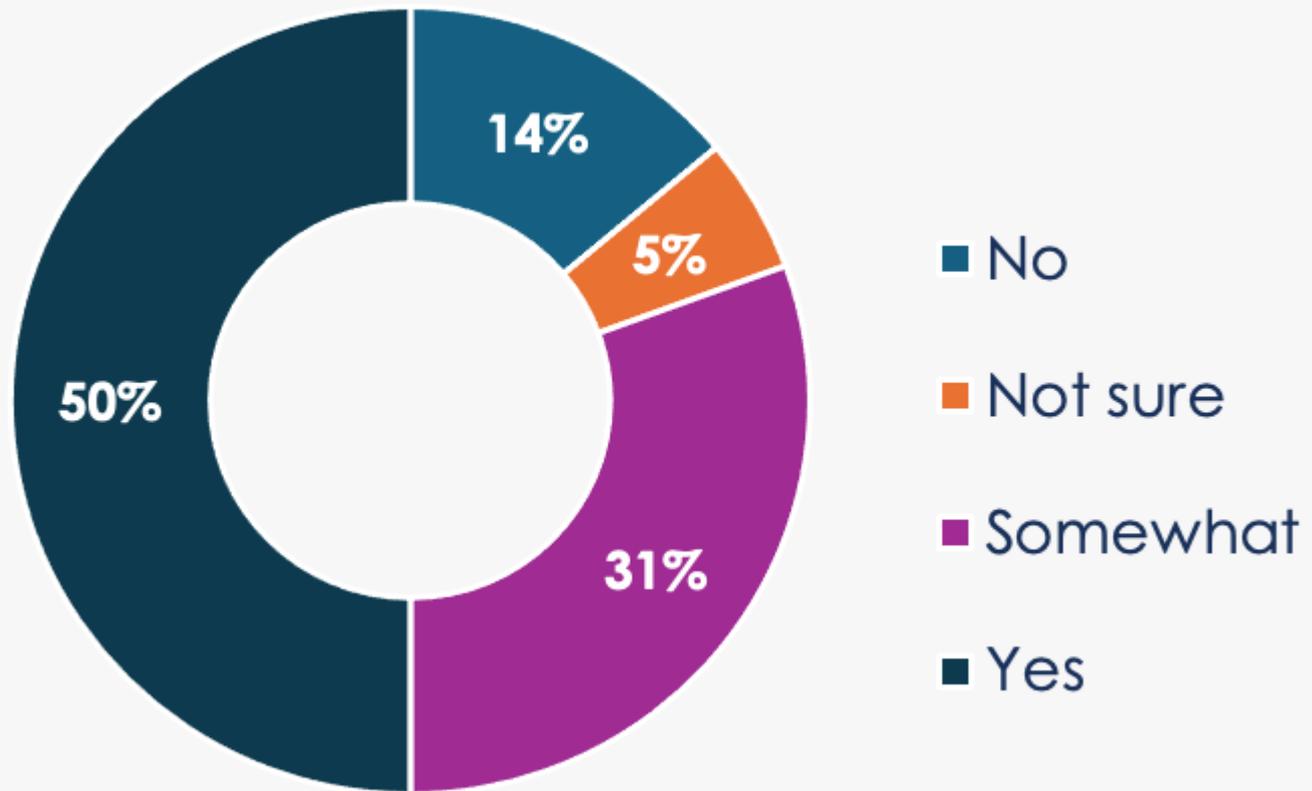
Focus Group Participant Demographics*

County	Responses, N=39
Androscoggin	5
Aroostook	1
Cumberland	15
Franklin	1
Hancock	1
Kennebec	2
Lincoln	2
Oxford	4
Sagadahoc	1
Somerset	2
York	5

*Demographic data was collected via a voluntary Zoom poll, not all participants completed it

Do you feel secure in your finances for later life?

N=36



Working and Retired

Asked older workers when they expect to retire

Write in	Responses N=19
62 years old	1
64 years old	1
65 years old	4
68 years old	1
67 years old	3
67-70 years old	1
70 years old	2
72 years old	1
75 years old	1
79 years old	1
100	1
No plans / haven't thought about it	2
Never	1

Vs.

