Enablers and constraints of channeling mature talents into workforce: insights from Nova Scotia, Canada

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Abstract: As global populations age, the challenge of integrating older adults into the workforce becomes increasingly urgent. Nova Scotia, with one of Canada's oldest populations, offers a critical lens into the systemic and institutional readiness to engage mature talents in economic activities. Drawing on the conceptual framework of the United Nations Decade of Healthy Ageing (2021–2030), this paper presents an integrated analysis of two complementary studies: a survey of 302 small and medium enterprise (SME) owners and managers, and a survey of 187 older adults. By triangulating data from both employer and mature worker perspectives, the study identifies significant misalignments between supply and demand. It further uncovers the interplay of structural policy gaps, workplace culture, and digital readiness in shaping opportunities for economic engagement. The findings reveal a mature workforce that is highly motivated, digitally competent, and eager to contribute beyond financial incentives, yet faces persistent stereotyping, limited job opportunities, and ad hoc accommodations. The paper concludes with a set of policy and programmatic recommendations to unlock the potential of older adults in addressing regional labour shortages, especially within Nova Scotia's dominant SME sector.

Keywords: Aging workforce; Economic engagement; Mature workers; Nova Scotia; Small and medium enterprises

Introduction

The global demographic shift toward an aging population is accelerating, posing both challenges and opportunities for labor markets. The United Nations projects that by 2050, the number of people aged 65 and older will double, with one in six individuals globally falling into this age group (World Population Ageing 2020 Highlights, 2020). In Canada, the share of seniors is expected to rise from 20.1% in 2025 to over 23% by 2042 (The Daily — Canada's Population Estimates, 2022). Nova Scotia, one of Canada's oldest provinces demographically, is particularly affected by this trend, with aging populations impacting labor supply, healthcare, and economic growth (*The Populations of the Atlantic Provinces Are Aging Quickly*, 2022). Nova Scotia also reported one of the highest overall provincial poverty rates in 2023, at 12.9%, a figure that remained relatively unchanged from the previous year (Government of Canada, 2024). While specific data for seniors in Nova Scotia were not detailed in the 2023 report, the province's consistently high poverty rates indicate that older adults may be particularly vulnerable, especially those living alone or with limited income (Government of Canada, 2025).

This demographic transformation underscores the need to engage older adults in economic activity, especially in regions facing labor shortages and skills gaps. As the COVID-19 pandemic exposed systemic vulnerabilities in workforce resilience and widened socioeconomic disparities, it also highlighted the need for inclusive labor strategies that mobilize underutilized segments of the population—including older workers (Lin, 2022). In response, the United Nations declared 2021–2030 the Decade of Healthy Ageing, calling for coordinated, multisectoral investment to ensure that older adults can participate fully in society, including through work and volunteering (*Decade of Healthy Ageing (2021-2030)*, n.d.)

Engaging mature workers is especially relevant for small and medium-sized enterprises (SMEs), which dominate local economies such as Nova Scotia's ("Advantages of Employing and Retaining Older Workers," n.d.; Unlock Talent with Age-Inclusive Hiring, n.d.). Older workers often bring institutional knowledge, reliability, and mentorship

potential, yet their skills remain underutilized due to persistent stereotypes and a lack of age-inclusive policies (Henkens & van Solinge, 2014; Mazumdar et al., 2024; Mulvaney, 2020). Despite a willingness among many older adults to continue contributing through paid or unpaid roles, employers often limit their participation to short-term or low-responsibility positions, if at all (Alcover, 2017)

To understand the enablers and constraints of integrating mature talents into Nova Scotia's workforce, this paper presents findings from two interrelated empirical studies. The first study involved a survey of 187 older adults aged 50 and above. This supply-side analysis explored participants' education, professional background, digital competencies, financial needs, and motivations for engagement. Findings revealed that older adults in Nova Scotia are generally well-qualified, technologically literate, and intrinsically motivated to remain active in meaningful roles.

The second study focused on the demand side, using structured telephone interviews with 302 SME owners and managers across Nova Scotia. The study assessed employer attitudes, hiring practices, and organizational readiness to engage older workers. While some employers expressed openness to hiring older adults, most preferred them for short-term or entry-level roles and lacked formal policies to support flexible work or knowledge transfer.

