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To Work or Not to Work?

Lessons from Older Adults in Maine

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EXECUTIVE SUMMARY

Work in later life is currently widely discussed for myriad reasons including that many older adults want or need to work well past typical retirement age; employers want and need the expertise, experience, and reliability of older workers; social and health benefits often accompany later life work; anti-ageism awareness is heightening the visibility and value of older workers; and economists and demographers cite the importance of a dependable workforce that includes older adults. The topic of later life work intersects with several other disciplines in social science, business, health, technology, communications, and data collection - among others - presenting opportunities and challenges for public and private strategic decision-making.

Focus group conversations among older workers, retirees, and older adults seeking employment, and key informant interviews with leaders of a diverse range of Maine employers reveal a complex landscape of work motivations, barriers, challenges, innovations, and opportunities among workers and employers. This report lays the groundwork for further research and analysis and ongoing discussion around priority areas and potential public-private policy responses.

Primary Work Motivations

Financial need Many older adults work because they have financial needs. Some are waiting for full retirement age, which has been gradually increasing for people born after 1938; others have regular expenses beyond what Social Security or retirement plans can cover.

Health insurance Some older adults, younger than 65, need their employer-provided health insurance coverage themselves or have spouses or young adult children at home or in college who do; still others are caring for grandchildren who need health insurance.

Financial security Some older adults do not have acute financial need but expect to live a long life and want to be as financially prepared as possible for full retirement – permanent withdrawal from the workforce - in late life.

Socialization Several focus group participants specifically identified a social need or preference for work collegiality. Later-life work offered a buffer against social disconnection, possible loneliness, and even cognitive change.

Love of work and contributing to community A handful of older workers expressed inherent love for their work, and others described a feeling of contributing meaningfully to their employer and to their community.

Primary Work Barriers

Love of retirement Several retirees spoke glowingly of retired life and had no intention of returning to paid work. They are less stressed and enjoying leisure and travel. Many retirees were already volunteering, but most had planned well for retirement and felt financially and socially secure in their decision.

Health or lack of work accommodations Several older adults – primarily those who had already retired – cited health concerns as a driver of the decision to retire or the reason to reduce work hours. When asked, older adults frequently noted that they did not know about or receive support from their employer in identifying workplace accommodations to remain employed.

Lack of flexibility in workplace Similarly, older adults often cited work preferences for flexibility that employers could not or would not accommodate, such as reduced hours, remote vs in-person options, seasonal work (i.e., to avoid driving in dark or inclement weather), or flexibility in tasks or level of responsibility.

Ageism Older adults mentioned feeling undervalued or marginalized in stereotypical ways, including technological savvy, physical abilities, and lack of willingness to socialize among younger workers. Sometimes the ageist attitudes came from employers or coworkers, and sometimes the older person expressed self-directed ageist attitudes (e.g., “I’m too old for that job.”)

Difficulty with job search Focus group participants often mentioned difficulty using online hiring platforms to find and apply for jobs they wanted. Some were "overwhelmed" by online searches and applications, others were frustrated by the lack of response from employers, despite submitting "hundreds of resumes". And some heard from employers that they were "overqualified" even though the older person was intentionally applying for positions with less responsibility or stress.

Policy Options and Messaging Strategies

State-level Policy Options and Strategies

- **Technology support** Work with and support existing technology support for older adults that incorporates greater person-centeredness and attention to diverse learning needs and preferences.
- **Accommodation education and awareness** Build on Bureau of Rehabilitation Services activities to support education and training for healthcare providers, employers, and workers around assessing needs, worker rights, and available supports.
- **Ageism education and awareness** Offer businesses reframing aging and age-positivity education for senior and mid-level managers. Fund and support ageism-awareness campaigns for the broader public.
- **Later life work campaign** Support public-facing messaging about the benefits of later life work that includes meaning and purpose, work-related or professional identity, and social opportunities.
- **Job search support** Broaden messaging about the availability of CareerCenter options throughout the state that provide one-on-one training to older workers on using online hiring platforms, including counseling/instruction on how businesses may or may not acknowledge receipt of applications or communicate hiring decisions to unsuccessful applicants.

Organization-level Policy Options and Strategies

- **Job flexibility** Explore and modify barriers to various types of scheduling, task, and remote work flexibility, meaningfully including older workers in the discussions. Consider supporting an older worker group to inform company policy.
- **Age-inclusion** Prioritize employee education on age-inclusion, anti-ageist language and practices, and avoiding age stereotypes, particularly around the use of technology. If older workers have technology gaps, offer evidence-based technology training for diverse learners.
- **Work accommodations** Make use of employer resources available through the Bureau of Rehabilitation Services' Business Relations Specialist to increase organization and employee understanding of the Americans with Disabilities Act and workplace accommodations. Encourage all workers to seek out accommodations when needed.
- **Knowledge transfer** Avoid knowledge and skills gaps when older workers retire by consulting younger and older workers on the most effective ways to transfer critical knowledge, skills, and organizational history.

Key Messaging Strategies

- **Worthiness** Most older adults have internalized the ubiquitous ageist messaging of modern society. Consistent messaging that employers value the experience, expertise, and perspective older workers bring to the workplace will encourage older worker engagement and commitment.
- **Flexible options** Highlighting opportunities to build flexibility into work schedules, tasks, or workplace environments underscores the value of older workers.
- **Right to accommodations** Remind older adults of their rights to work accommodations under the ADA and encourage older workers to ask for accommodations when needed.

- **Purposeful work** Framing later life work as contributing to generativity and finding meaning, purpose, and contribution taps into the intrinsic motivations of many older adults.

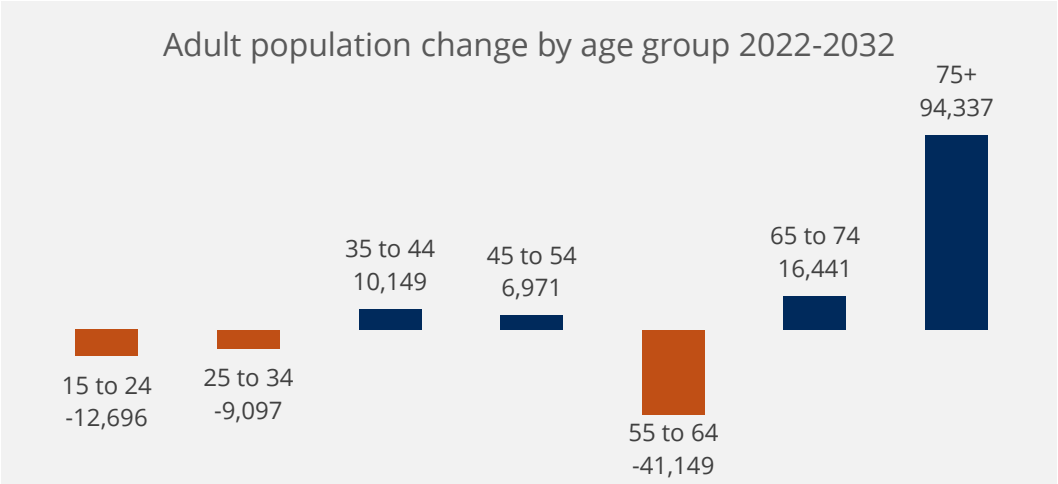
INTRODUCTION

The Maine 2020-2029 Economic Development Strategy: The 2024 Reset report identified a need to attract 75,000 people to Maine's talent pool to meet the vision of becoming "an international leader with a vibrant, sustainable, environmentally responsible economy" by 2030 (Maine Department of Economic & Community Development (DECD), 2025). The report anticipates a workforce contraction of 65,000 people over the next decade unless there is a concerted effort to expand. Potential sources of needed workers include attracting people to the state, supporting unemployed and underemployed individuals in Maine to enter the workforce, and encouraging current workers to remain in the workforce when they might otherwise leave.

Maine experienced relatively high population growth post-COVID, in 2021 and 2022 (+14,463 and +12,576, respectively), driven largely by people moving to Maine from other U.S. states (DECD, 2025; Maine Department of Administrative and Financial Services, Office of the State Economist (DAFS), 2026). Although fewer people moved to Maine and growth slowed in 2024 and 2025 (+6,446 and +6,436, respectively), in-migration has been a key factor in the continued positive trend.

While Maine's total population has been growing, it has also been growing older. Maine's median age is 45 years, the highest in the nation, and the share of older adults is expected to continue to increase. The State Economist projects the number of the oldest Mainers (75+) will rise substantially between 2022 and 2032 compared with younger Mainers of working age. By 2032, there will be a net increase of over 110,000 people 65 and older and a net decrease of over 45,000 people 15-64 (Figure 1) (DAFS, 2024).

