How to Use This Toolkit
This toolkit is designed to support you in building partnerships with the business community. It includes a series of fact sheets you can distribute to employers that discuss the value in hiring plus 50 workers.

Help for You in Reaching Out to the Business Community
Forging Partnerships: How to Approach the Business Community
Advice for you on how to reach out with suggestions and a listing of organizations

Hiring Experience
A PowerPoint presentation for you to use when talking with potential business community partners

Working Together: Community Colleges & Employers
Examples of partnerships between community colleges and employers to jump start your ideas

Resources You Can Distribute to the Business Community
A short take-away sheet offering information can help position you as an expert and provide helpful advice for employers.

Employers: Why Hire Plus 50 Workers?

Five Myths About Mature Workers

Harvest Experience: 10 Tips for Retaining Plus 50 Workers

Eight Tips for Recruiting Mature Workers

Web Resources to Help Employers
Forging Partnerships: How to Approach the Business Community

Community colleges with Plus 50 programs focused on workforce training and re-training are often seeking to build relationships with area employers and the business community. Solid relationships with the business community can help you develop courses that meet the needs of the local business community and get your students hired. Employers can also become vital supporters for your Plus 50 program, providing instructors, field trip locations, internships, and expertise. There are a wealth of organizations and opportunities available to connect with the business community within your local community, especially through area business associations and networking events. Here are some tips to help you get started.

Define who you are seeking. Know what you are looking for. Do you want to connect with large employers with more than 50 employees? Or are you looking for small business owners to teach a course on entrepreneurship? Or an employer to provide hands-on internships for students? Do you want a presence before a group of employers or an industry group, or just a solid relationship with one or two larger companies?

Determine where to meet the people you are targeting. Some professional organizations for business people are more structured for larger companies, while others cater to small one-and two-person businesses. And even within professional business organizations, some events may be more likely to draw bigger employers than smaller ones. For example, a local Chamber of Commerce’s...
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home-based business seminar will not be the place to meet large employers, but may be a great place to find scrappy entrepreneurs. The same chamber may also have a committee for larger employers with 50 or more employees. Larger employers are often involved in committees working on public policy and transportation. If you don’t know who might be best to contact, speak with an officer or staff person for the organization.

Find out which area community organizations your college is already involved with. Some community colleges connect with area businesses by joining their local Chamber of Commerce or being involved in community organizations. Your public affairs officer or college president’s office may have more information about any ongoing memberships and know who is the staff liaison for managing those relationships.

Know the mentality of the business community. Whether they are large employers or small businesses, few business people in leadership roles have time to spare. People coming from the academic community sometimes find the direct and blunt approach of the business community a little jarring. You will be more successful if you are succinct, talk about the benefits you have to offer them, and ask directly for what you are seeking.

Have an elevator speech handy. It’s common at many business association meetings for each person present to make a brief introduction at the start of the meeting. Be prepared with a short statement about who you are that talks about how you would like to connect with the local business community. Try to focus your statement around how you or the college can help the business community.

Dress the part. If you are attending a business networking event, it’s hard to go wrong when wearing a business suit. Even if you are overdressed for the event, everyone there will assume that you are new and that you are there to talk about business. If you are meeting with an employer at his or her place of business, a business suit may not be required. For example, if you are visiting a landscaping company, more comfortable, professional, casual clothes may be appropriate. Wear your Plus 50 lapel pin and/or college lapel pin, if you have one.

Be prepared to handle business cards and handouts. You will need to take a supply of business cards to distribute to people you meet, and if you are attending a networking event, you may need a large quantity of cards. A business networking event is not the setting to take course catalogs or bulky reports. A brief brochure, postcard, or flier about your programs may be appropriate to distribute. If you are delivering a presentation, ask in advance how many attendees are expected and copy one of the handy sheets in the business toolkit to distribute so the attendees receive the benefit of a copy.
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Network successfully. Know your introductory statement well so you can easily say it, over and over. If you are at an event that includes a networking component, keep your business cards in your pocket. Add the new cards that are handed to you by attendees to the back of the pile or put them in a second pocket. If it’s possible to do so without being too obvious, write on the back of the card what you discussed, and any follow-up steps you need to take.

