



**Written Testimony of Johnny C. Taylor, Jr., SHRM-SCP
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Senate Special Committee on Aging

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Chairman Scott, Ranking Member Gillibrand, and Special Committee Members, thank you for the opportunity to testify here on such an important topic. This hearing represents a critical step in shaping the workforce policies that will determine America’s competitiveness for decades to come.

I am honored to offer this testimony in my capacity as the President & CEO of SHRM, the Society for Human Resource Management, as well as a professional with more than 20 years as a lawyer, human resources executive, and CEO in both the not-for-profit and for-profit spaces.

SHRM is a member-driven catalyst for creating better workplaces where people and businesses thrive together. As the trusted authority on all things work, SHRM is the foremost expert, researcher, advocate, and thought leader on issues and innovations impacting today’s evolving workplaces. With nearly 340,000 members in 180 countries, SHRM touches the lives of more than 362 million workers and their families globally.

SHRM’s membership spans industries, regions, organizational sizes, and public/private/nonprofit sectors – representing every Congressional district, industry, and size. By engaging with professionals from HR teams to the C-suite, we see firsthand how talent acquisition, workforce management, benefits, compliance, and development intersect, providing a comprehensive view of workforce trends and challenges. With our robust Thought Leadership department, SHRM turns this data into actionable workplace and public policy solutions.

When we think about the future of work and how U.S. employers can remain competitive, it is essential to challenge outdated assumptions that unnecessarily limit the potential of experienced workers.

The Talent Is Here. The Experience Is Proven. The Opportunity Is Ours to Unlock.

America’s workforce challenge is real. Employers across the country struggle to find and retain talent. Yet, one of the most powerful solutions is already present in our workforce: experienced workers, or based on the hearing title, seniors in the workforce, who bring skills, institutional knowledge, and leadership that can drive organizational success.¹

Too often, outdated systems — both in the workplace and in public policy — hinder experienced workers from staying engaged. The issue is not a lack of talent but rather a need to modernize how we recognize, support, and leverage that talent.

My goal today is to highlight how aligning policies and practices with the realities of today’s workforce can unlock one of our most valuable economic assets: the experience of our people.

During my testimony, I will address three key areas:

- the demographic realities shaping today’s workforce amid growing talent misalignment,
- the significant value that older workers bring to organizations and the broader economy, and
- the steps employers and policymakers can take to better align workplace practices and public policy so that experienced workers are not needlessly pushed out of the workforce.

I. The Demographic Realities: An Aging Population, Older Workers, and Talent Shortages

The United States is undergoing a significant demographic transformation, marked by slowing population growth and the potential for absolute population decline. Declining fertility rates, an aging population, age-related mortality, premature deaths, and constraints on international migration drive this shift. Rising life expectancy and the aging of the Baby Boomer generation (born 1946–1964) have further accelerated these changes, reshaping the size, composition, and availability of the U.S. labor force.

(a) Aging Workforce Trends

People aged 55 and older have been the fastest-growing segment of the labor force for over two decades, accounting for 24% of the workforce in 2022, up from 10% in 1994, according to U.S. Census data, highlighting a shift that organizations must embrace to remain competitive.² This shift has transformed workplace demographics: In 2006, firms with less than 10% older workers employed 45 million workers, a number that fell to 32 million by 2022.³ Meanwhile, employment

¹As there are various terms used to describe individuals in the workplace who are older in age — sometimes defined as age 55 and older, and in other contexts as age 65 and older — including “senior workers,” “older workers,” and “experienced workers.” This testimony, consistent with SHRM research and Member materials, primarily uses the terms “older workers” and “experienced workers” for clarity. The term “senior worker,” when used to refer to workers of a certain age, is intentionally avoided, as it may instead be conflated with seniority or position within an organization, which could lead to confusion.

² Source: “U.S. Workforce Is Aging, Especially in Some Firms,” Martha Stinson and Sean Wang, U.S. Census Bureau, 2025, <https://www.census.gov/library/stories/2025/12/older-workers.html>

³ Source: “U.S. Workforce Is Aging, Especially in Some Firms,” Martha Stinson and Sean Wang, U.S. Census Bureau, 2025, <https://www.census.gov/library/stories/2025/12/older-workers.html>

at firms with at least 25% older workers rose from 13 million to 35 million.⁴ From 1994 to 2025, the 55-to-64 and 65-and-older populations nearly doubled, while growth among younger age groups was modest.⁵