*Figure 1 The **number of Maine adults 75 and older** is projected to **markedly increase** between 2022 and 2032 compared to younger populations.*



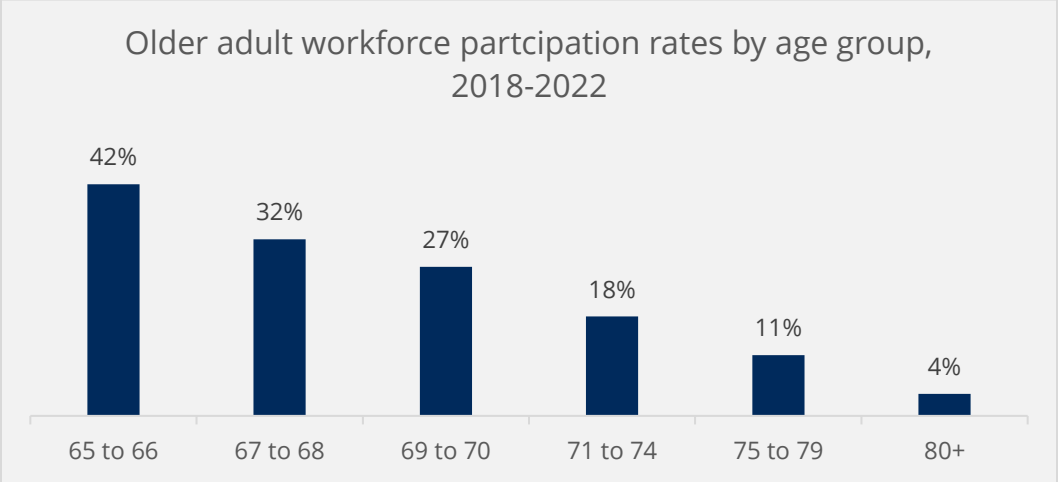
Source: Office of the State Economist. (2025, April). Maine population outlook to 2032. Maine Department of Administrative and Financial Services. Retrieved from Maine State Economist, December 16, 2025.

The State Economist notes that for every seven people entering the workforce, ten are entering typical retirement age (DAFS, 2023). Certainly, workforce participation tends to decline after age 65, as workers often choose to access their Social Security benefits, and they become eligible for Medicare. Sixty-nine percent of Maine adults just under typical retirement age (55-64) participate in the workforce, but this drops to 20% of adults ages 65 and older (Maine Department of Labor, Center for Workforce Research and Information, 2025). Given the need to expand the workforce by 75,000, encouraging older workers to remain in the workforce when they might otherwise retire could be part of the solution.

Indeed, there are encouraging signs that more Mainers are remaining in the workforce into their later years. The State Economist reports that the share of Maine's workforce ages 65 and older increased from 6.9% to 8.2% between 2013 and 2017, and 2018 and 2022—an 18% rise over just two consecutive 5-year periods—demonstrating the growing role of older adults in the labor market (DAFS, 2024). Looking more granularly at older adults by age group, over one-quarter of

Mainers ages 69-70 are still working, as are nearly 20% of Mainers ages 71-74 and over 10% of Mainers aged 75-79 (DAFS, 2024) (Figure 2).

*Figure 2 Many **older adults continue to work** past the age of 65.*



Source: U.S. Census Bureau, 2018-2022 ACS 5-Year Estimates Public Use Microdata Sample. Retrieved from Maine State Economist, December 16, 2025.

Despite the growth in older adult workforce participation and the need for more workers now and in the future, we know very little about later-life paid employment—why people work up to and past typical retirement age or why they do not return to paid work even when there is an identifiable need or obvious benefit. Further, we know little of what could encourage them to keep working.

Purpose of the Project

To better understand how to support older workers and encourage them to remain in or return to the workforce, the Maine Department of Labor (MDOL) and the Cabinet on Aging partnered with CAPRA, the Consortium for Aging Policy Research and Analysis, a collaboration between the University of Southern Maine's Catherine Cutler Institute and the University of Maine Center on Aging, to investigate older people's motivations and challenges in working or not working in later life. In this exploratory project, older workers, retirees, and employers shared insights into the nuances of late-life employment decisions and the workplace environments and policies that influence them.

Later-life employment status is often a complex interplay of internal and external factors, comprising various combinations of personal values and goals, financial, health, and life circumstances, all intertwined with larger cultural, policy, economic, and organizational factors. Long-standing ageist attitudes and internalized ageism add another layer of complexity, as worker and employer ageism often prevent older people from seeking or gaining employment, despite possessing considerable knowledge, experience, and skills.

While there is no single approach to retaining or attracting older adults to late-life paid work, this project suggests ideas for categorizing older adult audiences to optimize employment opportunity outreach and support. Understanding the motivations around late-life work, as well as the workplace attitudes and circumstances that facilitate or discourage employment, enables more effective strategizing for employment-related messaging, recruitment, public and private policy action, and broader age-inclusive social shifts.

LESSONS FROM RESEARCH

Complex Worker Motivations

Research suggests that factors motivating employment decisions in later life are complex and depend on a range of interrelated considerations, including policy factors such as eligibility for retirement benefits, as well as individual circumstances such as health status or family caregiving responsibilities.

Fry and Braga (2023) describe the factors that influence today's older workers' employment compared to those in the past. These include eligibility for retirement benefits, higher levels of education, better health in later life, policy changes that extend Social Security eligibility, and access to more job opportunities that do not require physical labor. Employer organizational policies may also influence older workers' decisions to stay or return to employment. For example, employer resistance to flexible scheduling can affect an older worker's retirement decisions (Siegenthaler & Brenner, 2008; Hoff et al., 2014). Furthermore, age norms and internalized ageist attitudes about being an older adult at work can also impact perceptions about work and personal decisions about remaining in or leaving the workforce (Vickerstaff & Van der Horst, 2021).

Individual factors contributing to older workers' employment decisions are often bidirectional: some encourage continued work, such as financial need, while others inhibit further work, such as family members' care needs. Kanfer, Frese and Johnson (2017) note that current theories of worker motivation in the literature describe work motivation less as an 'on-off' phenomenon in which people respond constantly to a motivational intervention, but rather as a "dynamic, goal-directed, resource allocation process that unfolds over the related variables of time, experience, and place" (Kanfer et al., p. 338, 2017). Studies have found that psychosocial work characteristics, such as high job satisfaction, autonomy at work, and recognition of worker accomplishments, are associated with delayed retirement decisions (Browne, 2019; Carr, 2016; Sousa et al., 2021). Encouraging

greater workforce participation among older workers may involve both increasing the positive incentives and reducing the negative pressures surrounding a personal decision to remain in or return to the workforce.

Current Strategies to Increase Older Worker Participation

A review of the research and business literature offers some examples of strategies at the organization and public policy levels that could increase older worker participation and retention. It should be noted that many models and programs target specific types of workers or sectors, and conclusive research on their effectiveness is limited or nonexistent. There is little consensus in the literature about what works best at a macro level.

Organizational Level Initiatives

Considering the widespread need for labor and the potential for older worker expertise, skill, and work ethic to meet this need, several routes offer support to older workers who wish to return to the workforce or remain working, including returnships, bridge jobs, and phased retirement.

Returnships

The returnship model provides a pathway back to work for individuals who have left the workforce but wish to return or are willing to do so with encouragement or support. Bouwman and Kruithof describe a returnship program for experienced registered nurses who had been out of the workforce but returned after a specialized orientation program (Bouwman & Kruithof, 2004). Large corporations, including Goldman Sachs, Apple, PayPal, and Oracle, have employed this model to reintegrate workers into the workforce, though they do not target older workers specifically. Further research is needed to better understand the potential benefits of returnship programs for supporting older workers re-entering the workforce.

Bridge Jobs

Some older workers change their work life without fully leaving the workforce. Coile (2018) writes that "workers may leave their career job for a transitional 'bridge job' that may offer the opportunity to perform a different kind of work or to work fewer hours" before retiring from work completely. Some workers seek jobs that carry less stress and responsibility than their "career job." Some literature suggests that bridge jobs may affect economic inequality. Cahill et al. (2024) write that while bridge jobs might not have an impact on the degree of wealth inequality between groups, they can positively impact the standing of those who experience financial precarity because a bridge job might effectively prolong a worker's earning years.

Phased Retirement and Flexible Work Arrangements

Phased retirement offers employees a path to remain in their current job while reducing hours or changing working terms, also known as flexible work arrangements (FWAs). Johnson (2011) writes that this model can meet employees' needs for greater flexibility in their time and employers' desire to retain expertise for as long as possible. However, some barriers to this model's wider use include existing labor agreements and considerations related to equity and discrimination, particularly regarding laws governing benefits and retirement planning.