Schedule face-to-face meetings to go deeper. If you are seeking a close partnership with a particular employer, often meeting in-person can help you establish closer ties and discuss in-depth how you might work together. Consider meeting at their offices, so it’s convenient for them and so you can see the location. If you invite the employer to visit your college, try to time the meeting with an opportunity for them to see a business-related course or lab session.

Follow up after the event. Send out an email message to everyone you met at the event, say how much you enjoyed meeting them, and invite them to subscribe to your program’s e-newsletter. Do not sign up everyone you met at the event for your e-newsletter without asking their permission. You need to give the option to decide if they want to subscribe. If you promised to call someone the next day or to send them more information, follow through.

Solidify partnerships with employers in writing. Treat a proposed partnership with an employer like a business deal. After all, that’s how the employer views it. Draft a brief proposal for the partnership that defines how you plan to work together and includes a proposed schedule or timeline if appropriate.

Make a Splash: Sample Introductions

“Hi, I’m Joe with Your Local Community College’s Plus 50 program. We have a new course to help employers learn how to keep valuable employees with experience on the job, instead of losing them to retirement or their competitors. See me for details.”

“Hi, I’m Alissa with Your Local Community College’s Plus 50 program. We’re planning to pioneer some new courses to help out-of-work adults get back on the job. I would like to connect with employers about matching up our courses with their hiring needs.”

“Hi, I’m Jose with Your Local Community College’s Plus 50 program. I’m putting together a new course on entrepreneurship and would like to recruit some successful entrepreneurs to help teach the class. Please see me if you are interested.”

“Hi, I’m Don with Your Local Community College’s Plus 50 program. We have a number of outstanding students with thirty or more years of experience preparing to graduate from our business courses. I’m interested in talking with area employers about participating in a job fair designed for older job seekers.”

“Hi, I’m Karen with Your Local Community College’s Plus 50 program. I’m interested in talking with employers about setting up hands-on internships that help our students learn and help you get more work done.”
Meet Business People Face-to-Face: Networking Organizations

Conduct an online search to find out about business networking opportunities in your community.

BNI International, Business Networking and Referrals
This is the largest business networking organization in the world. It focuses heavily on encouraging members to share information, contacts, and referrals. A typical BNI group permits only one member representing each professional specialty. Meetings are often weekly. BNI meetings are often full of small business owners and entrepreneurs, as well as regional sales staff for larger companies. Everyone attending a BNI meeting is sponsored by someone who is already a chapter member. To get yourself invited by a sponsor, contact the chapter and indicate your willingness to attend. To locate a chapter, go to www.bni.com.

Chamber of Commerce
A large Chamber of Commerce can have dozens of events in a given week that are targeted to niche audiences. The Chamber may have committees for different kinds of employers, as well as committees working on public policy, transportation, or community infrastructure. Some Chambers also have committees or task forces working on issues related to women in business and workplace diversity. For more information and to find a Chamber of Commerce near you, go to www.uschamber.com.

Kiwanis
Kiwanis members, or Kiwanians, as they prefer to be called, see themselves as volunteers changing the world through service to children and communities. They are often recognized as a business and professional organization for networking, too. The best way to forge a connection with business professionals through this organization is by attending events and offering to help with a service project. For more information, go to www.kiwanis.org.

National Association for Female Executives
Women executives, business owners, and entrepreneurs are members of the National Association for Female Executives. The organization provides networking opportunities, professional education, and public advocacy to support business growth. The organization is owned by the same company that publishes Working Mother magazine. For more information and to find a local chapter, go to www.nafe.com.
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National Association of Women Business Owners
The National Association of Women Business Owners is a networking and advocacy organization for women entrepreneurs. The organization works to strengthen the wealth-creating capacity of its members and promotes economic development within the entrepreneurial community. To find a chapter, go to www.nawbo.org.

Rotary International
Rotary International is the world’s first service club organization, with more than 1.2 million members in 33,000 clubs worldwide. Rotary club members are often business people who volunteer locally, regionally, and internationally to combat hunger, improve health and sanitation, provide education and job training, promote peace, and eradicate polio under their motto “Service Above Self.” Rotary clubs meet weekly and are often seeking speakers. To contact a local chapter, go to www.rotary.org.