The civilian population aged 65 and older, often overlooked in workforce planning, has grown over the last several decades. Between 1994 and 2025, this group nearly doubled in size. People aged 65 and older are now the fastest-growing segment of the employed population, with their share of employment rising to 7.1% in 2025, more than double the 1994 figure.⁶ By August 2025, employers across industries employed 11.87 million individuals aged 65 and older, more than twice the number 30 years ago.⁷ Contrary to common assumptions, 61.8% of these workers maintain full-time employment, demonstrating that older Americans are eager and able to contribute meaningfully.⁸

(b) Talent Gaps and Skills Demands

At the same time, U.S. employers face persistent workforce shortages. By 2025, 69% of organizations report difficulties recruiting for full-time positions, a challenge consistent since 2016.⁹ SHRM data highlights three primary recruitment challenges: 51% of organizations report a low number of applicants, 50% cite strong competition from other employers, and 41% note an increase in candidate “ghosting.”¹⁰ Challenges associated with recruitment span all levels of employment, with difficulties reported for entry-level (38%), midlevel (59%), and senior-level (47%) positions.¹¹

Outside of recruitment issues related to the availability of candidates, employers are facing issues related to skills gaps, particularly in technical and human-centric areas such as systems and resource management, problem-solving, and decision-making. SHRM data shows that 39% of organizations struggle to find candidates with the necessary work experience, 33% cite a lack of technical skills, and 19% report insufficient credentials or certifications.¹² Nearly half of organizations (49%) identify systems and resource management skills as critical for future success, yet 78% report difficulty finding candidates with these skills — which is likely to grow over the next five years.¹³

⁴ Source: “U.S. Workforce Is Aging, Especially in Some Firms,” Martha Stinson and Sean Wang, U.S. Census Bureau, 2025, <https://www.census.gov/library/stories/2025/12/older-workers.html>

⁵ Source: Labor Force Snapshot: Older People in the U.S. Labor Force, SHRM, 2025.

⁶ Source: Labor Force Snapshot: Older People in the U.S. Labor Force, SHRM, 2025.

⁷ Source: *Age of Opportunity: Redefining Talent with the 65-and-Over Workforce*, SHRM, available at: <https://www.shrm.org/topics-tools/research/redefining-talent-with-65-over-workforce>

⁸ Source: [Labor Force Snapshot: Older People in the U.S. Labor Force](#), SHRM, 2025.

⁹ Source: [2025 Talent Trends](#), SHRM, 2025.

¹⁰ Source: [2025 Talent Trends](#), SHRM, 2025.

¹¹ Source: *Examining the Impacts of a Wage-Based H-1B Lottery System*, SHRM, 2025 (Unpublished).

¹² Source: [2025 Talent Trends](#), SHRM, 2025.

¹³ Source: [2025 Talent Trends](#), SHRM, 2025.

It is also increasingly apparent that the skills needed to fulfill talent gaps are not static. Technological advancements and evolving job requirements are driving demand for new skills. SHRM research shows that 54% of organizations cite growth, and 53% cite changing technology as the primary drivers behind roles requiring updated skills.¹⁴ Among organizations hiring for positions with new skill requirements, 47% report these are existing roles modified to include new competencies.¹⁵ The most in-demand technology-related skills include data analysis (36%), artificial intelligence (AI) (31%), and cybersecurity (21%).¹⁶

These gaps do not happen in isolation, nor do they occur without consequences. Skill gaps disproportionately affect industries critical to U.S. competitiveness, such as engineering, IT, health care, finance, and education. High-skilled medical roles and skilled-trade positions have consistently ranked among the hardest to fill since 2016.¹⁷ Persistent vacancies erode organizational efficiency, inflate operational costs, and limit innovation and growth. Overburdened employees face elevated stress, reduced engagement, and fewer opportunities for skill development, weakening market position and damaging employer brands. Addressing these challenges through targeted talent strategies and ongoing skill development is essential for organizational success and workforce sustainability.

II. The Opportunity: Value of Experienced Workers

At a time of skills misalignment and talent shortages, organizations must rethink their recruitment strategies. The solution to overcoming recruiting challenges is not one-size-fits-all. To address these issues, organizations must implement a range of recruitment, learning and development, and workforce strategies designed to unlock human potential and drive organizational success.

(a) Older Workers as an Untapped Talent Pool

It is not enough to continue fishing in the same talent pools. Employers must make concerted efforts to reach different candidate groups. Coined by the SHRM Foundation (the Foundation), "untapped talent" refers to the millions of skilled workers who remain underutilized due to bias, misconceptions, and outdated employment practices.¹⁸ This group includes veterans and military spouses, caregivers, people with disabilities, individuals with criminal histories, opportunity youth, and older workers. These individuals bring in-demand skills and strong potential returns on

¹⁴ Source: 2025 Talent Trends, SHRM, 2025.

