

# Creating New Horizons: Productive Aging as a Corporate Strategy



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**T**he boomer workforce is dismantling the prevailing notions of retirement. New horizons are being created. A new horizon shows, in no uncertain terms, that age is not a disability, aging is not a disease and productivity can occur at any age. Getting older does measurably impact work capacity, career and job choices, and the makeup of personal goals and priorities, but in ways that may be surprising.

The influence of the aging U.S. and Canadian workforce on health, productivity and labor-market issues has been well documented. A variety of studies have identified the realities of current and future corporate issues related to the aging workforce. Several of these realities include:

- ▶ Workplace fairness and civil rights. The reality of a senior-dominated workforce is pressuring employers to manage the emerging labor shortages and the changing age composition of the new, “old workforce” (Dychtwald, Erickson and Morison 2006). Age diversity can bring along with it competing work ethos, realigned priorities and colliding work styles, leading to increased litigation.
- ▶ Generational competency. The notion of generational competency (i.e. effectively responding to the needs of an age-diverse workforce) will become a day-to-day managerial skill (Piktialis 2005).

Employers need to understand and address the unique characteristics and contributions of the respective generations:

- ▶ Health-care costs, retiree health benefits and independent living. The continuing rise in health-care costs coupled with the dramatic changes in retiree health-care and pension benefits will require the soon-to-be-retired employee to work beyond retirement.
- ▶ Changing work capacity and functional work skills. The aging worker, especially those aged 50 or older, exhibits measurable changes in endurance and strength and a greater incidence of chronic disease and resulting chronic impairment. This reality spawns innovative health-care and disease management programs, workplace safety and the application of universal work designs to support continuous productivity.

These realities invite employers to consider the development of a productive-aging program. Productive aging has been recast from its original focus on social, health and recreational activities for the elderly (Mitchell 2005, Mitchell 2006 and Morrow-Howell, Hinterlong and Sheradem 2001). Productive aging includes a menu of corporate-based programs and policies that help an individual, generally older than the age of 55, maintain or expand his or her job/career beyond traditional retirement age.

Productive-aging programs originate from a series of adult-development tasks and corporate practices organized across four groups of targeted strategies. These are illustrated in Figure 1.

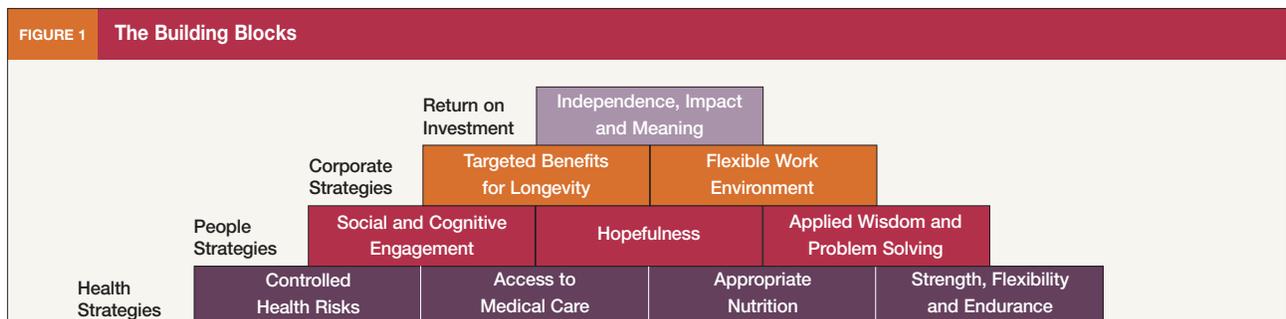
## Health Strategies

Health and productivity are connected. This is the key principle within a productive-aging corporate philosophy. Productive and healthy aging are synonymous. While this may be intuitive, employers and health and disability insurers, as well as health-care providers, separate health and productivity services into independent, often competing functions or business silos. This will change.

Productive-aging strategies begin with access to, and timely application of, focused prevention and restorative health-care services. The prevention of disease, the control of eroding work capacity due to chronic impairments and the protection of the functional capacities of strength, flexibility and endurance are critical. This point was particularly made by Nortin Hadler in the chapter about the aged worker in his book *Occupational Musculoskeletal Disorders*, in the report "Health and Safety Needs of the Older Worker" published in 2004 by the National Academies Press and as far back as 2000 in a feature in *Occupational Medicine*. The foundation for employer productive-aging initiatives can be grouped into four health-focused strategies:

1. Controlled health risks
2. Access to medical care
3. Appropriate nutrition and
4. Protecting one's strength, flexibility and endurance.

