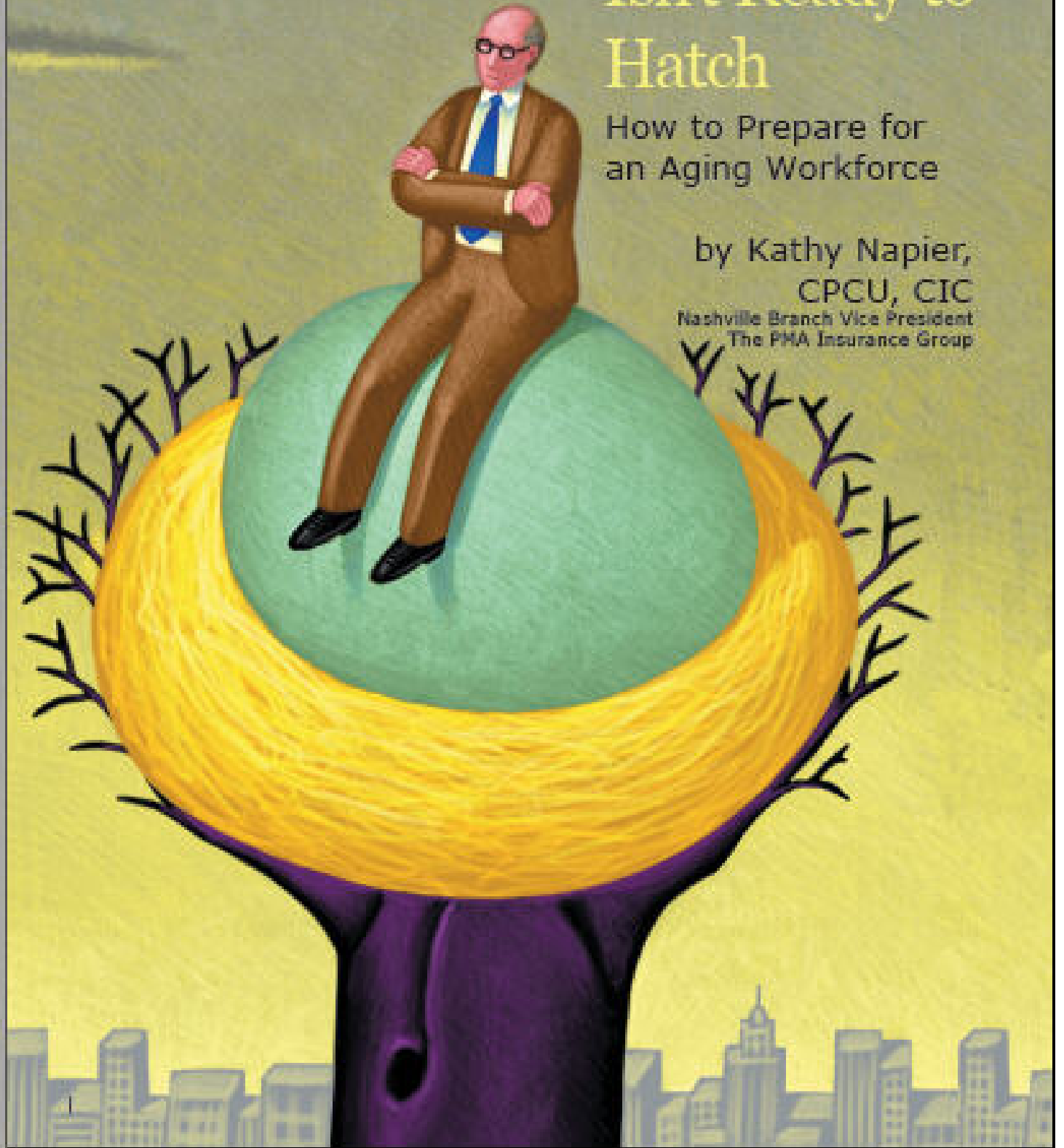


The Nest Egg Isn't Ready to Hatch

How to Prepare for
an Aging Workforce

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Last year, the oldest of the baby boomers—a generation that includes more than 78 million Americans born between 1946 and 1964—turned 60 years old (U.S. Census Bureau). That’s roughly one out of every three-and-a-half people you know.

And they’re aging our workforce. Baby boomers today are staying in the game longer and opting to continue working rather than retire at 62. In fact, the U.S. Census Bureau estimates that nearly 8,000 baby boomers in the United States turn 60 every day and now constitute the fastest growing segment of the country’s workforce.

So what does this mean for employers? What can they do to accommodate—and even capitalize on—an aging workforce?

Ergonomic Workspaces

Not surprisingly, as people age, their skills and faculties, including strength, range of motion, motor skills, sensory acuity and the ability to heal, diminish over time. As such, it’s important for employers to consider ergonomic adjustments that can make work easier and safer for aging workers. Improved lighting, larger computer monitor displays, adjustable chairs and work surfaces and volume adjustable telephones are a few simple and relatively inexpensive accommodations that can make a world of difference for older workers.

In industries with routinized tasks, such as packaging or manufacturing, task rotation can also help to reduce the strain of repetitive motion and static standing time. When it comes to operating a machine, it’s also wise to consider the size, shape and location of its controls, including buttons, levers and switches. Enlarged controls can easily increase a machine’s usability for older workers.

Additionally, the Bureau of Labor Statistics (BLS) says it can take an older worker 2-3 times longer to recover from an injury than a younger counterpart. And according to recent statistics from the National Safety Council (NSC), falls account for more than one-third of all injuries sustained by workers 65 or older, which indicates slip and fall prevention measures are needed. Workspace modifications such as minimizing elevated work, installing skid-resistant material on floors and stairs, using shallow-angle stairways rather than ladders, and installing cushioned flooring can help to reduce the occurrence and improve the outcomes of slip and fall incidents.

Attraction and Retention

In short, it pays to attract and retain older workers despite any ergonomic or workspace adjustments that they may require. Older workers offer something their younger counterparts can’t—experience—and often bring proven work ethics and character to the job. Statistics also show older workers have less absenteeism and fewer on-the-job accidents because they tend to be more careful and more focused on the details of the task.

And while older workers may work a bit slower, there is no published research that concludes that diminishing physical and cognitive capabilities in older workers impact their safety or work performance. In fact, according to BLS, as the percentage of over-55 workers increases in a workplace, productivity ratings increase.

Beyond making workspace accommodations, ongoing safety training is also a positive way for employers to attract and retain older workers. Training programs that address proper lifting techniques, how to prevent back strains, the importance of taking breaks, simple stretching techniques and more help older workers to protect themselves. These sessions also have an inherent social element that serves to develop the camaraderie among this worker population. If it’s a morning training session, bring in bagels and coffee and devote the first 10 minutes to conversation. A little socialization can go a long way.

All of these measures serve to protect, attract and retain older workers, and a risk control professional can help you administer them. If you provide your older workers workspace accommodations and safety training, chances are good they will be happier, healthier and more productive. And that’s not just good for them; it’s good for the company’s bottom line.



About the Author:
Kathy Napier is Nashville Branch Vice President for The PMA Insurance Group, a multi-line property and casualty insurer. Kathy's insurance career has spanned over 25 years. Her industry designations include Chartered Property and Casualty Underwriter (CPCU) and Certified Insurance Counselor (CIC). She can be reached at Kathy_Napier@pmagroup.com