¹⁵ Source: 2025 Talent Trends, SHRM, 2025.

¹⁶ Source: 2025 Talent Trends, SHRM, 2025.

¹⁷ Source: 2025 Talent Trends, SHRM, 2025.

¹⁸ The SHRM Foundation (the Foundation) is the 501(c)(3) philanthropic arm of SHRM, founded in 1966 to empower human resources as a force for social good. The Foundation believes HR professionals hold a unique position to lead positive change and works to mobilize and equip them to support thriving workplaces and talent. Its initiatives focus on expanding pathways to work for skills-first candidates and diverse talent, addressing societal challenges such as workplace mental health and wellness, and strengthening the HR field through diversity, growth, and readiness to meet evolving workforce needs.

investment, yet employers often lack the understanding, infrastructure, and strategies needed to fully engage them.

Older workers are a key part of the untapped talent pool, offering immense and often overlooked value to the workplace. Eager to learn, older workers have adapted to numerous technological advances throughout their lifetimes, often as well as — if not better than — younger generations. HR professionals who have worked with older workers overwhelmingly agree or strongly agree that older workers: demonstrate exceptional loyalty (83%), bring specialized knowledge and skills that other age groups may lack (82%), foster age diversity within their organizations (76%), and exhibit high levels of engagement (60%).¹⁹ At a time when employers are seeking skilled workers, older workers bring institutional knowledge, industry expertise, and operational experience. They are also reliable and engaged, with lower turnover and strong organizational commitment.

Additionally, SHRM research found that a majority of older workers demonstrate a strong willingness to learn (81%), a positive approach to challenges (79%), and enthusiasm for growth (60%), including embracing new technologies such as AI. They also report overwhelmingly positive job attitudes, with 91% agreeing or strongly agreeing that they are satisfied with their jobs, and 87% reporting they feel engaged at work. Additionally, 72% of older workers say they do not feel burned out, suggesting they maintain healthy work/life integration. Among those employed by organizations, 70% express deep commitment to their employer.

Older workers are also open to upskilling. Among those employed by organizations, 74% are somewhat or very willing to participate in AI upskilling initiatives if offered by their employer. Even more compelling, 81% of older workers are somewhat or very confident in their ability to learn and adapt to new workplace technologies.

Older workers also lead in critical areas like institutional knowledge. Institutional knowledge is more than technical skills; it is also about the office culture that is specific to the workplace. While 83% of HR professionals document company policies, only about one-third document cultural norms (32%) and client relations (36%), which are difficult to rebuild if tenured workers leave.

(b) Demonstrated Value and Impact

As the U.S. population ages and life expectancies increase, more individuals are remaining in or returning to the workforce beyond traditional retirement ages. Economic realities, including the limitations of social entitlement programs relative to the rising cost of living, make continued employment a practical necessity for many. However, when asked, financial necessity was not the primary driver to continued work. SHRM research found that, when asked about their motivations, employed adults over the age of 67 cited several primary reasons: To stay mentally active and engaged (70%), to maintain financial stability (59%), to avoid boredom or lack of purpose in retirement (50%), and to continue using their current skills and experience (42%). These responses

¹⁹ Source: [Age of Opportunity: Redefining Talent with the 65-and-Over Workforce](#), SHRM, 2025. Unless otherwise noted, all remaining percentages are drawn from this report.

highlight the complex and practical motivations that drive older adults to remain in the workforce, emphasizing a blend of financial needs and a strong desire for personal fulfillment and ongoing engagement. Additionally, the same report found that workers ages 18 to 54 offered similar reasons: To maintain financial stability (60%), to stay mentally active and engaged (56%), to avoid boredom or lack of purpose in retirement (41%), and to continue using their current skills and experience (41%). These results illustrate that the value placed on continued work, intellectual stimulation, and purpose is consistent across age groups.

Beyond financial considerations, work provides dignity, purpose, and a sense of community, allowing older adults to contribute their skills and expertise in meaningful ways. Engaging in the workforce can also support healthier, longer lives: A 2015 study by the Centers for Disease Control found that employed older adults generally experience better mental and physical health outcomes than their nonworking peers.²⁰ While health varies across sociodemographic groups, employment consistently provides opportunities for social engagement, skill application, and purposeful activity that can improve overall well-being.