The impact of obesity, lack of exercise, smoking, uncontrolled high blood pressure and elevated cholesterol has been well defined as risk factors that



need to be controlled. These chronic conditions are supported by habitual behaviors that can be changed. The ability to successfully modify these risk factors through corporate programs has been described (Vickers 2005). Such changes begin when the employee realigns his or her priorities in relation to his or her long-term health and overall independence. Increased success in risk-reduction behavior occurs when the process of "how" to change is offered. Corporate programs that offer tangible incentives, peer reinforcement and the "how" report measurable changes in lost time, personal employee health indicators and reduced costs.

"Eat, drink and be merry?" "No pain, no gain?" These are interesting slogans of the young and active that can serve as rallying points for a productive-aging program. Balanced nutrition is the fuel for productive aging. Likewise, strength, flexibility and endurance combine to form the engine for continued engagement and mobility in the workplace and beyond. Employers play a critical role in the development of incentives and peer support for a senior employee to participate in such programs.

Early signs of emerging health problems as reflected in changes in work performance for the senior worker can be identified through the measurement of presenteeism. *Presenteeism* is when an employee is at work but unable to perform at expected levels due to health, family or employee relations issues. Lost time may be intermittent, cyclic or extended.

Presenteeism offers the key to understanding the genesis of lost time. A common source of presenteeism may be attributed to the early impact of depression or the eroding job-performance effects of chronic pain (e.g., arthritis, migraine headaches).

The measurement of presenteeism can be achieved through a variety of methods. The three most common are:

1. Work Limitations Questionnaire (WLQ)
2. Stanford Presenteeism Scale (SPS – 6)
3. Health and Performance Questionnaire (HPQ).

Each of these tools is based on self-reports of

employees. The respective tools have been in development and are beginning to offer insight as to the nature and scope, as well as predictability, of the impact of presenteeism. A 2003 *Journal of Occupational and Environmental Medicine* paper provided a useful review of the respective instruments (Loeppke et al. 2003). The HPQ and WLQ appear to have the most applicability for the employer to consider.

Likewise, the health and well-being of the worker's family plays a critical role in presenteeism, lost time and eventually health-care costs. The older female worker has a higher probability of becoming the "sandwich" employee. That is, working, but taking on the responsibility of being a caregiver to a family member, friend or grandchild. The dual role of worker and caregiver becomes a critical area for employers.

A recent study from the Disability Management Employer Coalition about utilization of family medical leave (FML) reported that an estimated 10 percent of an employee group who were aged 40 or older, who "took off work" to assist family members with health problems, filed their own short-term disability or worker's compensation claim within six months of the FML. This suggests a unique progression and connection between productivity and health that an employer and its health partners need to attend to (Mitchell, Bruen and Leary 2005).

The appropriate productive-aging health strategy is to establish a "health and productivity alliance" that includes the employer, employee, selected health-care providers and lost-time management partners (e.g., the disability insurer, individual's supervisor). This alliance formally links the respective health screenings and subsequent medical interventions into timely problem-solving relationships that protect and enhance the senior employee's work capacity. This alliance can serve all other employees, as well. The following corporate programs support a productive-aging philosophy:

- ▶ Create a cohesive corporate health policy supporting a productive-aging culture.
- ▶ Quantify the impact of presenteeism and family medical leave in the workplace.
- ▶ Apply health-risk appraisals in a timely fashion with tangible incentives.
- ▶ Apply functional capacity screenings when making key work-health decisions.
- ▶ Implement targeted disease management programs (e.g., cancer, diabetes and depression).
- ▶ Encourage flexibility, strength and endurance building programs.
- ▶ Reduce well-defined risks for chronic diseases (e.g., obesity or smoking).

## People Strategies

The psychosocial connections among work, health and aging are addressed within the second group of productive-aging strategies. Three primary points of attention guide the employer in the support of continued productivity of its senior employees.