Atkinson and Sandiford (2015) investigated the use of older worker FWAs in smaller firms in the UK. They describe three types of FWAs: Policy-based, available to all workers; I-deal (idiosyncratic deal), a permanent, formal agreement negotiated between a worker and the organization; and ad hoc, a temporary, informal agreement between a worker and the organization. They found that smaller organizations tend to use the I-deal or ad hoc type of FWA, and management uses them as retention tools rather than for general recruitment. FWAs can center on temporal or spatial aspects of a job, such as working fewer hours or working from home, but they can also encompass a person's work role. For example, FWAs in physically demanding jobs can allow an older worker to scale back certain activities, such as lifting heavy objects, or to assume more administrative duties. The I-deal and ad hoc approaches to FWAs appeared better suited to meet the diverse needs

of older workers than policy-based approaches that apply to all workers at an organization.

Policy Level Initiatives

State and local governments have implemented a variety of policies and programs to increase older worker participation and fill job vacancies that meet community needs. Although there is limited information and data on the impact of the policies, they demonstrate a wide and growing interest in having older people remain or return to the workforce.

Return to Work Strategies

In 2023, Alabama passed a temporary return-to-work measure for retired law enforcement officers to address labor shortages among correctional and school resource officers. State correctional institutions and State colleges and universities were allowed to pay retired officers up to $52,000 a year with no impact on their pensions (LegiScan LLC, 2023). The annual compensation limit for other types of state retirees returning to state work without impact on their pension was $37,000 in 2023. The measure was set to expire at the end of 2026. In 2025, retired firefighters and EMTs were added to the measure for returning to work as firemedics, and it was extended through 2030 (Alabama, 2025). Although there is no publicly available data on the effectiveness of this strategy, as of February 2026, the Alabama Legislature is considering additional modifications to this measure, including adding retirees returning to work as full-time bus drivers to the list of positions eligible for higher compensation without affecting their pensions, provided they have been retired for at least 12 months (Retirement Systems of Alabama, 2026).

New York City's Silver Stars program is available to both Non-City and City retirees and helps City agencies fill their staffing needs. Non-City retirees need to reside in New York City, be at least 55 years old, and be currently unemployed. City retirees must be fully retired from City employment, receiving a pension from a city retirement system, have no remaining sick or vacation time balances, and reside in New York City (unless the job posting specifies otherwise).. City retirees can still

collect their pensions. The Silver Star positions are temporary, project-based, and usually limited to a year. The assignments are usually part-time, ranging from 15 to 29 hours per week (New York City Department for the Aging (NYCDA), n.d.). Silver Star salaries are capped at $35,000 per year (NYCDA, 2022).

Skills-based Hiring

Other states have tried subtle methods to encourage job applicants. For example, skills-based hiring could encourage a greater range of older workers to apply for a particular job. Following the lead of large technology companies like IBM and GE Digital, as well as some organizations in financial, hospitality, and retail sectors (Arnold, 2018), some states now "consider comparable experiences instead of diplomas or college degrees for state employment or to fill agency vacancies" (State Science & Technology Institute, 2023). Using skills to evaluate applicants benefits from bipartisan and public support. Approximately sixteen states now have skill-based hiring programs.

Despite the adoption of skills-based hiring in many states, its effectiveness is unclear. Fuller and Sigelman (2024) found that even though an application might not list a particular required degree, those who filled the job opening often had that degree; for every 100 skill-based postings, fewer than four additional candidates without degrees were hired (Fuller and Sigelman, p. 2, 2024). The researchers note that employers can improve their chances of success in skills-based hiring by being clear about which jobs do not require a college degree; preparing to support skills-based hires when they arrive at work, recognizing that the workplace culture, which could include many college graduates, could be new for them; paying attention to the skills-based hires who succeed in order to identify indicators of high achievement; and considering working with skills-based promotion before taking on skills-based hiring (Fuller & Sigelman, 2024).

Visibility of Older Adults on State Department of Labor Websites

The CAPRA team reviewed the labor-related websites of all 50 states to see if older adults were identified in any way for special support. Unlike employment services targeting youth or veterans, for example, very few states had visible references to

older workers on their landing pages. When they were identified, a link usually led to information about the state's Senior Community Service Employment Program and other resources. Yet often, finding services geared to older adults on the state website required using the search bar, which then directed users to a different state website or to external organizations that administer the programs. Among the states that had visible references to older adults on their Department of Labor or workforce development website landing pages, they were sometimes included in dropdown menus. Of note, Maine's Department of Labor website is the only one with a prominent clickable button for older adults on its landing page.

Senior Community Service Employment Program

The Senior Community Service Employment Program (SCSEP), established through the Older Americans Act of 1965, is a federally-funded program targeted toward unemployed, low-income (<125% of the federal poverty level) older people 55+ to assist them in obtaining employment through providing on-the-job training at participating non-profit and public organizations. The program subsidizes participant wages, so there is no cost to the organization. Participants are limited to 48 months of subsidized employment, although the months need not be consecutive. Participants must be considered "not job ready" – needing further education or training to perform work that is available in their labor market. Each state's program has a limited number of funded slots, and priority is given to people with specific barriers to employment, such as a disability, limited English proficiency, age 65 or older, or living in a rural area. The goal of SCSEP is to provide the skills training necessary to enable participants to eventually secure unsubsidized employment.

There are SCSEP programs in every state, but as noted above, information about them may not always be included on state Department of Labor or workforce development websites. Evaluations of SCSEP indicate some success in assisting older adults to secure paid employment after participation, and the new, unsubsidized wages of previous participants are higher than the subsidized wages during SCSEP participation (US Department of Labor (USDOL), 2021). But there is

room for improvement, especially in participation rates among minority groups (USDOL, 2021).

AmeriCorps Seniors-Funded Workforce Development Programs for Older Adults

The Consortium for Aging Policy Research and Analysis (CAPRA) is currently directing a three-year AmeriCorps-funded research project studying seven older worker-focused workforce development programs around the U.S. to better understand the core program structures and strategies that support older adults in securing permanent employment. The seven programs are all federally funded by three-year grants and are diverse in size, geographic location, and workforce focus area, but alike in program structure. They each offer varying amounts of stipends that pay older adults for training, volunteering, and readying themselves to transition into permanent employment.

Program Name	Location	Focus Area	Target Size (across 3 years)
Porter-Leath	Memphis, TN	Early childhood education certification	75
SilverCorps	New York City Dept for the Aging	Administrative and social services positions	630
Lifespan	Upstate New York	Respite care (in rural counties)	200
National Council on Aging	Wheeling, W.V.	Certification for EKG, CNA, or Phlebotomy	72
Northern Kentucky Community Action Commission	Covington, KY	Paralegal certification Tax preparer education	150

Program Name	Location	Focus Area	Target Size (across 3 years)
The HAP Foundation	Rural counties in Southern Illinois	Community Health Worker training	75
University of Chicago	Chicago, IL	Research support in integrated care delivery, co-housing, or community oral health	18

The project team filed its first Interim Report in October 2025, identifying key findings in the three stakeholder categories of programs, participants, and community partners (Crittenden, 2025). Data collection continues in 2026, and a second interim report will be published in October 2026, with a final project report due in September 2027. We include interim high-level findings from project Years 1 and 2 (2024, 2025) relevant to the current MDOL study in Maine.

Program structure

A training-volunteering-employment program structure worked well for a wide range of participants motivated by financial needs or by learning, service, or social opportunities. Programs with a single workforce focus, such as the early childhood education certification, tended to be more efficiently implemented but attracted fewer older adults. Programs with multiple focus areas, such as the New York City's SilverCorps program, attracted a more diverse participant pool but experienced greater difficulty securing volunteer opportunities that aligned with individual participant preferences. Project data confirm that program staff are strongly committed to supporting older workers and often go above and beyond to match worker preferences to opportunities in the community. However, larger, more diverse programs with insufficient staff availability led to some participants feeling ignored and frustrated, confirming that a personalized, hands-on approach is essential to the success of these programs and aligns with fundamental principles

of workforce development, which include meeting participant, partner, and community needs (Jacobs & Hawley, 2009).

Program implementation time varied depending on several factors, including the strength of community partner relationships (e.g., trainers, volunteer sites, prospective employers), the distance between the program home organization and the target communities, staffing stability, and recruitment successes or challenges. Programs co-located or geographically near the communities they served could more easily identify community partners, determine effective participant recruitment strategies, and more efficiently oversee program implementation. In contrast, programs geographically distant from the communities they served were more challenged in those aspects, particularly when staff shortages and turnover interrupted implementation.

Recruitment tended to be specific to the communication norms in each community. For instance, in downstate Illinois, newspaper and television reached the most prospective participants, and in New York City most people learned of the program online. In other communities, it was a mix and in yet others, recruitment was unsuccessful despite heroic efforts by program staff. Understanding communication channels for older adults in each community is an important component of program recruitment success. A cohort model with groups of participants onboarding and training together promoted socialization and camaraderie among participants and encouraged peer support. Several groups of program participants reported continuing to socialize even after the formal program ended.