For the workplace, research from the Organisation for Economic Co-operation and Development demonstrated that organizations with a greater proportion of workers age 50 and older are actually more productive. For example, a 10-percentage-point increase in experienced workers boosts productivity by roughly 1.1%.²¹ In a knowledge-driven economy, the experience gained over a career becomes a competitive advantage rather than just a legacy asset. SHRM research found similar results, reinforcing that older workers are a valuable addition to the workplace. Older workers bring an inherent value to the workplace and see a value in return.

The business case for retaining older workers becomes particularly clear when organizations consider tenure and turnover costs. HR professionals who have worked with older employees agree or strongly agree that older workers demonstrate exceptional loyalty, with 65% of those surveyed reporting they have been in their current role for more than ten years. This long tenure has significant financial implications: SHRM research estimates that replacing an employee can cost between 50% and 200% of their annual salary, with higher costs for senior or specialized roles.²² By retaining experienced older workers, organizations not only reduce recruitment, onboarding, and training expenses but also preserve critical institutional knowledge and expertise.

²⁰ Source: Health Status of Older US Workers and Nonworkers, National Health Interview Survey, 1997–2011. Kachan, D., Fleming, L. E., Christ, S., Muennig, P., Prado, G., Tannenbaum, S. L., et al. Preventing Chronic Disease, 12, 150040. <https://doi.org/10.5888/pcd12.150040>

²¹ Source: Promoting an Age-Inclusive Workforce: Living, Learning and Earning Longer, Organisation for Economic Co-operation and Development, 2020, <https://doi.org/10.1787/59752153-en>.

²² The percentages above are based on SHRM's Turnover Cost Calculation Spreadsheet, which provides formulas to estimate the total cost of employee turnover. These turnover costs can help organizations assess the financial impact of replacing employees compared with the potential benefits of investing in retention strategies. The spreadsheet is available for download at <https://www.shrm.org/topics-tools/tools/forms/turnover-cost-calculation-spreadsheet>

With all these positive attributes, it makes sense that SHRM research found that when it comes to performance, 92% of HR professionals believe older workers perform as well as (53%) or better than (39%) other employees. Additionally, almost all HR professionals (98%) have experience working with people aged 65 and older and recognize their loyalty, specialized skills, and contributions to organizational age diversity. This is particularly important in today's multi-generational workforce, which spans six generations: Traditionalists, Baby Boomers, Gen X, Millennials, Gen Z, and Gen Alpha.

However, there is some disconnect between how older workers view themselves versus how others outside of their demographic see them. SHRM research found that HR professionals and workers aged 18–54 are less likely to view older workers as willing to learn (45% and 50%, respectively), compared with 81% of older workers who say this quality strongly resonates with them. Similarly, only 23% of HR professionals and 41% of workers aged 18–54 agree that older workers can adapt quickly to new challenges, compared with 79% of older workers who say this quality strongly resonates with them. Additionally, only 24% of HR professionals and 48% of workers aged 18–54 agree that older workers are motivated to grow within the organization, compared with 60% of older workers who say this quality strongly resonates with them.

Beware of ageism. This does not only imply intentional discrimination, but employers, HR professionals, and colleagues should be mindful of how biases or isolated negative experiences can shape perceptions of older workers. If an older employee is underperforming, it may reflect a lack of proper engagement or support rather than ability. Even certain phrases like "digital native," "high energy," "fast learner," "tech-savvy," or "recent graduate" can signal that a younger worker is preferable over an older one, setting a negative tone that an older worker must endure. Employers can invest in older workers' growth and development by empowering them to lead projects, take on new responsibilities, and participate in company activities and client meetings. With thoughtful engagement, education, and collaboration, organizations can hire, retain, and cultivate talent across all ages.

Despite the growing presence and proven value of older workers in the labor force, only 7% of HR professionals report that their organizations have formal or informal programs to recruit this demographic. However, embracing a multi-generational workforce can create a vibrant and collaborative workplace, as demonstrated by Publix, the grocery chain that began and is currently headquartered in Florida. During its 95th anniversary, Publix also celebrated a 95-year-old associate, Ralph DeSimone. Ralph stated he enjoys bridging the generation gap as Publix employees range in age from 14 to 90-plus. "We pride ourselves in customer service, so I try to lead by example," he explained. "It takes a commitment to doing the job right."²³

²³*Publix celebrates 95-year-old associate during its 95th anniversary*, Publix Newsroom, 2025, <https://corporate.publix.com/newsroom/news-stories/08242025---publix-celebrates-95-year-old-associate-during-its-95th-anniversary>

With 93% of organizations lacking targeted efforts to hire older workers — the fastest-growing segment of the workforce — this is a clear signal for U.S. employers: It is time to act. Employers must implement strategies to attract, engage, and retain experienced workers, unlocking a critical source of talent, knowledge, and leadership that can strengthen organizations and the broader economy.