Case Study: Richland College’s Outreach Efforts

Reaching out to the business community to promote Plus 50 programs is a top priority for Mitzi Werther, director of Emeritus and Boomer Programs at Richland College. She offers several tips to help other colleges seeking to connect. Learning whom to contact when scheduling a visit to an organization can be extremely time-consuming, especially if you’ve never worked with that particular organization before. Werther suggests recruiting volunteers to help make phone calls, research the best contacts, and determine the best time to call someone.

Often your students are some of the Plus 50 program’s most enthusiastic supporters and are happy to help in this way. Just one volunteer per week working from home can make tremendous headway at identifying contacts for marketing your program. Reaching out to organizations and businesses in the community often means leaving the office and joining them at their functions and activities. It may take some effort, but Werther says the return is well worth it. She’s recruited many students, built support for the Plus 50 program, and distributed information throughout the community. She has reached out to local Kiwanis clubs, the Optimist Club, Rotarians, the YMCA, organizations for retired employees, and many others.
Working Together: Community Colleges & Employers

Community colleges can work collaboratively with employers in many different ways. Some work hand-in-hand with an employer to develop and teach a course that provides skilled workers, and others create courses to fill serious worker shortages for a variety of employers. Others involve employers in an advisory capacity to the college, offer training for both employers and potential employees, or invite employers to campus to participate in a job fair. The following examples are from Plus 50 Initiative grantee colleges.

- **In South Dakota**, the National Park Service is an active partner with the Plus 50 course offered at Western Dakota Technical Institute, which teaches plus 50 adults about the national parks in the state and prepares them to be interpretive guides and seasonal park rangers. Park rangers assist with teaching the course and work interactively with the students. A student from the program’s first graduating class has been hired to work at Badlands National Park, while others are working in volunteer roles as interpreters.

- **At Central Florida Community College**, cooperative relationships with employers generate jobs for students after they complete training. For example, the college offers a tax preparation course for plus 50 students. Area employers work with college staff to structure the curriculum and provide instructors. The hands-on course teaches the fundamentals of tax preparation, e-filing, and tax law changes. Eight out of 10 students taking the course have been hired by a tax preparation company after completing the class. The course provides the companies with well-trained workers just in time for tax season.

- **In Illinois**, a job fair tailored to plus 50 job seekers was co-hosted by Joliet Junior College with Workforce Services of Will County in 2009. Employers displayed “plus 50 friendly” signs to let job hunters know they welcome employees with experience. The job fair was so successful, college staff expect to offer it again next year.

- **At Cape Cod Community College**, the Plus 50 Initiative program participated in a job fair devoted to healthcare in April 2009. More than 200 people attended the event, and several area employers participated.
− To help local businesses and plus 50 adults navigate a turbulent economy, the Community Colleges of Spokane in Washington held a series of non-credit classes addressing generational issues in the workplace in 2009. Designed to help employers and workers, the one-day courses address communication issues, conflict resolution, and teambuilding across generations.

− To address the critical shortage of nursing educators, Santa Fe College developed the Nursing Educator Prep Institute (NEPI). NEPI is a comprehensive online orientation course using a “teach the teacher” model supplemented with classroom and lab teaching. The course educates potential or recently hired adjunct nursing faculty. The program recruits potential faculty from bedside nurses in clinical facilities who are considering retirement or working part-time. This program emerged out of a healthcare summit with the Rural Healthcare Alliance that brought together policymakers, educators, and healthcare professionals to consider serious community healthcare issues.

− Several community employers, including Jackson Hewitt, AT&T Mobility, Time Warner, and the Visiting Angels, are involved with Central Florida Community College’s Job Club program, where they can interact with and recruit mature workers for employment.

− In Massachusetts, Cape Cod Community College builds relationships with area healthcare employers by involving companies in advisory roles. Representatives from Cape Cod Healthcare sit on the college’s Nursing and Allied Health Program advisory committee and the Cape Cod Community College Board of Trustees.

− At Joliet Junior College, the Mature Workforce Center provides a single point of entry for plus 50 students returning to college to re-train for new careers. The staff play an important role in helping students connect with employers. One student wrote, “I cannot thank you enough. I will always remember you for caring and the important part you played in my success in securing a position with FedEx Express. Because of your swift response to the enrollment verification, I received a call on Thursday to sign my offer letter on Friday at 10 AM!!! You do great work. You truly help people. I am so happy. I will start my new job on Tuesday. Please by all means use me as a story of hope because there were times when I was almost running on empty.”
If you plan to hire workers in the next 10 years, look to the fastest growing segment of the American labor market: the plus 50 worker.