Participant experiences

Older adults want clarity in expectations, benefits, and communication, and appreciate program staff who are readily available for support and guidance. The more complex the program design and the more diverse the participant pool, the more program staff are needed to match participants to appropriate volunteer and employment opportunities. Many participants expressed that they were “bored” and “not ready for retirement,” and were motivated to join by a sincere desire to

help others and give back to the community. They sought opportunities to learn, socialize, and help others. In all programs, participants appreciated the stipends for training and volunteering, but for some, the stipend was the primary reason for joining and for others, it was not important nor did they express any interest in securing employment. In lower income communities, program staff reported taking extra steps to ensure participants were able to stay in the program, such as offering to drive them to background check locations, to purchase job-related clothing, and get them to and from training.

Three-quarters of participants responding to the participant survey in 2024 were women and nearly 80% in 2025. Participants spanned a 30-year age range from mid-50s to mid-80s, and most had very good or excellent self-reported health, despite that 33% (2024) and 27% (2025) reported fair health. 2025 participant data confirmed that 71% of survey respondents reported annual income of less than $40,000. This is consistent with survey data indicating that slightly more than half of survey respondents reported the stipend as being extremely or very important. Participants engaged with the program typically between six months and one year, depending on the length of the training and the availability of volunteer opportunities.

Community partners

Community partners included people and organizations that provided workforce training (e.g., Community Health Worker trainers), volunteer opportunities (e.g., food pantries, Catholic Charities, YMCA, community centers), and/or employment opportunities. Program staff leveraged existing networks in communities where they were known, but in less well-known geographic areas or employment sectors, staff expended considerable effort to identify sites and secure agreements with organizations with opportunities matching the program focus area and aligned with participant preferences. All partners expressed a desire for frequent and clear communication from the program about expectations, protocols, and participant skills. Training partners in higher education reported having to accommodate the needs of older people, particularly in relation to technology and online learning where there were skills gaps. The use of community technology support in the

community (e.g., technology training at local libraries) filled these gaps and supported older adults with limited prior technology experience. The community partners were largely appreciative of and satisfied with the older adults they engaged, and they recognized the value of older workers in the workplace.

METHODS OVERVIEW

Building on the information gathered through the literature on worker motivations and strategies to support older workers, and in consultation with staff partners at MDOL, the CAPRA project team developed a research plan that included key informant interviews with employers and focus groups with older people currently in the workforce or seeking employment, as well as retirees, throughout the state.[1] Additional details about the methods and participant characteristics can be found in the Appendix.

Key Informant Interviews

The project team conducted initial interviews with human resources staff from various employers across different sectors. We spoke with nine participants from seven different employers about what they had heard from older workers and their motivations for working or retiring, as well as any disincentives for working they had heard of, such as eligibility for Social Security or caregiving responsibilities. We explored the frustrations and concerns older workers raised with their employers, including the need for flexible scheduling. We also asked employers for their perspectives on older workers and how they affect their organizations, including the value of experience and institutional knowledge. Additionally, we inquired about any strategies they have used to attract and retain older workers, as well as their observations on interactions between workers of different ages.

Focus groups

Nine focus groups, totaling 48 participants, were conducted online via Zoom in the summer of 2025. Some focus groups consisted of only working older adults or only retirees, while others were a mix of working and retired older adults (Table 1).

[1] University of Southern Maine Institutional Review Board Protocol #IRB-2025-31

Table 1 Number of focus group participants by type of group

Population	# of Participants
Older Workers	19
Retirees	14
Older Workers and Retirees	15
Total	**48**

Each focus group was conducted using a protocol tailored to either workers or retirees. In focus groups with mixed participants, a hybrid protocol was used. We asked participants to share their own perspectives, but we also inquired about what they had heard from their colleagues, friends, and family members regarding their experiences as older workers. We explored worker and retiree attitudes toward work, motivations to continue or return to work, job satisfaction, challenges they experienced as older workers, and barriers they experienced firsthand or through friends and family around returning to paid employment.

Focus Group Participant Characteristics

Focus group participants represented a diverse range of work categories and work identities. Some were still working full-time, some part-time, while others were fully retired. Several had previously retired (some more than once) and had returned to paid work, while still others were not currently employed but actively seeking work.

We requested demographic information from participants at the start of each conversation via a Zoom poll. Not everyone participated in the poll or answered every question. We include the number of responses, where available.

Participants were diverse in age, and the largest age group was 70-74 years old (Table 2).

Table 2 Age of participants

Age Range	Responses, N=43
50-54	3
55-59	8
60-64	8
65-69	5
70-74	14
75+	5

Eleven of Maine's sixteen counties were represented in the focus groups, with the majority of participants residing in southern Maine (Table 3).

Table 3 Participants' county of residence

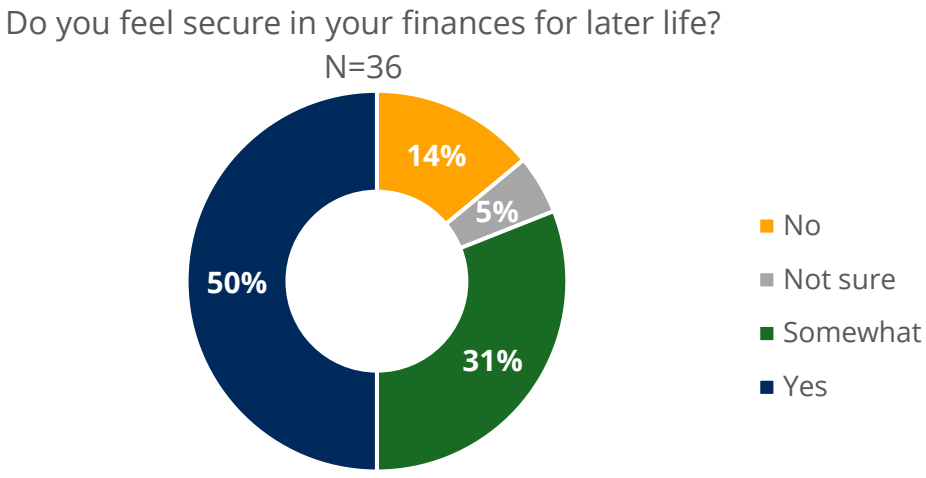
County	Responses, N=39
Androscoggin	5
Aroostook	1
Cumberland	15
Franklin	1
Hancock	1
Kennebec	2
Lincoln	2

County	Responses, N=39
Oxford	4
Sagadahoc	1
Somerset	2
York	5

Three-quarters of the participants (N = 36) responded to the question about their comfort level with the financial resources available to support them in later life. Half of the responses reflected some amount of financial precarity. Nearly one-third of this group reported only being somewhat secure. Fourteen percent reported not feeling secure in their finances in later life (

Figure 3).

Figure 3 Participants' level of comfort with their later-life financial resources



We asked participants who were still working at what age they expected to retire. Six respondents fell within the traditional retirement age range of 62-65 years old,

when most become eligible to access Social Security benefits and/or Medicare. A few said they expected to work well into later life, 75 to 100 years old, and a few either had no plans to retire, had not thought about it, or never planned to retire (Table 4).

Table 4 The age working participants said they expected to retire

At what age do you expect to retire?	Responses N=19
62	1
64	1
65	4
68	1
67	3
67-70	1
70	2
72	1
75	1
79	1
100	1
No plans / haven't thought about it	2
Never	1

We also asked retirees how old they were when they stopped working. Interestingly, one-third (5) of the fourteen respondents retired before turning age 65. One-half retired before they reached 70 (Table 5).

Table 5 The age at which retired participants said they stopped working.

At what age did you retire?	Responses N=14
50	1
54	1
61	1
62	2
65	1
67	2
68	2
69	2
70	1
71	1

FINDINGS

As the project team considered the wide range of perspectives, work experiences, and work or non-work preferences, the cross-cutting frame focused on the motivations or benefits individuals derived from their working or non-working goals and preferences. The term "motivation" as used here goes beyond mere tangible advantage (e.g., compensation or insurance access). It encompasses larger intangibles that workers described, at times, as "identity," "purpose," and "fulfillment." While older adults are indeed often motivated by essential needs ("I couldn't make it with my car payments"), many also described intrinsic motivations resulting from reflection on their textured lived experiences. Employers similarly expressed a reflective quality about older workers, likely born out of adapting to the new reality of a widely multigenerational workforce and a desire to be meaningfully age-inclusive.