III. The Solution: Aligning Employers and Public Policy

As we prepare for the future of work and strive, not only to survive, but to thrive, U.S. employers must take a hard look at their hiring, training, and advancement systems. Demographic shifts and persistent labor shortages require organizations to fully leverage the talent already present in their workforce, including experienced workers. If these processes implicitly prioritize younger workers or early-career talent, organizations must make deliberate efforts to address this imbalance. Employers that fail to do so risk overlooking one of the most capable and reliable segments of the labor market.

(a) Overcoming Common Misconceptions

As leaders design benefits to support well-being, engagement, and company culture while managing costs and compliance, they must also evaluate current programs for flexibility and effectiveness. Employers must ensure that their offerings remain competitive in attracting and retaining experienced workers while also being feasible to administer and responsive to evolving workforce needs. This requires a careful balance — benefits must support workers at different life stages while remaining sustainable for employers responsible for delivering them.

However, some organizations perceive certain benefits as too expensive or difficult to administer, creating barriers to employment that are not always rooted in fact.²⁴ For example, 44% of HR professionals express concern about the cost of implementing training programs tailored to older workers' needs. These concerns can slow progress even when the long-term benefits — such as improved retention, productivity, and institutional knowledge — far outweigh the costs.

Misconceptions about older workers can range from poor management practices to potentially unlawful discrimination. One prevalent belief is that older employees are unwilling to engage with AI, which can lead to them being unfairly boxed out of training and development opportunities. Nearly half of HR professionals (45%) report that older workers in their organization are somewhat or very unwilling to participate in AI training programs. Furthermore, 18% of HR professionals do not consider it important to include older workers in their organization's AI upskilling strategy, and 61% believe it is only somewhat or not too important.

²⁴Perceived costs of accommodations and employer reluctance are well-documented in other areas, particularly for workers with disabilities. In reality, accommodations are a highly cost-effective investment. According to a survey by the Job Accommodation Network, more than 60% of accommodations cost nothing to implement, 33% involved a one-time expense with a median cost of \$300, and only 6% resulted in ongoing costs.

These perceptions place older employees at a disadvantage, as they are less likely to access critical upskilling opportunities and may then be judged harshly for gaps that stem from systemic exclusion rather than personal unwillingness. This cycle not only reinforces outdated stereotypes but can also limit older workers' access to benefits, career development, and meaningful participation in a workforce increasingly shaped by emerging technologies like AI. Challenging these assumptions is essential — not only as a best practice — but also to avoid unfairly (or potentially unlawfully) impacting employment terms or opportunities based on age.

One way to challenge assumptions about older workers is through employee resource groups open to all employees, not just based on a protected characteristic. For example, Hershey's Generations at Hershey (genH) connects employees across career stages — from new hires to tenured staff — fostering community, knowledge sharing, and collaboration. Programs like genH connect employees around shared experiences and life-stage challenges (such as caregiving, career transitions, and professional growth), creating common ground that strengthens collaboration and benefits teams of all ages.

Engaging older workers requires intentional, sustained effort — from challenging outdated misconceptions to redesigning hiring and advancement practices — but the payoff is clear. The Foundation has advanced this work through its Widening Pathways to Work initiative, which promotes a skills-first approach while focusing on six key talent pools that together represent more than two-thirds of working-age adults in the United States. To equip employers to engage older workers effectively, the Foundation offers the *Age of Opportunity: Older Workers Microcertificate* and resources for age-inclusive employment strategies, providing essential tools to unlock the potential of this often-overlooked talent pool.²⁵

(b) Employer-Provided Benefit Landscape

Employer-provided benefits remain a critical avenue for workers to access essential resources — from health care and skills development to life coaching and well-being support. As gaps in social, familial, or public systems increasingly fall on employers to fill, comprehensive benefit packages are no longer optional; they are central to meeting employees' needs. SHRM research shows that nearly three-quarters (72%) of HR professionals believe workers today have higher expectations of employers.²⁶ Managing a multi-generational workforce with diverse priorities and expectations is a complex challenge, yet organizations are actively adapting to ensure benefits not only attract

²⁵ The Foundation's [Age of Opportunity: Older Workers Microcertificate](#) was created with support from the RRF Foundation for Aging and is offered at no cost to SHRM members and nonmembers alike. Additionally, [the Foundation offers SHRM-backed specialty credentials](#) to equip organizations to embrace skills-first talent management strategies and source, hire, support, and retain a broad spectrum of untapped talent.