These include:

1. Continued social and cognitive engagement
2. Hopefulness
3. Applied wisdom and problem solving.

### Continued Social and Cognitive Engagement

Work and productivity are largely interpersonal and thinking activities for the senior worker. Likewise, the ability to continue to enjoy the benefits of positive interaction within the workplace plays a critical role in peer support for any continuing health programs. Continuous mental activity has demonstrated a prophylactic benefit to early onset of Alzheimer's symptoms and other forms of dementia.

### Hopefulness

*Hopefulness is the expectation that what one wants for the future will, in fact, transpire. Hope is the notion of*

*a better tomorrow.* Hopefulness becomes the keystone to the building blocks of productive aging. Hope and hopefulness are the first psychological development tasks that guide the ongoing relationships with others and the development of personal horizons. Hope is also one of the first personal characteristics to be negatively affected by changes in physical and cognitive skills.

A wide range of repeating events (such as changes in health and family status and reactions to changes in work performance and work status) can erode the employee's sense of hopefulness. The anticipated loss of meaning and value related to leaving the workforce or a well-defined point of contribution requires a realignment of what the future is to be.

Embedded in the notion of continued social engagement and maintaining the sense of hopefulness is the level of coping skills the person can apply to solve the inevitable work and health predicaments that arise.

### Applied Wisdom and Problem Solving

Wisdom and problem solving are connected and can be learned and applied. The elements of positive aging have been well defined, suggesting that solving problems is one of the critical functions in coping with the age-related changes in physical, emotional and cognitive functioning (Hill 2005).

*Wisdom is the ability to share life and work experiences with others, assisting them to develop a unique set of useful beliefs and behaviors.* The wise individual is able to isolate the most important aspects of life and work, engage one's introspective skills when approaching such problems and understand the predicament's emotional aspects. This sounds like a job description or at least a well-defined function that should be in any organization. Another way of describing this is, who possesses the tribal knowledge within the organization.

Organizational changes can play a critical role in taking away an “entitled” work status, meaningful roles and expected future compensation due a senior worker. This form of employee disenfranchisement is often unintended, but real. The perceived and real “takeaways” invite the senior worker to emotionally disconnect from the job/employer, yet still come to work. The disengagement may lead to chronic job performance deficits and ultimately a premature and unpleasant exit from the organization. In other words, a career *flameout*. Add medically validated physical or behavioral health impairment to the mix, and there can be a complex worker’s compensation or disability claim that will be difficult to manage.

Within the problem-solving process, three adaptive skills are brought into play. They are:

- ▶ Selectivity
- ▶ Optimization
- ▶ Compensatory action (Baltes et al. 1990).

Each offers the senior worker, as well as the employer, a tangible process to adapt to changing skills and organizational circumstances. *Selectivity* suggests that the senior employee becomes more focused, that is, selective in choosing where to apply his or her time, energy, talent and resources. The senior worker may consider avoiding “useless” meetings or redundant training programs to be a wise and practical act. This avoidance behavior may be interpreted by the employer as being disruptive, disrespectful and, above all, a not-so-subtle statement by the employee of not being on the team.

*Optimization*, on the other hand, refers to when the senior employee develops increased functional skills or knowledge through repetition, learning or extensive experience, producing job performance at a level that is comparable to the younger, more proficient worker.

*Compensatory action* is the planned effort to remove or minimize a deficit through new techniques, technology or other forms of assisted devices, appliances or altered

work styles. Timely and effective compensation is a function of foresight, planning and high motivation, as well as the comfort with an altered approach to achieve the same or improved outcome.

These three adaptive skills can be incorporated in an organization’s HR practices that support continuous productivity.

- ▶ Selectivity: Ask the employee what is important to him or her. Align the senior worker with meaningful tasks that fit time needs, energy priorities and skills.
- ▶ Optimization: Provide opportunities to “overlearn” new techniques to assure acquisition of the skill.
- ▶ Compensation: Provide new technologies/strategies that reduce the loss of function related to a specific production or work task.