Their experience helps them make better decisions. Experience can help your company avoid costly mistakes. In Indiana, the transportation, distribution, and logistics industry is actively recruiting older workers with demonstrated managerial skills from other fields. “Much of logistics or supply chain management is about critical thinking and common sense. Older workers bring broader perspectives to the table. They are used to making savvy decisions, making trade-offs, and understanding how to balance costs and benefits. We would do well to make use of the human capital we have in our older workers,” said Dr. Sheela Yadav, associate professor of business at the University of Indianapolis.¹

Unlike younger workers, they are more satisfied with their jobs and take pride in their work. Happy workers on the job mean less conflict in the workplace and higher productivity. Workers ages 55 and up reported the highest overall satisfaction with their jobs (68 percent), compared with younger workers. They were more likely than younger workers to say their pride comes from work and a career, and less likely to say they have too much work on their plates.²

They keep institutional knowledge in the company. Companies cannot afford to lose the decades of knowledge their employees have when they retire. Cinergy Corporation’s Senior Leaders Program allows retirees to return as consultants one to two days per week. “Our Senior Leaders Program is part of an overall commitment to creating an environment where all employees feel valued and respected,” said Suzane Bradley, Cinergy’s general manager of Inclusion Strategies. “We give employees options that meet their needs and Cinergy’s needs. It’s a strategy that has worked to everyone’s benefit.”³
Employers: Why Hire Plus 50 Workers?

They're getting smarter. Science tells us that the plus 50 brain is more adapted for creativity and problem-solving.

Researchers report that “practical creativity,” the solving of everyday problems, peaks later in life. This type of creativity is especially valuable in the workplace because it draws on synthesis, reflection, wisdom, and restructuring of existing patterns to design solutions to problems.¹

They can help you to lower your employee turnover.

Days Inn hires older workers as reservations agents. They are often part-time workers and recruited through a retiree job bank. Managers say these older workers have lower employee turnover and get higher marks with customers than younger staff.

They are able to relate better to older customers and improve your company’s reputation.

CVS places a priority on hiring older workers who can relate to the drugstore chain’s mature customers.² As a result, the company enjoys significant customer loyalty.

They serve as role models for younger employees.

Younger workers need help and role models to emulate. Half of the respondents to a survey by the Society of Human Resource Management said many new workers lack overall professionalism, analytical skills, business knowledge, and written communication skills. Plus 50 workers can play a vital role in passing skills to younger workers.

The number of workers ages 50 and over will increase 34 percent from 2003 - 2012, a net increase of 12.5 million workers. The number of workers ages 16–49 will increase by just 3 percent, a net increase of only 2.7 million workers. Source: Bureau of Labor Statistics, 2004

Employers need to wake up.

- Only 18 percent of U.S. employers have a strategy to recruit older workers.
- Less than a third of employers (28 percent) have a strategy to retain mature workers.
- Less than half (44 percent) of employers offer any kind of flex-time or part-time work opportunities that would make it easier for pre-retirees to transition into other careers.
- Only 24 percent of employers offer coaching or mentoring services to help retain older employees.³

Experience counts. Don’t let your business be left behind.

⁴AARP, “The Business Case for Workers Age 50+,” page 34.
Myth #1: They’re not as physically fit as younger workers. They will take more sick days and require more healthcare, which will cause company health insurance premiums to go up.

Reality #1: Healthcare costs are directly related to the incidence of individual health risks, such as obesity, high blood pressure, or smoking. These factors vary from employee to employee, irrespective of age, and can have a more profound effect on healthcare costs than age. Actually, workers over age 55 do not sustain more injuries or absences than younger workers.1 Young families with children requiring expensive maternity and family healthcare coverage also contribute significantly to employer healthcare costs.

Myth #2: You can’t teach an old dog new tricks. Plus 50 workers are not as flexible as younger employees, not able to pick up new skills as quickly, and not as accustomed to working in a diverse and fast-paced work environment.

Reality #2: People continue learning throughout their lives, especially on the job. “Ageless explorers” were first identified by Age Wave author and researcher Ken Dychtwald. These highly productive, change-embracing, diversity-loving, and eager-to-learn individuals retain an active lifestyle well into their traditional retirement years and they never intend to feel old. Many will continue to work, and thrive, well beyond age 65.2

Myth #3: Plus 50 workers are not computer-savvy. They won’t work as quickly on computers or embrace technology innovations as readily as younger workers.