Asked retirees when they retired

Write in	Responses N=14
50 years old	1
54 years old	1
61.5 years old	1
62 years old	2
67 years old	2
65 years old	1
68 years old	2
69 years old	2
70 years old	1
71 years old	1

Data Analysis

Qualitative Analysis

Worker and Employer Themes

Primary Theme	Employers	Workers	Total
Barriers to work / Reasons to not work	12	88	100
Worker motivations for working (staying or going back)	11	76	87
Employer perceptions / action (neg/pos)	46	39	85
Resources/Interventions/Programs (incl suggestions for future)	24	27	51
Feeling Valued / Unvalued	2	41	43
Older worker perception/experience	3	9	14
Volunteering vs Work		13	13

Qualitative Analysis

FGs and KIIs Themes

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Volunteering vs Work		13	13

Subtheme Counts

Worker **MOTIVATIONS** for working (staying or going back)

Workers	Total
Financial need	17
Meaning and purpose	17
Overall enjoyment	13
Contribute to community	11
Insurance need	8
Intellectual or cognitive benefit	8
Socialization	6
Identity	2
Learning	2
Flexibility	1

Subtheme Counts

BARRIERS to work / Reasons to not work

Workers	Total
Barriers in job search	12
Employer perceptions/actions	2
Enjoy retirement	10
Family obligations	2
Health (e.g., stress)	16
Lack of flexibility	10
Skills outdated	5
Technology	8
Transportation	4

3.

Findings - Workers

What the workers and retirees had to say

Positive - Negative



Reasons why older workers remain at work or return to work

Positive motivations

- Meaning/Purpose
- Contribution
- Cognitive/Learning
- Enjoyment
- Socialization

Meaning and Purpose

Contributing to Community



“I have always been able to work and help other people out, and that is a good feeling.”

“I need to get up and have a purpose. Otherwise, I'm just going to stay in my housecoat and talk to the cat... I need to feel like I'm doing something.”

“I love staying engaged with the community. And now this part of my life, I feel like I'm serving more than, you know, earning.”

Overall Enjoyment

Intellectual/Learning Benefit



“I really like my job. I finally found the job that fits me well, and so it's not difficult to come to work. I think if I weren't happy in my job, it would be easier to kind of try to speed things up and move the ball a little faster to get to retirement. But I really love what I do, so I'm happy.”

I love what I do. We're embarking on something new, and I'm just not ready to leave.

I always felt that I was learning something new. Every patient taught me something.

Socialization



“A big motivator for me is that we are part of a team, and we all work together.”

“I know how important social engagement is. I live alone. So, I need to be around people.”

It's fun. It's actually fun to be in a workforce where there's so many young people. I think I don't want to be, you know, just segregated by age, I mean, I enjoy my friends and my compatriots

I miss my work, [I'm a] little bit bored, sometimes...[I miss] the work and the people, my coworkers

Reasons why older workers remain at work or return to work

Negative motivations

- Financial need
- Insurance need
- Social disconnection

Financial Need



“I went back to work so I could pay off my car...because I couldn't make it with my car payment.”

“...especially in this economy. It's a necessity to, you know, to have a little more income in your budget.”

“I feel like I've got a while to go before I'm going to be able to retire financially.”

“But my only fear would be, you know, do I have enough money?”

Health Insurance – for Self and Others



“I'm just 56. I need to keep working until I can reach an age where I can collect social security and the health insurance through Medicare.”

“My folks lived to their late nineties, which means my money has to last another 35 years. I'm looking for something to tide me over to Medicare.”

“[I] still have a child at home—responsibilities, providing health insurance. Probably won't retire for like 8 or 9 years because of that.”

“I'll just keep working to be able to keep my wife with a good medical insurance, and then, if I work until I'm 70, I'll be able to maximize social security.”

Reasons why older adults retire and do **not** return to work

Positive reasons

- Enjoy retirement
- Earned leisure time
- More time w/family
- Would rather volunteer

Enjoy Retirement



I'm on to the next chapter of my life here, and I'm loving it.

Once you're in [retirement] it, once you find out how positively impacts your life, it's just the best.

After a fulltime job. I was able to explore a lot of other interests. And you know...my stress levels have really decreased in retirement.

There isn't much I don't like about retirement. It's amazing how much time I can spend and do pretty much nothing, or it seems like it. And I wonder how I had time to actually work. Because I can't imagine doing it now. Full time.