The project findings encompass both technical work aspects (e.g., transportation, technology) and transformative aspects (e.g., meaning and purpose, internalized ageism), as factors in each category can act as both facilitators and impediments to late-life work, depending on individual or organizational circumstances. We present the findings in two sections: Workers & Retirees, and Employers. We include findings from the employer's perspective in the Worker & Retirees section if they provide specific examples related to their employees, such as describing an older employee who needs to work to obtain health insurance for a dependent minor. Likewise, we include some examples from workers and retirees in the Employers section, as they shared their own experiences as supervisors or employers.

Workers & Retirees

The range of older adult employment statuses and preferences underscores the complexities of late-life work realities and the associated challenges for policymakers, employers, and workers themselves as they navigate increased longevity and diverse work, life, and health circumstances. This section describes

the motivations of older people for working and retiring. The former includes individuals who are not working but who need or want to work despite the challenges of securing paid employment in later life. The latter includes individuals engaged in unpaid volunteer activities.

Motivations to Work

Many older adults who are at, nearing, or beyond traditional retirement age (i.e., 62 through 65) continue to work for a variety of reasons – some are needs-based (e.g., financial stability, health insurance), while others are preference-based (e.g., serving the community). Note that these categories are not mutually exclusive. People may work for a combination of needs-based and preference-based reasons.

Needs-based reasons and extrinsic motivations

Financial

Many focus group participants described life circumstances that made a fundamental need for money clear. As indicated in the responses to the Zoom polls at the start of each focus group, half of all participants reported feeling only somewhat secure, not secure, or unsure about their financial situation in later life. This widespread financial insecurity forces many older adults to rethink leaving paid employment in later life.

Focus group participants reported needing money to cover essentials such as rent or mortgage payments, car payments, and other regular expenses when Social Security benefits were inadequate or while they waited to reach full retirement age to maximize their Social Security benefits. For instance, one person reported that longevity runs in their family and said, “I may live a long time, so if I work until I’m 70, I will [be more financially ready].” Many expressed wanting to plan appropriately so they “could live in the same manner that we're living now.” For some, retirement readiness required deliberate planning and strategy; for others, there was genuine worry about future finances. “[M]y only fear would be, you know, do I have enough money?” Others expressed an attitude of resignation, continuing to work until they felt financially secure.

As for me personally…I feel like I've got a while to go before I'm gonna be able to retire financially. So it's finances [that] drives a lot of it still.

A few older adults needing to work were unemployed at the time of the focus group and expressed deep frustration at being unable to find work despite willingness, ability, and experience; they cited age discrimination as a likely barrier. "It is really sobering being 60 and looking for work in Maine right now." One focus group participant spoke about his wife, a "higher-level accounting-type person" who was having difficulty getting hired because of her wage requirements. When she was finally hired, it was for half the pay that she had previously earned. Participants who were forced to take entry-level positions because they needed to work described feeling undervalued.

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.

I feel valued or not depending on where I have applied. You go through the process and find out they have chosen someone else, that does not make you feel very good.

Still others felt ageism-related pressure from supervisors to retire, even when they did not want to, because leadership knew "they could bring somebody in at a lower level [of pay]."

Health Insurance

Several older adults remained in the paid workforce for health insurance coverage. Some were not yet 65 and were still ineligible for Medicare. As one participant noted, "I'm looking for something to tide me over to Medicare." Others were older

workers with children under 26 who needed health insurance. Employers see this situation as well, with one of the key informants describing an employee who "has custody of their grandchild, and the grandchild has been on the health insurance plan, and that's been a major motivator for that person to continue on with us."

Socialization and Maintaining Cognitive Ability

A few focus group participants shared that their work contributed to social well-being. Going to work made them feel connected to others and provided a buffer against loneliness or late-life social isolation.

[W]orking alongside other older adults, there's...there's a sense of camaraderie, there's a sense of comfort, there's kinship.

[I]t was that daily interaction, the sense of community. So those are really, I think, the key factors.

Related to this and given the ubiquity of headlines noting the rise of Alzheimer's disease and dementia, some older workers specifically mentioned the need to maintain cognitive or intellectual fitness through continued employment in later life.

When I was thinking about whether to go back to work, one of the prime considerations for me was something that's going to keep my mind [sharp].

Despite limited direct mention of cognitive benefits, it is likely that others who experienced work as an opportunity for learning, excitement, or challenge would also identify a cognitive benefit if specifically asked. Similar to working as a form of relief from boredom or social disconnection, some older adults are intentional

about maintaining wellness across various health domains, including cognitive health.

Preference-based reasons and intrinsic motivations

Love of the Work

While many working older adults cited money, health insurance, or socialization as motivators for employment, an equal number did not. However, they remained in paid work because they enjoyed it or because working served other life goals. Some workers said, quite simply, they loved their work, and that was the primary factor in their decision to continue working. One said, “The joy of what my job is currently and what I'm doing hopefully in the future, outweighs having to take it out of my own pocket to cover some expenses.” Another noted that “I enjoy the work we're doing and I use the money to travel.”

Contributing to the Greater Good

While pure enjoyment is an intrinsic motivation, several others identified helping others as a specific reason to keep working. Consistent with psychological principles of generativity and giving back as one gets older (Erikson, 1950), many older adults expressed a strong desire to use their knowledge and skills to contribute and remain productive in supporting younger workers. “I still have a lot to give, I still feel able to work, and everyone appreciates what I do a lot, so it’s much needed. I help a lot of people out.”

These intrinsic rewards of paid work are under-researched in older adults (Krahn et al., 2024); however, for several focus group participants, they were key motivators for remaining in the workforce past the typical retirement age. Several workers were strongly motivated to make things easier for the organization or their co-workers.

> *[T]he only reason [I continue working] is because I know what the job is compared to some of the other people that we have working…It's just a*

matter of wanting to help the company get back to being successful again.

And I go to help the team. I can help the technicians troubleshoot problems because I'm very familiar with the systems. And it's just a win-win for everybody all the way around.

Work as Identity

Interestingly, a few focus group participants spoke about wanting to work or missing work because their professional association was integral to their identity. This seemed particularly true of the health professions (e.g., nurses) and those in academia, although it would likely extend to other work sectors, given a larger study sample. One reported that they have a "dear colleague at the University, and she's older than me, maybe seven years older, and she doesn't even want to think about retirement, I think, because it's part of herself. It's part of her identity." Another firmly stated that, "my job and my position was part of my personality. [R]etirement is a professional death."

Motivations not to Work/Barriers to Working

As with continuing to work in later life, focus group participants shared a myriad of reasons for leaving the workforce. Similar to findings in the literature (Warburton et al., 2014; Galkute & Herrera, 2025), reasons can be classified as needs-based or preference-based, often depending on whether their retirement was voluntary or involuntary.

Needs-based reasons and extrinsic motivations

Some retirees' reasons for retiring were factors beyond their control and not of their choice, prompting them to retire or consider retiring when they might not have otherwise.

Health

Retirees and employers described the physical toll their jobs placed on them. High stress was a prime motivator to retire for some, and they had no desire to return to their previous work: "I was thinking, maybe the stress and the issues of working were causing the cancer. So I decided [to retire] for my health. I would just take that break." Another shared that they had worked 65 hours a week for five years before retiring, and "it just got too much." Employers described similar instances of stress-related health concerns among professional staff, motivating some employees to retire: "The emotional stress of meeting deadlines and dealing with problems and union negotiations and all those things that we do to run a company take a toll in that regard."

Lack of Flexibility

As found in the literature (Siegenthaler & Brenner, 2001; AARP, 2005; Howard, 2004; Mooney et al., 2002; Johnson, 2011; Atkinson & Sandiford, 2015), a common theme among retirees was the need for flexibility in their work lives. When those needs were not met, they left the workforce. Some described wanting to work less due to their own health concerns or to care for a family member. However, even if their health was not impaired, several mentioned wanting to scale back their work-life or have the flexibility to work at home when necessary. For example, one participant who held a leadership role no longer wanted to drive in bad winter weather and sought the freedom to work from home on snowy days, yet their employer would not permit it.

I wanted more flexibility but was unable to get flexibility. So they gave me a wonderful retirement party and said all the right things, but I still felt that if they really valued what I was able to contribute, they would have worked with me to find a way to be flexible. So I left.

Another said, “If I had been able to find a part-time job, even at 72, I would have gladly continued working with students… but there was absolutely no flexibility. All the jobs were full-time.”

Lack of Accommodations

For older adults with lifelong or new physical limitations, finding a job that meets their specific needs can be difficult. Two participants with diminished vision shared personal experiences about how difficult it has been for them to find jobs that accommodated their disability. One interviewee shared, “I would do anything I could do, any kind of position…[W]orking…when you're visually impaired to secure some kind of position is amazingly difficult. We worked for maybe 3 years to find something.” Another participant described a friend who had recently turned 80 and was now having difficulty finding a job that accommodated her new mobility limitations.