Managing stereotypes of the older worker is an important part of the productivity-aging process. For example, the workplace curmudgeon, that lovable older associate who is a bit cranky most of the time, may not be so beloved. This person may be better understood by the nature of his or her work styles, such as:

- ▶ Inflexibility. This is a resistance to (or a fear of) change, and/or habitual or lazy thinking in relation to developing and applying solutions to new problems.
- ▶ Pessimism. A mind set or an internal filter that interprets expected outcomes as being less than expected.
- ▶ Worry. A thinking process that is preoccupied with a future event (e.g., medical symptom/exam/financial security in retirement) that is determined to be of critical importance.
- ▶ Regret. Chronic regret is continuous faulty thinking about a past event. The person makes a determination that if he or she acted differently the eventual outcome would have been different, better. Such self-perpetuating, productivity-disrupting behavior can be addressed through effective peer support and counseling, avoiding the potential for perpetual co-worker strife or personnel actions that

ultimately will not solve declining work performance or prevent a career flameout. Each characteristic offers a point of discussion with the employee to move the senior worker beyond these barriers to improved productivity and to reduce the “curmudgeon effect.”

Human resources management or peer intervention strategies may include the following:

1. Inflexibility: Validate with the individual the personal assumptions that drive the inflexible behavior and create and test out optional ways of achieving the same or better outcomes through different methods.
2. Pessimism: Determine if the individual is aware that he or she is so negative. Create a menu of positive to neutral statements that represent more productive ways of communicating and assessing events.
3. Worry: The most effective means of reducing excessive worry is to assist the person to determine what to worry about and what not to worry about. Worry does not solve problems. A critical step is to invite the habitual worrier to determine a plan of action to solve the worrisome event.
4. Regret: Regret is the worrier’s past. Encourage people to let go of the faulty thinking regarding “what if” events and invite them to focus on events they can change now and in the future. A range of cognitive behavior exercises can reduce the impact of worry and regret.

### Organizational Strategies

The corporate work-health culture represents a philosophical and organizational point of application for productive aging. Two practical points of action can be found in the following:

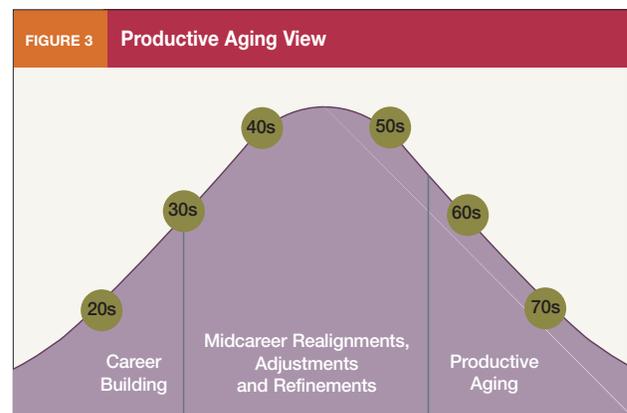
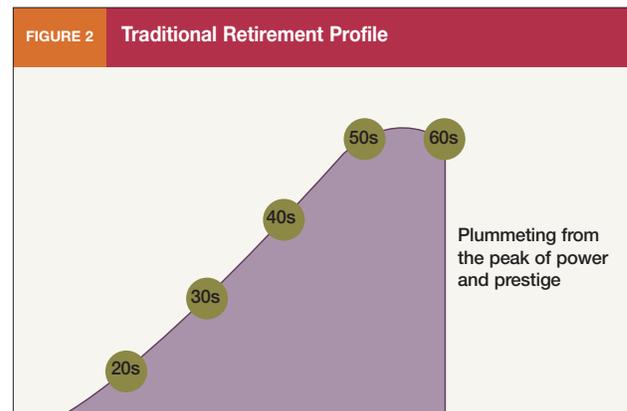
- ▶ Targeting benefits packages for retention and longevity and
- ▶ Creating a flexible work environment.

The driving force in this group of productive-aging strategies is the employee’s changing expectations of retirement (Dychtwald, Erikson and Morison 2004).

These new expectations encompass the development of skills and application of resources that lead to long-term independence and financial security. Figure 2 and Figure 3 illustrate the changing view of retirement. This new life stage invites the employee and the employer to enter into a different type of “post-work” relationship.

The traditional view of retirement (Figure 2) provides a clear point of departure from the workplace. This can offer a simplified set of benefits but does not reflect the nature of what the future career transitions to retirement will be. With the productive-aging view (Figure 3) of a transition from work to retirement, points of activity exist that may include work, play and education.