Reality #3: Many plus 50 workers are computer-savvy and up-to-date on their technology skills. Like workers of all ages, plus 50 workers are a diverse group with a range of skills and competencies. Many of today’s plus 50 workers have labored on the forefront of the technology revolution and learned how to adapt quickly to an ever-evolving work environment.

Myth #4: They’re too expensive. Plus 50 workers are accustomed to earning higher salaries and will demand extensive benefits packages.

Reality #4: Plus 50 employees may be more cost-effective for employers. Employees engaged in job-sharing, contracting, or phased retirement programs will typically work fewer hours and be paid less money than employees working full-time. They are often grateful for the opportunity to “trade” salary for the flexibility desired for family responsibilities or time off for themselves. Plus 50 workers who qualify for Medicare may more readily embrace a “cafeteria-style” package of benefits options and be less taxing on employer benefits plans.

Myth #5: Workers over age 50 “check out” mentally from their jobs long before retirement. They are beaten down by decades of labor or too focused on planning their leisure years.

Reality #5: Mature workers are often more engaged on the job than younger employees. A 2003 Towers Perrin study for AARP found exactly the opposite, that worker engagement and motivation increase with age. Researchers found that workers ages 55 and up were the most motivated, while younger workers were the least. Employees with higher engagement are more likely to put customer interests at the heart of what they do and more likely to manage company resources carefully.3 Most people ages 55 to 70 continue to work, either full- or part-time, for money or for personal fulfillment. A 2004 study found that 76 percent of baby boomers intend to continue working, even after retiring from their primary career. Boomers reject a life of either full-time leisure or full-time work. When asked about their ideal work arrangement in retirement, 42 percent wanted to repeatedly “cycle” between periods of work and leisure. Sixteen percent wanted to work part-time, 13 percent wanted to start their own business, and 6 percent wanted to work full-time.4

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5Age Wave, 2004
Tip #1: Jettison your traditional views of retirement. Don’t assume that workers approaching “traditional retirement age” want to retire. Many want to stay engaged in the workplace, are at the peak of their working lives, and offer tremendous knowledge and experience.

Tip #2: Evaluate how “plus 50 friendly” your workplace is. Use the free AARP Workplace Assessment Tool or the online tool from Employ Experience. Find out what motivates your plus 50 employees. Use what you learn to design recruitment and retention programs for plus 50 workers.

Tip #3: Cultivate a culture that supports all employees and values their participation and contribution, regardless of their perceived age. Nurture an inclusive environment that values all employees for their contributions and skills. Performance evaluations, office jokes, and gossip in the lunchroom are part of your company’s culture and should send a message that all employee contributions in the workplace are valued, regardless of age.

Tip #4: Issue a strong message from the top about the value of plus 50 workers. Encourage leadership and managers to communicate their appreciation for plus 50 workers. Consider applying for the AARP National Employer Team.

Tip #5: Build a workplace that is age-neutral. Develop initiatives to challenge the stereotypes about age that may exist among your employees. Train workers and managers in multigenerational communication and how to avoid age-related prejudice.

Tip #6: Offer part-time employment or flexible scheduling options. Shared job arrangements, compressed work schedules, and telecommuting are often highly prized alternatives to the traditional 9 to 5 workday. Part-time hours can enable your business to continue benefiting from the experience and knowledge of plus 50 employees.

Tip #7: Develop intergenerational mentoring. Pair up older and younger workers across the age spectrum. Plus 50 workers will have valuable experience, a hardy work ethic, and decision-making skills to share.

Tip #8: Institute a phased retirement plan. Work with your company’s human resources department and legal counsel to design a phased retirement plan. These plans enable workers to shift from full- to part-time work while beginning to collect retirement benefits. It also limits financial strain on employer pension funds.

Tip #9: Provide health benefit packages catering to plus 50 worker needs. Long-term health insurance, eldercare coverage, “cafeteria-style” plans, and prescription drug coverage may appeal to plus 50 workers.