Reasons why older adults retire and do not return to work

Negative reasons

- Health concerns
- Barriers in job search
- Lack of flexibility
- Technology
- Outdated skills
- Transportation

Health



I had cancer, and I was working full time, and I was traveling a lot from my job, and I was away from home and and my job was very stressful. And I was thinking, maybe the stress and the issues of working were causing the cancer. I decided, for my health, I would just take that break.

I think that as we get older, we we check off some of those boxes with our body that we didn't expect to hit, and I know I go home at the end of the day, and I'm exhausted, and I sit at a desk. I can't imagine if I was in a production area with physical work, what that would be like.

I was in information technology. I was a director of many large corporate projects and and I had some health issues. And because of the stress of working I was trying to to get out. So I did.

Barriers in Job Search



I've been looking for work. I've been totally blown off on everything. I just want to do something a little different than what I was doing before without the responsibilities that go along with it. But you know. I just haven't had any luck in finding a job that fits.

I'm a little older than some...[and] you get to a point where you're not seen as viable, because how long are you gonna stay as a manager or professional. And so it sort of puts you in a position here of well, I really want to work [but] I don't think I have another option to be able to do what I do. At my age, that's just the reality

Having spent a few months and being told repeatedly, I was overqualified for positions, even though I explained that I wasn't looking for a management position. I was looking to do something meaningful where my background could help contribute. It is really sobering, being 60 and looking for work in Maine right now.

Lack of Flexibility



There is no flexibility in a retail type of job like a bookstore. We had to be open a certain number of hours, and with a small store, you know there are certain times a year that it was just myself working the store. If you had issues as you were getting older with standing, or you needed more flexibility.

If I had been able to find a part-time job, even though I was 72, I would have gladly continued the work that I was doing with students. I loved working in an education environment, but there was absolutely no flexibility. All the jobs were full time.

They gave me a wonderful retirement party and said all the right things, but I still felt if they had really valued what I was able to contribute they would have worked with me to find a way to be flexible.

Technology



The whole idea of applying anywhere in a computer like Internet. I'm overwhelmed by that. I would have to have help Senior center to fill out any applications I barely get by on my own. My nieces usually help me, but up here, like, if something changes in the app, I'm apprehensive because I don't own a computer.

I'm fairly good with computers. But I didn't feel like I was grasping their computer system. I'm not as fast as the younger people were.

If people are out of the work market for a long time. It's going to be very hard to get back in, even just in terms of applying, because so much of it is technical.

Skills Outdated



I had friends that were interested in coming back, but what they found, because they'd been out for a while was their technical skills were not up to par anymore. And that was very intimidating for them.

It was kind of sad in a way that [the employer] was like, your skills are so outdated. You have nothing, you need to start from the ground up.

I think in my case it is getting more training. My Excel is 20-odd years ago and if a temp agency sends me a quiz, I think I know it and then I get half of them wrong.

Positive – Negative Perceptions of being an older worker

Older Workers' Perceptions and Experience



"Last summer I was recruited by the judicial branch to come back on... because they needed somebody who could hit the ground running...I had vast knowledge and institutional knowledge...so that felt really good. That they sought me out."

"A year and a half ago I didn't even want to think about retirement, because my job and my position was part of my personality."

"Part of what I really enjoyed as an older worker is mentoring young leaders. And I had 5 managers that reported to me, and I hired all of them except one. I inherited one, but the others were all individuals that I hired and mentored, and I found that extremely satisfying."

Feeling valued/unvalued



“[I]t really feels like internalized ageism is probably one of the biggest issues. I was waiting for people to say, ‘I applied for this position but I didn't get it, it went to someone younger’...but really it's a lot of ‘I'm too old for that job I could never keep up.’ I hear a lot of that kind of language.”

"I don't feel valued at all right now. I'm back sort of in an entry level position. And it is difficult with a young supervisor to be able to share 30 years of management experience. So, I'm very aware of generational differences."

Feeling valued/unvalued



"They [employer] assumed that I was not physically able to do some stuff which really bothered me because I was physically able to do that stuff... clearly as an older person, they saw me with some different skills."

"But I felt that as [I] got older, your opinion and experience really was totally overlooked, and it was very dissatisfying."