Within the transitions between career and retirement, targeted benefits packages for retention and longevity as well as creating a flexible work environment become a



Source: *Retire Retirement, Rekindle Careers, Retain Talent* by Dychtwald, Erikson and Morison, 2005.

key HR-management function. The transitional Work to Retirement (WTR) benefits package for retention and longevity may include the following:

- ▶ Friendly enrollment for the benefit
- ▶ Phased retirement (work, play and education) planning
- ▶ Flexible work scheduling supporting cyclic or intermittent work, play and education
- ▶ Group health coverage focusing on proactive/preventative/restorative care
- ▶ Work-life service package, elder care.

Correspondingly, the flexible or universally designed workplaces create opportunities for continued work and productivity where barriers and gaps exist.

Consider the following:

- ▶ Ergonomics that prevent repetitive strain injury and reduce lifting requirements
- ▶ Accommodation pathways to define temporary work options to acute-onset work limitations
- ▶ An assistive technology bank of compensatory work options
- ▶ Transportation and communications
- ▶ Transferable worksites to meet productivity needs.

Historically, financial stability and security were seen as the fruits of one's labor across a well-planned, finite career. Recent (2006) studies by the National Academy of Social Insurance and the Center for Retirement Research at Boston College that suggested while the boomer workforce will be the healthiest and most financially well-off generation, there may be real gaps in long-term savings and financial resources to fund their extended longevity. Productive aging recognizes that financial stability and security are based on personal responsibility to create options that respond to unpredictable changes in the work, family and community environment. Employers and/or individuals who are able to structure a flexible, accessible work environment demonstrate the capacity to adapt to the unexpected health and productivity predicaments.

## Productive Aging: A Return on Investment (ROI)

The ROI for a productive-aging program has a multidimensional look. This includes areas that are traditionally affected as one ages:

- ▶ continued personal independence and mobility
- ▶ continued impact on and engagement with family and work issues and
- ▶ a sense of sustained value and meaning in one's life.

### Independence and Mobility

The investment to remain independent and mobile can be measured by income and continued contributions to the senior employee's longevity funds that will sustain the person after he or she decides to permanently leave the workforce. Likewise that ability to retain optimal mobility within the community can be measured in the form of social interactions and contributions made.

A critical outcome of a focused investment for independence is the ability to sustain an independent living arrangement well into one's elder years. This pays personal and economic dividends. Long-term care is costly by any standards. Being able to live within a preferred environment that is designed for safety and independence becomes a quantifiable productive-aging outcome.

### Continued Impact and Engagement

The ability to influence and be optimally engaged with friends and family is also a product of the investment one makes during the productive-aging life phase. The ability to maintain an empowered role in one's life and to prevent becoming isolated offers both economic and emotional dividends.

### Sustained Value and Meaning

The ultimate outcome of a productive-aging program is to sustain a positive sense of value and meaning. A positive sense of self will have gone through a gauntlet of minor and major insults and threats.

Productive aging builds a personal resilience allowing the intrinsic value of the person to remain intact.

## Productive Aging: 'Just Getting Started'

Productive aging is not about an aging celebrity or a noted athlete of advancing years. It is not about a particular job or career. It is about having the quality, capacity, desire and opportunity for continuous productivity at an optimum level though one's life span.

Likewise, productive-aging programs are not exclusive "geezer-only" corporate services, but corporate and community resources available to all employees who are dealing with real or emerging health and productivity predicaments. Above all, productive aging is about anticipation, planning and creating solutions.

Productive aging can have the greatest impact on the not-so-public, noncelebrated person, the individual who simply wants to take advantage of options and opportunities to continue or develop new ways of contributing during his or her life span.

A successful corporate-based, productive-aging program blends the resources and vision of the worker, the physicians and the employer into a balanced effort. Each brings to the productive-aging equation different points of view, degrees of motivation and self-interests that create a mutually beneficial plan. Health and productivity are connected. This connection becomes the essence of and opportunity for managing lost time and health-care costs. 

### Resources Plus

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Go to [www.worldatwork.org/advancedsearch](http://www.worldatwork.org/advancedsearch) and type in this key word string on the search line:

- corporate strategy and aging

Go to [www.worldatwork.org/certification](http://www.worldatwork.org/certification) for:

- W1: Introduction to Work-Life Effectiveness
- Successful Work-Life Programs to Attract, Motivate and Retain Employees
- Understand the Impact of Work-Life Effectiveness.

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