Tip #10: Offer workplace accommodations for conditions that develop as people age, such as vision and hearing loss, or declining mobility. Provide accommodations for work station equipment, computers, and phones. Look at how employees travel from the parking lot into the building, and look for any barriers to those who are disabled.
Tip #1: Include age diversity in your company’s hiring advertisements and on your website. In a Society for Human Resource Management survey, two-thirds of employers did not actively recruit older workers.\(^1\) Verbal and visual cues can make your company stand out to exemplary plus 50 job candidates. Use phrases such as “seeking maturity and dependability” when writing a position announcement. Select images that show age diversity when assembling photos for your company website, and be certain to use them on the recruitment section of your company website. Some companies have even added a special section to their website catering to potential plus 50 employees.

Tip #2: Partner with associations for plus 50 adults and agencies when recruiting. Participate in job fairs targeting this population of experienced and highly sought candidates. For example, CVS partners with the National Council on Aging, AARP, government agencies, and community organizations to recruit plus 50 employees.\(^2\)

Tip #3: Highlight aspects of your benefits package that will be attractive to mature workers. If your company offers flexible scheduling, telecommuting, or seasonal work, mention it in your ads.

Tip #4: Promote the intangibles of the job which may be of particular importance to mature workers. Mention if a position will be independent and flexible, if it entails marketing a product or service to plus 50 adults, if it includes opportunities to teach or mentor younger workers, or if it will give back to the community.

Tip #5: Publicize job openings in media viewed more frequently by plus 50 adults. Purchase advertisements in newspaper sections, on television programs, on websites, and with radio segments that can demonstrate their reach to a mature audience. Travel, business, and lifestyle sections in the newspaper are good places to target plus 50 adults.

Tip #6: Include mature workers as part of the recruitment team. Seeing a friendly plus 50 face on the hiring team communicates to plus 50 candidates that your company values experience.

Tip #7: Educate your human resources staff about the benefits of hiring plus 50 workers so they know how to recruit effectively. Focus on the positive aspects of employing plus 50 workers and set a recruitment goal for this age category.

Tip #8: Remain connected with your recently retired workers. Consider retirees as potential consultants, part-time workers, project-based employees, or as “on-call” project employees.\(^3\) Host retiree luncheons or business parties that include your retirees. Phone calls, e-newsletters, invitations to the company picnic, and newsletters can encourage retirees to stay connected with professional life and inform them about seasonal or part-time job opportunities.

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\(^1\)Dychtwald, Ken; Erickson, Tamara, and Robert Morrison. Workforce Crisis: How to Beat the Coming Shortage of Skills & Talent, Boston, Massachusetts: Harvard Business School Press, 2006. Page 47.


\(^3\)Adapted from Employ Experience. http://www.employexperience.com/bestpractices.html
Web Resources to Help Employers

for more info visit http://plus50.aacc.nche.edu

AARP’s National Employer Team
Created to help connect plus 50 workers with employers, AARP’s Employer Team helps businesses identify themselves as friendly workplaces for plus 50 employees. Companies can apply to join the team, and are featured on the AARP website with a special page and information about hiring needs. The AARP Workforce Assessment tool on the website helps employers examine how retiring workers will affect their company, address skill shortages due to staff attrition, create a work environment that attracts qualified workers of all ages, manage a multi-generational workforce, and build an employer brand that attracts and retains top talent.

http://www.aarp.org/money/work/articles/national_employer_team.html

Microsoft—the Aging Workforce & Accessible Technology
As workers grow older, some may need accessible and assistive technology to stay on the job and be effective. This online module for employers overviews the physiological changes that can impact workers as they age and the tools available to keep them productive. Accessibility features and assistive technology can often be implemented inexpensively or through using software already in use.


The Multicultural Advantage
Adding (and keeping) diversity in your workplace can be good for business, and this website offers recruiting tips and a wealth of information for employers. Age diversity can be an important component of your workplace diversity plan and provide additional benefits to your company.

http://www.multiculturaladvantage.com

Plus 50 Initiative at the American Association of Community Colleges
This initiative at community colleges around the country is working hand-in-hand with employers to identify hiring needs and ensure that plus 50 employees have the skills employers are seeking. The initiative has resources to help employers and ideas for ways community colleges and employers can work together.

http://plus50.aacc.nche.edu

Retirement Policy (Urban Institute)
This website explores a host of issues related to older workers and the changing nature of retirement today. Current news, data snapshots, Social Security, public policy, and pensions are discussed.

http://www.retirementpolicy.org