Ageism and Feeling Under-Valued

We heard from retirees that they felt their organizations’ leadership undervalued them as older workers, leading to feelings of disconnection. For some, this was a contributing factor to their decision to retire. One retiree described feeling exploited by having more responsibilities than their younger colleagues, without commensurate compensation.

I finally quit when they started paying the people that they were just bringing in almost the same amount as I was making…I [was] doing twice the amount of work they were doing and carrying a lot more responsibilities. And I said, I'm not going to keep doing this. It's not fair, and I don't deserve that kind of treatment. So I left.

Another participant said her duties had become more limited after her supervisor expressed surprise upon learning her age; she retired shortly after. These findings align with research on ageist attitudes that impact older workers’ plans to retire

(Harris et al., 2018; Gaillard & Desmette, 2010; Von Hippel, Kalokerinos, & Henry, 2013), underscoring the ongoing need for education on ageism.

Transportation

Winter and nighttime driving were mentioned by several participants, either as a reason they left work or how it would influence their decision to go back: "Would I go back? Well, I would have very strict conditions… I don't want to drive very far. So it would have to be something remote." One participant said they worked with a 72-year-old man who "was wonderful. But he just decided that, you know he had an hour and a half commute every day, and the commute was getting difficult." Others noted that most Maine communities lack public transportation options, further limiting the mobility of older people who can no longer drive or do not want to.

Internalized Ageism and Lack of Confidence

Focus group participants described elements of internalized ageism, where older people believe they possess characteristics, often negative, that are attributed to their age. For example, a common myth is that older adults are less adept at using technology, and several participants shared this view. One worried that her technical skills were outdated and that it would be difficult to learn new programs. Another participant ultimately left a job training program because she felt the younger trainees were grasping the computer system more quickly than she could, even though she considered herself fairly savvy with computers.

Employers described hearing similar sentiments reflecting internalized ageism. One said some older employees self-select out of applying for internal positions, saying, "I'm too old for that job. I could never keep up."

Difficulty with the Job Search

Participants described difficulty using online hiring platforms, such as Indeed. For example, one participant said, "I think the whole idea of applying anywhere in a computer … I'm overwhelmed by that." Another said their spouse was unable to use Indeed, but after making repeated visits to the employer, "Finally, the 3rd time in, they knew he was serious about wanting to work there." The employer assisted him with his online application and subsequently hired him. Others shared frustration

with having submitted hundreds of resumes; they had not been able to get an interview or even a response: “I’ve been looking for work [and have been] totally blown off on everything.”

Others described frustrations with not being able to find positions that matched their needs or preferences. For example, one shared that although they wanted to remain in their field, they were no longer interested in supervising or management; yet, they were told that, due to their experience, they were overqualified for a more entry-level position, “[I] 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.”

Preference-based reasons and intrinsic motivations

Although there are many needs-based reasons why older adults may not work when they might otherwise want to, many are content with their decision to retire.

Enjoying Retirement

We heard from participants who stopped working after reaching their financial goals and voluntarily retired. These participants had prepared financially for retirement, looked forward to it, and had plans in place for how to spend their time.

I did a lot of research on it, and by the time I pulled the trigger on retirement, I felt like I had a good roadmap for how I wanted to spend my time.

I thought it over very thoroughly before I pulled the plug, you know, and I love it, love it, love it!

Many retirees described valuing not working because they can pursue leisure activities and spend more time with their families. Several described experiencing positive health effects since retiring.

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

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

A common thread in these findings is the autonomy over one's activities and schedule. The freedom to choose what to do and when to do it appeared highly valued by retirees, and it is unlikely that they would choose to re-enter the workforce: "The idea of going back to work right now has no appeal to me whatsoever;" "I'm afraid that the paid job, not a volunteer job, would put a leash back on my neck."

Volunteering

Just as some workers described contributing to the greater good through their jobs, volunteering was particularly important to many retirees, who saw it as a way to stay connected and give back to their communities. For these retirees, volunteering offered many of the same benefits as working, including socialization, lifelong learning, and mental engagement, but without the obligation, added stress, and lack of flexibility.

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. I think the fact that it's not paid doesn't necessarily demean it at all, because it's something I want to do.

Although the retirees who volunteer that we spoke with did not, in general, have plans to re-enter the workforce, there is some evidence that unemployed people who volunteer are more likely to subsequently obtain jobs than those who do not

volunteer (Spera et al., 2015). Engaging older adults through volunteer opportunities could ultimately offer another path for recruiting workers.

Employers

We spoke with Human Resources staff to inform the focus group interview protocols, ensuring that we addressed the key factors in older people's attitudes toward working in later life. We also asked them to reflect on their experiences with older workers at the organizational level, what their organizations were doing to support their older workers, and what recommendations they had for policymakers that could assist in their efforts. Several themes emerged around flexible scheduling, physical health and accommodations, knowledge transfer, and external hiring pressures.

Flexible Scheduling

Employers recognized that some older workers would prefer to work part-time as they approach full retirement, and that providing that flexibility could help retain employees. However, they also noted that organizational policies can make it difficult to offer flexible scheduling.

There's no flexibility in the system to change, because the whole staffing system is based on a 12-hour shift. So that's a problem.

[Older workers] may leave when they would have stayed longer if they'd been offered part-time hours versus having to stay in a full-time opportunity.

Organizations may be able to adjust certain internal policies, such as shift schedules or remote work arrangements. However, other policies, such as eligibility for health and retirement benefits for part-time workers, may be more complex to alter and have far-reaching impacts on the organization. As noted earlier, providing different benefits based on age could violate anti-discrimination laws (Johnson,

2011). Additionally, employers may be hesitant to offer part-time options to all employees, as this could have unintended staffing consequences, with some shifts being over- or under-staffed.

Organizational bureaucracy can hinder the creation of flexible job options. One large employer noted that new full-time positions must undergo a rigorous approval process. If a full-time position were subsequently split into part-time positions to accommodate workers' need for flexibility, it could trigger a review to determine why it was created as a full-time position in the first place.

Within organizations, certain job types may be eligible for flexible scheduling. For example, one employer said salaried employees may have more part-time options than hourly workers and can use flex-time, working more hours on some days and fewer on others. Organizational culture may also impact whether flexible schedules are offered. For example, one key informant described a high level of flexibility in their organization, similar to the I-deal or ad hoc arrangements described in Atkinson & Sandiford (2015). It may be that certain types of work, such as office professionals, are more adaptable to flexible work schedules.

Whether you're a young parent or more middle-aged and taking care of parents or an older person to take care of a spouse, whatever that might be, people have that flexibility built into their work automatically.

Physical Health and Workplace Accommodations

The physical toll of certain types of work, such as trades, healthcare, and field work, can lead workers to retire before they reach 65 and become eligible for Medicare. In these cases, returning to the same type of work may not be possible, yet they may not be financially prepared for full retirement. Larger employers may offer more opportunities and pathways for transitioning into different types of work.

> *There are 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… because we're so big, people can move their career through in different places… So it's just because of the diversity of jobs [here], there's just a lot of things to do.*

A smaller employer told a different kind of story, in which the relationship seemed more adversarial and less collaborative.

> *They [a welder] could transition into a sales type role… but then you have to upskill them in soft skills they've never had to do before, because if you sit isolated as a welder, what else can you do? You haven't interacted with customers. You don't have those interpersonal relationship skills outside of the workplace.*

A few employers, including focus group participants who were supervisors, described various ways they had accommodated older workers, including providing ergonomic chairs and desks, allowing for remote work, and, in some cases, modifying work duties to be less physically demanding. However, others noted that the Americans with Disabilities Act (ADA) accommodations process is not well understood by employers and employees alike, and gathering the necessary information, including timely functional assessments by medical professionals, can be frustrating and difficult. One employer shared that they have formed a group of self-identified individuals with disabilities that acts as a resource on ADA policy.

Knowledge Transfer

A few employers spoke specifically about the value of older workers as experts in their job and the need to transfer knowledge to younger workers.

We want people to stay as long as they can. We treasure the knowledge that people have in their heads … I would love to have people stay longer just because I want to keep those people to train my new people… The older workforce really is our knowledge base.

This was echoed in the focus groups with workers and retirees in supervisor or leadership positions wanting to help train new workers because they knew they and their older colleagues were going to retire soon: "We're looking at a situation now where we've got seven people do what I do, and five of us will be gone in less than 2 years." Others shared that they enjoyed sharing their experience with newer workers.

Part of what I really, really enjoyed as an older worker is mentoring young leaders… I found that extremely satisfying.

I kind of like helping out the younger guys as they come in.