²⁶ Source: [2026 SHRM State of the Workplace](#), SHRM, 2026.

and retain talent but also address the broader responsibility of supporting employees' overall life circumstances.

When benefits are designed with inclusivity in mind, they avoid favoring one group at the expense of another and instead create value across generations. Older workers, for instance, emphasize the importance of tailored upskilling opportunities, flexible work arrangements, and inclusive workplace cultures — benefits that are also valued by younger workers. In this way, investments that support older employees often strengthen the overall employee experience. SHRM's benefits research shows that employers are investing in skill development initiatives that positively impact the retention and productivity of older workers.

While employers continue to provide core health, disability, and retirement benefits, opportunities remain to expand offerings in areas such as flexible work arrangements, preventive health programs, and age-specific benefits that help older workers stay engaged longer. According to SHRM's 2025 Employee Benefits Survey, health-related benefits remain the most valued by employees and are consistently prioritized as the top strategic offering by employers. As medical costs continue to rise, providing robust, comprehensive health coverage will be critical for attracting and retaining talent, fostering loyalty, and supporting workforce sustainability well into the future.

Taking a deeper look into certain types of health-related offerings, health savings accounts, which offer unique tax advantages for medical expenses, are offered by three in five (60%) employers.²⁷ While short and long-term disability coverage is common (65% and 69% respectively), long-term care insurance — a key support for aging employees — is far less frequently offered (20%). Supplemental disability and critical illness coverage are slowly increasing, hovering around 50%, which could help older workers manage health-related work absences. At the same time, while mental health (88%) and telehealth (91%) benefits remain robust, preventive programs that specifically target employees with chronic health conditions have declined over the past four years from 24% in 2021 to 15% in 2025, reducing opportunities for early detection and proactive health management among aging workers.

For benefits related to financial well-being and retirement, companies continue to offer programs that support older workers, such as traditional 401(k) and Roth 401(k) plans, which are nearly universal (93% and 76%, respectively). Employers also match contributions to these accounts at high rates — 85% for traditional 401(k)s and 74% for Roth 401(k)s. Other programs that could help retain older workers, such as formal phased retirement options, remain rare (7%). As a result,

²⁷ The values presented are from [SHRM's 2025 Employee Benefits Survey](#) and reflect the percentage of employers offering each benefit in 2025. The data presented represents employers across the U.S., encompassing all organization sizes and industries. Members can further explore the data interactively, applying filters to generate curated results across more than 220 distinct benefits. The interactive benchmarking tool enables users to compare data by industry, organization size, and location, review trends from the past five years, and export custom-filtered reports. Data reflecting the prevalence of employer-provided benefits comes from this report unless otherwise noted.

many older employees must rely on informal arrangements or personal financial planning rather than structured, employer-supported transitions.

Outside of health care or retirement, SHRM's Employee Benefits Survey demonstrates that employers are actively investing in workforce development through a range of upskilling and reskilling initiatives. Nearly eight in 10 employers offer formal training or education, either provided or paid for by the organization, to help employees develop new skills (upskilling/reskilling), with prevalence rising from 75% in 2021 to 79% in 2025. Similarly, 82% of employers consistently offer training to keep employees' skills current, reflecting a strong commitment to ongoing professional development.

In addition to structured training, employers are supporting career growth through mentorship and coaching programs. While formal mentoring programs are less common, employers also support professional engagement and credentialing: Roughly 87% offer professional memberships (e.g., SHRM), 78% cover certification or recertification fees, and 75% assist with professional license application or renewal fees. These data show that employers are investing in upskilling and reskilling to keep employees adaptable and competitive — benefits that support all workers and are especially valuable for older workers, who demonstrate a strong willingness to learn and adopt new skills.

Taken together, these trends show that many employers are already rethinking benefits to better support an aging workforce, yet additional opportunities remain to more effectively attract and retain experienced workers. Employer-provided benefits are one of the most effective tools organizations have to support older workers and extend workforce participation. Flexible benefits, phased retirement options, health coverage, and retirement planning programs can enable experienced employees to remain engaged in the workforce longer and to do so on terms that work for workers.

(c) Developing, Upskilling and Reskilling Talent

The skills gap will not be solved by outside hiring alone. Retention and development of current employees is imperative. There are several common and proven learning and development strategies which play a critical role in bridging these skills gaps. By intentionally including all employees in upskilling, reskilling, and internal mobility opportunities, organizations can unlock untapped potential, strengthen retention, and create a more agile workforce prepared to meet evolving business needs.