Worker perceptions of paid work versus volunteering

- Volunteering offers more flexibility
- Volunteering eliminates obligations of paid work
- Volunteering can be passion or mission-driven

Volunteering vs Work



"The idea of going back to work right now has no appeal to me whatsoever. I do volunteer, which satisfies my need to get out in the world, stay current in technology, and just feel like I'm making a contribution...[I have] the freedom to come and go, as I want to take time off when I want to do things with my family.

"I made the conscious decision to do volunteer work for a group that I feel very passionate about, and I feel that's a way to give back, and I think the fact that it's not paid doesn't necessarily demean it at all, because it's something I want to do."

"I fulfilled my obligations to the workforce, you know, as an active participant. Now I contribute to the community...through volunteering."

4.

Findings - Employers

What the employers had to say

Employer perceptions of older workers

- Trying not to see them as "over-qualified"
- Retirement decisions are driven by financial security
- Many older workers still love coming to work
- We need knowledge transfer platforms & processes
- Older workers can be a liability (e.g., workplace injuries)
- Some sectors rely on highly skilled older workers

Employer Perceptions



Mainers tend to work longer. I don't know if it's because they are afraid to retire and then they're afraid that once they do, they'll just waste away and not do anything, but we have 40 plus year employees that just don't want to go. They don't want to retire. They enjoy being active.

And so the knowledge transfer and having the older workforce here to share what they know. They've been here for a long time, and they know how to [do the job and] all different aspects of the business. The older workforce really is our knowledge base

I'll just be candid with you too, that sometimes it becomes a risk for us, for someone with a physically demanding job...unless we're required to under ADA to make those accommodations; it does open up that liability for us, and so we need to be mindful of our business practices, too.

Employer Perceptions



“If you want more older adults to work, then you really need to take into account what they can do physically and what they can't necessarily do. But they're still so very capable.”

“[T]here's a lot of jobs that once you've been a welder for 20 years, you can become a supervisor, then you can become a planner, you can become, you know, there's a lot of ways for you, because we're so big, people can move their career through in different places.”

“We do have one member of our older workforce who has custody of their grandchild, and, you know, the grandchild has been on the health insurance plan, and that's been a major motivator for that person to continue on with us.”

5.

Policy Ideas

Where would policy attention be beneficial?

Suggestions: Visibility & Value of Older People



"Help entities recognize that we [older workers] have years of experience. We're not necessarily looking to supervise people at this stage in our careers...but are able to help manage up, perhaps."

"Some employers need to recognize that even though a person's older and may not have grown up with the technology, they have a good understanding of how things should work."

Suggestions: Worker Accommodations



"We need to focus more on our HR. We need to get into HR and our workforce development teams. I've also suggested multiple times that we create a career navigator for people of a certain age to be able to find out what they want to do going forward."

Suggestions: Job Structure

Job sharing, part time work, contract work, remote work



"I think they could do is promote job sharing so that 2 people that had the same professional skills could work part-time, each taking, say, 20 hours instead of having to have someone take a full-time job that [an older worker] didn't want to work full time anymore."

“Even folks who said, ‘I'd like to come back and do some contract work’ - it's very limited.”

"From an office standpoint, being able to work from home a couple of days a week...One of the guys that I worked with, who just retired at 71 works part time, that's what older workers are doing - they're working part time"

Suggestions: Job Search



"A section [in the career center] in the job section somewhere, senior friendly positions where the employer would be welcoming seniors for employment. Also, [specify] positions that do not require physical strain...so like age friendly jobs and employers."

"But has the State ever thought about putting together a database where a person could go in and say, I'm 82 years old? I would like to work 2 days a week. These are the skills that I have. And this is how far I'm able to travel... and having that database available for prospective employers to say, Hey, you know, this person would fill a need, you know, in my organization."

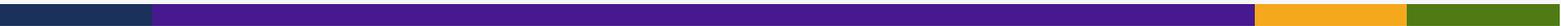
"I like the idea of 'design your own career.' That has a kind of cachet to it."

6.

Outreach Ideas

What will get older adults interested in paid work?

Outreach

- ✓ Speak to a highly diverse workforce
 - ✓ Emphasize meaning, purpose, community contribution
 - ✓ Highlight value of experience, expertise, skills of older adults
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- ✓ Offer training programs: new and refresher
- ✓ Use welcoming, inclusive, age-friendly language and images
- ✓ Employers: emphasize flexibility in scheduling and work structures

Thank you!

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