Childcare

One employer noted that the high cost of childcare leads some older people to leave employment to care for their grandchildren while their adult children are at work. Although not specifically raised by other employers, this finding highlights how interrelated external pressures can influence older adults' motivation to remain in the workforce.

RECOMMENDATIONS & STRATEGIES

Building on what we heard from older people and employers, much of which echoed findings from the literature, this section outlines recommendations and strategies that the public and private sectors can adopt to address factors that cause older workers to leave and those that encourage them to continue or return to paid work. Some, for instance, may require policy change at the State or organization level, while others rely on employer-provided education and training. Notably, however, all pathways and mechanisms supporting late-life work likely have concurrent, albeit different, impacts on workers and employers. The demographic diversity among older adults, coupled with their diverse views and feelings about late-life paid work, also suggests that public and private efforts to improve recruitment and retention will need to be tailored to different groups.

Explicit communication emphasizing the benefits of older workers will counteract covert ageism and reduce the impact of pervasive negative stereotypes of older adults. Principles of *reframing aging* remind us that narratives about aging are most effective when couched in terms of momentum, opportunity, and justice. Late-life work messaging that reinforces the right of access to late-life *work, the value of older workers*, and *what older workers contribute* to the workplace can bridge the gap between employer and worker needs.

It is worth noting that factors influencing worker employment decisions across all age groups, such as the high cost of housing and childcare, may limit worker retention. These factors are outside of the control of any one agency or organization. The recommendations and strategies in this report focus on concrete actions to address the specific motivations and barriers identified through focus groups and interviews and are organized in broad categories.

Recommendation Categories	
Flexible Work Options	Technology & Worker Training
Ageism Awareness & Education	Identity, Purpose, & Service Opportunities
Mentorship & Knowledge Transfer	Knowledge of ADA & Accommodation Options
Job Search Platforms & Matching Needs and Skills	Social Benefits of Work & Peer Support

Flexible Work Options

Older workers desire flexibility in their work schedules, whether by necessity or personal preference. By acknowledging the value of providing flexibility, public agencies and employer organizations can facilitate older workers' ability to remain in or return to employment.

State-level: Policy or Program Strategy
Continue to educate the public and all workers about their options under the Paid Family and Medical Leave (PFML) Program. As part of implementing the PFML, collaborate with the Maine Department of Labor to review data collected on program utilization by age group, to inform future outreach programs targeting older workers and raising awareness of their rights.
Explore public-private partnership opportunities to recognize age-friendly employers and advance innovative approaches to workplace flexibility.

Organization-level: Policy or Program Strategy
Educate employees about the PFML program at least annually and as employee needs arise.

Evaluate job duties for adaptability to remote work, part-time work, or job-sharing and strategize with employees seeking flexibility about options that would meet their and the organization's needs. Modify bureaucratic barriers to facilitate the pursuit of flexible work arrangements.

Technology & Worker Training

Older workers and recent retirees are aware of their non-digital-native status, although most have solid experience with many technology platforms. They express several valid concerns, including outdated skills, negative assumptions about the tech skills of older adults, the ability to learn from, or work alongside, more digitally fluent people, and uncertainty about whether they can (or wish to) keep up with rapidly changing technology, hardware, and software.

State-level: Policy or Program Strategy

Build on the current work of the Maine Connectivity Authority and other partners to provide education through online resources and Connectivity Hubs, and offer accessible, affordable technology skills training that considers a diverse range of learners and instructors to accommodate a variety of older learner styles, needs, and experiences. Identify evidence-informed technology knowledge and skill assessment tools to incorporate in training programs.

Increase public awareness of tech training available at public libraries or community colleges through multiple messaging modalities, including newspapers and PSAs on radio and television, as well as other trusted sources of local information, such as town halls. Support the expansion of Digital Navigators and Tech Help at all libraries throughout the state.

Organization-level: Policy or Program Strategy

Reduce age-related tech stereotypes by educating organizational technology staff about tech skill diversity in people of all ages, including older adults.

Promote an understanding of older adults' willingness and desire to update and maintain their tech skills by assessing the tech proficiency and motivation of all staff and offering a variety of tech-related training content with appropriate attention to diverse learning styles.

Ageism Awareness & Education

All employees and workers, regardless of age, can benefit from ongoing ageism awareness and skill-building training - whether it is primary or refresher training. National and state anti-ageism experts confirm that incorporating reframed language into public and private communications, as well as into everyday language, requires vigilance and practice. Further, transformed attitudes about aging and older people require strong champions and visible leadership by example.

State-level: Policy or Program Strategy
Encourage expanding ageism training, for instance, by including it in mandatory harassment training. Partner with others, such as the National Center to Reframe Aging and the Maine Council on Aging, to tailor available training for sector-specific, Maine-based employers, ensuring the training is relevant and useful. Remind employers that, based on focus group data, ageist attitudes and behaviors are preventing older adults from applying for and obtaining paid employment.
Support ageism awareness campaigns targeted at older Mainers to reduce internalized ageism and demonstrate the state's commitment to the financial security of older individuals who wish to continue working but do not feel valued or included.
Confer with age discrimination experts in Maine and study the Maine Human Rights Commission's age discrimination complaints to better understand and address problematic behavior patterns. Use the findings to inform ageism training.
Organization-level: Policy or Program Strategy

Assess the age diversity within workplace departments and teams, and review hiring practices to encourage greater age diversity. Rely on proven strategies that support well-functioning, trusted teams.

Identify an organizational anti-ageism champion and ombudsman, supported with funding for training and professional development.

Identity, Purpose, & Service Opportunities

Many older adults currently working or seeking paid employment emphasized that work gave them a sense of identity, contributed purpose and meaning to their lives, and offered opportunities to serve their community and employer. These individuals were keenly aware that their knowledge, skills, credentials, and work ethic were, or could be, of significant value to employers.

State-level: Policy or Program Strategy
Work with consultants to craft nuanced, well-framed[2] campaign messaging that reminds older adult audiences of the important, albeit intangible, benefits of work that is interesting, challenging, and purposeful.
Organization-level: Policy or Program Strategy
Meet periodically with older workers to discuss relevant topics, including the institutional knowledge, skills, and expertise they bring to the workplace and how that value can be better leveraged to serve the work products, processes, or policies equitably.

[2] See the tool and resources at the National Center to Reframe Aging, www.reframingaging.org

Mentorship & Knowledge Transfer

Cultivating ways to ensure older workers' knowledge does not leave with them benefits both employers and employees. A culture that values expertise demonstrates this through systems for retaining and passing on knowledge.

State-level: Policy or Program Strategy
Assist employers in retaining knowledge and expertise from older, experienced workers by developing or supporting training programs that utilize retirees from diverse worker roles, including management.
Organization-level: Policy or Program Strategy
Develop systems and processes for knowledge transfer, emphasizing the value of learning from experienced individuals within the organization and accounting for differences in learning styles and the diverse learning platforms of modern workplaces.

Knowledge of ADA & Accommodation Options

Improving the understanding of the ADA requirements and accommodation options among both workers and employers could support increased job acquisition and retention among older workers with disabilities.

State-level: Policy or Program Strategy
Build on current outreach to audiologists and eye specialists through the Bureau of Rehabilitation Services (BRS) to support education and training for healthcare providers on evaluating and documenting employees' accommodation needs, including information on available technologies that can help workers continue performing the essential functions of their jobs.
Expand on existing BRS resources to increase public and employer awareness about accommodations and supports available under the ADA and other state and federal laws.

Follow forthcoming evaluations of the federal Social Security Administration (SSA) and Department of Labor (DOL) *RETAIN* pilot, which supports workers with disabling conditions in staying at or returning to work, and may offer insights for Maine on strategies to retain and recruit older adults with disabilities.

Organization-level: Policy or Program Strategy

Educate supervising and managing staff on what a disability is, ADA processes, supports available to help workers, requirements, and timelines.

Leverage existing education and training for staff and employees, including resources through BRS, such as benefits counseling, available assistive technologies, assistive communication devices, and schedule modifications.

Job Search Platforms & Matching Needs and Skills

Reliance on online services such as Indeed, LinkedIn, and ZipRecruiter to manage the hiring process may lead employers to miss valuable applicants, as older workers may not be familiar with using these platforms effectively to find positions that match their needs and skills.

State-level: Policy or Program Strategy

Broaden messaging about the availability of CareerCenter options throughout the state, including at some local libraries. These sites provide one-on-one training to older workers on using online hiring platforms, including counseling/instruction on current business practices for reviewing and acknowledging applications.

Educate the public about Maine JobLink and how older adults can use it to find positions that align with their knowledge, skills, and other desired attributes. Investigate additional filter criteria, including number of part-time hours, days of the week, management versus entry-level, sedentary or physical work, and other factors that older adults are looking for in employment.