Demonstrating a growing recognition that internal talent development is essential to addressing skills shortages, SHRM research found that more than a third of organizations (38%) are training existing employees to take on hard-to-fill roles.²⁸ Additionally, 35% of organizations utilized an internal talent marketplace in 2025, up from 25% in 2024.²⁹ These marketplaces use technology to

²⁸ Source: 2025 Talent Trends, SHRM, 2025.

²⁹ Source: 2025 Talent Trends, SHRM, 2025.

match employees' skills, interests, and career aspirations with available projects, roles, and development opportunities, enabling agile talent deployment, upskilling, and career mobility without relying solely on external hiring. By creating visibility into opportunities across the organization, these systems help employers identify and leverage the full range of employee skills — including those of experienced workers who may otherwise be overlooked. Additionally, some older workers may find project-based work more engaging, as it allows them to contribute their expertise without the added pressures of management responsibilities.

A real-world example of this operating and providing the desired results is Procter and Gamble Company (P&G) with headquarters in Ohio, which has long emphasized developing leadership from within the company. Approximately 99% of its senior leadership roles are filled by internal employees, reflecting deliberate investment in long-term workforce development. To support this model, P&G pairs experienced managers with emerging leaders through structures of mentorship and rotational assignments.

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Organizations offering or partnering with registered or customized apprenticeship programs (22%) remain in the minority. However, among this small group, 82% report that their apprenticeship programs are somewhat or very effective at addressing talent shortages.³⁰ These findings underscore the value of structured learning pathways that allow workers to develop new skills while remaining employed. A real-world example is Huntington Ingalls Industries (HII), one of the largest U.S. shipbuilding companies, which employs a highly experienced workforce with a median age of about 45 and many long-tenured employees. In 1996, HII removed the age limit for entry into its Apprentice School, opening the program to older entrants and tapping into experienced workers who enter the trade later in their careers. By allowing older adults to participate in apprenticeship programs and mentor others, HII preserved valuable institutional knowledge and fostered more cohesive, high-performing teams.

Mentorship programs offer a powerful mechanism for strengthening workforce capability. Although fewer than one-third of organizations (32%) currently operate formal mentorship programs, those that do report strong outcomes, with 81% describing them as somewhat or very effective at addressing skills gaps and talent shortages.³¹ Traditional one-to-one pairings are the most common format, followed by peer mentorship, where employees at similar levels collaborate for mutual support. More specialized approaches remain underutilized despite their potential to foster knowledge exchange across generations.

³⁰ Source: 2025 Talent Trends, SHRM, 2025.

³¹ Source: 2025 Talent Trends, SHRM, 2025.

Reverse mentoring, in particular, is highly effective at engaging older workers: roughly three in four (76%) report that mentorship or buddy programs designed for learning from others are very or extremely effective in fostering engagement.³² Nearly one-third of workers aged 18–54 (30%) have participated in a reverse mentoring program as mentors to older colleagues. Among those who have, the top motivations include the opportunity to learn from the older worker’s experience (57%), build stronger relationships with older colleagues (49%), contribute to a more inclusive and age-diverse workplace (48%), and support an older worker’s professional development (47%).³³ Another example is Mastercard, with global headquarters in New York City, which instituted a reverse-mentoring program that connects younger employees with senior leaders to share ideas on technology and culture, showing how learning flows in both directions at every age. The goal is to foster mutual learning, bridge generational gaps, and unlock fresh perspectives on technology, culture, and consumer behavior.

Another promising but underused strategy is the returnship program — a workforce re-entry program that draws on candidates who want to return to work but have been out of the workforce for a period of time for various reasons. While only 10% of employers currently offer returnships, 85% of those that do report these programs are somewhat or very effective in closing skills gaps and alleviating workforce shortages.³⁴ Returnships are particularly versatile, serving former employees, older workers re-entering the workforce, caregivers transitioning back to work, military personnel moving into civilian roles, and career changers. By providing structured pathways back into the workforce, these programs reintegrate workers with deep industry knowledge, support caregivers returning from extended leave, and help veterans and career changers translate their existing skills into new roles.

Understanding how experienced workers learn best is an important part of these efforts. Older workers most frequently report that effective training methods include on-the-job training or apprenticeships (49%), video-based tutorials (39%), and visual and/or written job aids (35%).³⁵ These approaches emphasize practical learning, clear guidance, and opportunities to apply new skills in real-world settings — methods that can benefit employees at all career stages.