Organization-level: Policy or Program Strategy

Investigate ways to broaden recruitment efforts beyond online platforms. If using online platforms, ensure acknowledgment of receipt of applications and hiring decisions.

Social Benefits of Work & Peer Support

Social isolation and loneliness have harmful effects, and social connections can moderate them (U.S. Surgeon General, 2023). Emphasizing the value of work as a form of socialization and engagement could help entice older workers to stay in or return to the workforce. Older workers may be more inclined to stay or return to organizations with which they feel a sense of social connection.

State-level: Policy or Program Strategy
Partner with other State agencies and aging services providers to develop messaging around the health benefits of social engagement through working.
Organization-level: Policy or Program Strategy
Encourage workplace camaraderie, teamwork, and teambuilding across all ages.
Establish peer support groups on topics of interest to all ages, including older workers, such as new technology and ADA experience.

Additional Support for Strategy Development

The recommendations, strategies, and messaging content included in this report address specific gaps identified in the data. We suggest topics supported by the literature or project data that could be readily adopted by public or private organizations to help refine strategies prior to implementation.

Retirement identity

There is an emerging body of social science on retirement identity and its intersection with social identity. These concepts can be driven by broader societal constructions of older adults, both positive and negative. An understanding of the shifts in retirement identity, particularly among Baby Boomer women (61-79), as the first full generation of women in professional roles, would aid in targeted messaging.

Generativity

Many working older adults identified giving back and helping others as motivations for paid work, suggesting that a deeper understanding of these individuals' attributes and characteristics would inform strategy development.

Identifying early adopter employers

Given that Maine is at the vanguard of addressing ageism and training cross-sector leaders in age-positivity, these early adopter employers may be the ones more willing to experiment with new policies or pilot programs to advance the broader goals of an improved economy and full employment.

Reaching a broader range of older workers and retirees

Older Mainers have diverse work experiences. Understanding how these different experiences influence the decision to stay or return to work could be informed by a broader investigation of the motivations of older workers and retirees. A statewide survey, either as a standalone effort or as part of a future State Plan on Aging Needs Assessment, could provide representative and comprehensive data on older Mainers' attitudes toward work across the state. This could lead to more targeted outreach and tailored training that meets their needs.

CONCLUSION

The array of public and organizational policy options, outreach messaging, and target audiences presents challenges in prioritization and resource allocation, but also exciting opportunities to generate both short- and long-term change in Maine's labor landscape. Older adults are, more than ever, reflecting on their work-related choices in later life and considering their financial, social, and generative goals. They are more receptive to continued engagement beyond typical retirement age and look forward to being more included in workplace conversations and valued for the skills, knowledge, and responsible behavior they contribute across a variety of work settings.

Working towards greater inclusivity of older workers serves the interests of workers, employers, and greater economic prosperity for Maine. As the oldest state by median age and as an age-friendly state, Maine sets an example for meaningfully addressing ageism in workplace policy and practice. This report's myriad recommendations and strategies for workforce retention and recruitment offer important ways to deepen Maine's commitment to serving older adults and engaging them, as well as other stakeholders, in developing policy options and priorities, and charting a course for a productive future.

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APPENDIX

Limitations

Funding and time constraints limited data-gathering opportunities, affecting the comprehensiveness of the project's findings and recommended strategies.

Although one focus group was composed of SCSEP participants, the participants were recruited largely through outreach by Area Agencies on Aging and Lifelong Maine Age-Friendly Communities to their volunteer networks. This likely led to a disproportionate share of participants having sufficient retirement resources, allowing them to avoid relying on paid work. Therefore, our findings on financial motivations for working or not working in later life may be limited.

Our use of Zoom limited participation to those with adequate internet connectivity. This could also be an indicator of financial stability, as evidenced by the ability to afford the connection and having a stable housing situation. The experiences of working and retired older adults in greater financial precarity may be missing from the data.

The key informant interviews were conducted with employers of sufficient size to have Human Resources staff, allowing us to obtain information about their recruitment and retention of older workers. However, this excluded smaller businesses, such as cafes, convenience stores, and other small employers. While some of the focus group participants were or had been in leadership positions and spoke about their experiences in their organizations, we did not systematically collect information on the size of their organizations. Therefore, we do not have findings around the experience of small employers.

Additional Methods Details

Employer Characteristics

Several employers were based in southern Maine, but others had offices and employees throughout the state. Six of the seven employers were private organizations, and one was a public agency (Table 6). Three employers, each with thousands of employees, were identified as "large." Two of the private organizations were in the nonprofit sector. All employers offered some type of retirement plan for workers. Three of the seven offered a 401(k) plan, one offered a 457(b) plan, one offered both a 403(b) plan, and two were employee-owned through an Employee Stock Ownership Plan (ESOP), one of which also offered a 401(k) plan.

Table 6 Employer Interview Participants by Industry/Sector

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

The larger employers provided insights into how different types of work within their organizations present opportunities and challenges for older workers. For example, participants from the state agency, large manufacturing employer, and healthcare

system discussed both in-office professional staff, such as leadership, bookkeepers, and administrative assistants, and workers in more physically demanding jobs, including groundskeepers and trades workers. These varied perspectives helped the project team develop questions for the focus group participants that covered a broad range of work experiences.

Focus Group Protocol Details

Each focus group was conducted using a protocol tailored to either workers or retirees. In focus groups with mixed participants, a hybrid protocol was used. We asked participants to share their own perspectives, but we also inquired about what they had heard from their colleagues, friends, and family members regarding their experiences as older workers. Both workers and retirees were asked whether employers or the State could do anything to support older workers, help retain older workers, support retirees returning to work, or assist with the retirement process.

Workers

The protocol covered topics such as older workers' motivations for working, their feelings of being valued in the workplace, and how their work aligns with their needs as older individuals. As most people receive their health insurance through their employer and many have access to retirement planning benefits through their work, we asked about the role these benefits play in their motivations to continue working or consider retirement.

We also asked about job satisfaction – specifically regarding the work itself, workplace culture, and how they felt they contributed and were valued. We asked if, as older workers, there was anything they would change about their job, including technology, flexible schedules, stress levels, and physical or mental demands.

We asked older workers whether they had ever felt pressured to retire or had discussions about their age and future work plans. We inquired about the barriers that older adults might face when returning to work, such as adjusting to new technology, changing roles, or the need for required training. Several participants

had retired from their careers but then either returned to their previous work or to a different job, providing firsthand experience of any barriers they encountered in re-entering the workforce.

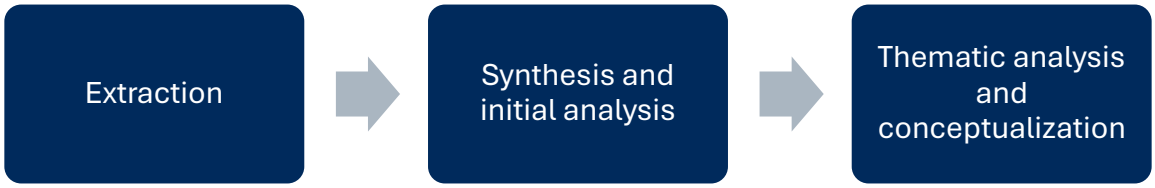
Retirees

For retirees, we asked whether they missed any aspects of their previous work, such as social engagement or the use of their skills, and whether anything about retirement had surprised them. We also asked about why they retired, whether they had planned for it over time, or if it was a sudden decision. We probed what motivated them to remain retired, whether they had considered returning to work, and what might entice them to do so. For participants who wanted to return to work, we asked about any barriers they encountered, including difficulties finding a job or one that suited their needs, as well as physical or work-life balance-related barriers. We also asked about any hesitations or reservations about returning to work, including concerns about caregiving responsibilities, a lack of confidence, or a lack of flexibility in scheduling.

Thematic Analysis Process

All key informant interviews and focus groups were recorded and transcribed for qualitative data analysis. Our analysis approach consisted of three main steps, broadly based on Naeem et al. (2023), to identify patterns common across all transcripts that could illuminate what supports and motivates older workers in remaining in or returning to the workforce (Figure 4).

Figure 4 Three-step analysis approach



The project team extracted findings from the transcripts, first using primary topics informed by the interview protocols, such as *motivation for working (staying or going back)*, *barriers to work/reasons not to work*, and *feeling valued/unvalued.* The team reviewed the extractions, synthesized them, conducted an initial analysis to identify subtopics, and subsequently coded the extractions according to these subtopics. This process enabled us to identify common themes throughout the interviews and focus groups. The project team assessed interrater reliability by reviewing the same transcripts, comparing the extracted findings, and how they were coded.

After identifying the common factors, we re-examined the extractions and codes to identify overarching themes that could inform future policy development or actions by MDOL and other state partners, as well as employers. The findings are discussed in the next section.