(d) Public Policy and Workforce Alignment

While employers have significant opportunities to expand these practices, public policy also plays a critical role in supporting — or constraining — these efforts. Public policy can sometimes hinder progress, as antiquated or rigid regulations may limit organizations’ ability to implement innovative, affordable, and operationally feasible benefits programs. These constraints are

³² Source: Age of Opportunity: Redefining Talent with the 65-and-Over Workforce, SHRM, 2025.

³³ Source: Age of Opportunity: Redefining Talent with the 65-and-Over Workforce, SHRM, 2025.

³⁴ Source: 2025 Talent Trends, SHRM, 2025.

³⁵ Source: Age of Opportunity: Redefining Talent with the 65-and-Over Workforce, SHRM, 2025.

especially difficult in a workforce that now spans multiple generations with different needs and expectations.³⁶

Public policy should therefore ensure that employer-sponsored benefits remain accessible, financially feasible, and administratively workable for organizations of all sizes. Policies that preserve flexibility are particularly important so that employers — especially large employers managing complex and diverse workforces across jurisdictions — can continue offering robust and innovative benefits packages that meet the evolving needs of experienced workers.

One important opportunity for policymakers is to support flexible retirement frameworks. Many older workers do not want a binary choice between full-time work and full retirement. Instead, they seek pathways such as phased retirement, reduced schedules, consulting arrangements, or project-based work that allow them to remain active while gradually transitioning toward retirement. Policies that clarify regulatory requirements and encourage the availability of such options can help employers offer more adaptable retirement-related benefits while retaining valuable institutional knowledge.

Policymakers should also prioritize lifelong learning and skills development opportunities for experienced workers. The modern economy requires continuous skill renewal, and older workers are no exception. Public policy can support programs that expand access to training, reskilling, and credentialing opportunities throughout a worker’s career, ensuring that experienced workers remain competitive and that employers can fully leverage their expertise. Programs designed to support lifelong learning — particularly those that are flexible, employer-aligned, and accessible to mid- and late-career workers — will help strengthen workforce participation and economic growth.

In addition to employer-based initiatives, federal programs can also support engagement and purpose for older Americans while strengthening communities. AmeriCorps Seniors programs provide an example of how public policy can encourage continued participation among older adults. These programs have historically focused on community connection, purpose, and reducing isolation among older adults, while simultaneously delivering important services in local communities.

AmeriCorps Seniors currently engages approximately 140,000 volunteers age 55 and older each year through programs such as the Retired and Senior Volunteer Program, Foster Grandparent Program, and the Senior Companion Program. Two of these programs are means-tested and include modest stipends that can provide supplemental income for low-income seniors, helping with everyday expenses such as transportation, groceries, or medication while they serve.

³⁶ Although not entirely within Congress’s purview, employers face an added layer of complexity when managing benefits across multiple jurisdictions with differing requirements. This variation can make it challenging to maintain consistent and compliant offerings, highlighting the broader context in which organizations design their benefits programs.

Programs like these demonstrate how public policy can simultaneously support economic stability, social engagement, and community service for older adults.

Finally, policymakers should examine and remove disincentives that exist within retirement and benefits systems that may discourage continued work. Certain policies may unintentionally disadvantage older workers who choose to remain in or reenter the workforce. For example, reforms to policies such as the Social Security Retirement Earnings Test could reduce barriers for individuals who wish to continue working while drawing their full Social Security benefits. This reform would be most impactful if paired with a literacy campaign to enhance understanding of how working impacts benefits and ensures that workers who want to remain active in the labor market can do so with all the necessary information.

Aligning employer practices with supportive public policy will be essential to maximizing the contributions of older workers. By ensuring flexibility in benefits, encouraging lifelong learning, strengthening federal engagement programs, and removing structural disincentives to continued work, policymakers and employers together can create an environment where experienced workers — and the organizations and communities that rely on them — can thrive.

Conclusion

In closing, when we think about older workers in the workplace, we must recognize a simple reality:

The talent is already here. The experience is proven. The opportunity is ours to unlock. In America, talent does not expire; it evolves.

Unlocking that opportunity is a shared responsibility. Employers, policymakers, educators, and workers all have a role to play in ensuring that everyone values experience, opportunity remains accessible, and the workplace evolves alongside our workforce.

When we align around a fundamental truth — that experience is not a liability but an asset — we position our organizations, our communities, and our economy for long-term success.

If we get this right, we strengthen our workforce, reinforce our economic competitiveness, and create a stronger foundation for all generations of workers.

The opportunity is already before us. The question is whether we will act with the foresight and resolve needed to fully realize it.

Thank you for the opportunity to testify, and I look forward to your questions.