Together, these studies expose a fragmented labor market ecosystem—one in which older adults are ready and willing to contribute but face barriers rooted in employer hesitancy, limited accommodations, and outdated perceptions. Although this research is situated in Nova Scotia, the implications extend to other aging jurisdictions facing similar labor force and demographic challenges. The study aims to inform policy and organizational strategies that can bridge this gap, fostering greater economic inclusion and resilience in the face of demographic change.

Literature Review

Higher life expectancy and lower fertility rates have contributed to a population distribution in many developed countries (including Canada) where the percentage of people aged 65 and older are increasing at a much higher rate than other age groups(World Population Prospects - Population Division - United Nations, 2019). This phenomenon is termed population aging. The age structure of the population bears important economic and social implications for Canada. Such disproportionate increases in the elderly population will put pressure on the heath care, assisted living and pension systems (Chaundy, 2021). A recent webinar by the Atlantic Provinces Economic Council (APEC) underlined that by the year 2040, exits from the labor force due to retirement will surpass new labour market entrants, with detrimental impacts on the fiscal sustainability of affected provinces (Chaundy, 2021). Thus, a number of provinces, including Nova Scotia, are devising strategies to mitigate these challenges through (re)engaging and retaining older workers, promoting immigration, and encouraging participation from population groups typically under-represented or marginalized (e.g. women, minorities, aboriginal people, people with disabilities) in the economy.

However, the economic engagement pattern and experience of mature workers are unique and distinct from their younger cohorts in a number of ways (Fasbender et al., 2014; Wang & Wanberg, 2017). Firstly, research has established that at an older age, people experience a shift in life goals and priorities whereby they seek a better harmony and balance between their work and non-work lives (Furunes et al., 2015; Mazumdar et al., 2020). For many older workers this means stepping down from an intense and stressful career and engaging in professional activities that leverages their talents while aligning with personal interests. In addition, many older people leave full-time career jobs to pursue more part-time and temporary work engagements. Secondly, people in later stages of life often engage in economic activities because of non-financial reasons, including networking, socializing, sharing experience and expertise, mentoring and giving back to the community (Alcover et al., 2014; Templer et al., 2010). Meaningful integration of this population in the economy requires a detailed understanding of their priorities and aspirations. Thirdly, older workers often lack the ability and resources required to find and maintain their networks of professional contacts. Research shows that many senior workers have low self-efficacy or a reduced perception of self-worth specially after retirement (Adams & Rau, 2004; Gobeski & Beehr, 2009; Rau & Adams, 2005). Moreover, older workers often either experience or anticipate barriers to workforce participation because of prevalent stereotypes about their performance, competency or attitudes (Mazumdar et al., 2020). Consequently, many mature people are under-employed or are engaged in menial jobs that may not be aligned with their accumulated skills, experiences or aspirations (Healing, 2019). Additionally, pandemic driven changes in the workplaces (e.g. heavy reliance on technology, health precautions specially for older workers and immunocompromised population, remote work etc.) has introduced various opportunities and challenges for older workers (Gould, 2021; Radpour, 2023). Lastly, supply and demand for labor as well as policies affecting pension and retirement systems also impact the labor market integration of mature workers. When the unemployment rate is high, older workers face additional barriers in finding employment (Scherger, 2016). Also, pension systems often discourage working full-time after retirement and

company policies also (e.g. Federal Government policy in Canada) prohibit recruitment of retirees in permanent full-time positions (Mazumdar et al., 2020). These factors, in tandem with social and cultural norms regarding role identity and transition at older age shape the landscape of employment for mature adults. Thus, creating an enabling environment to integrate mature workers in the economy keeping in mind their health and well-being requires input and support from multiple levels of stakeholders in the society. Our analysis of literature as discussed earlier in the paragraph indicates that a complex mixture of macro, meso and micro level factors can contribute to creating an enabling or restrictive environment for successful economic engagement of older adults. Figure 1 below lists major factors that influence the economic engagement of older adults as discussed in current literature:

Figure 1: Contextual factors

Contextual Factors

Macro social factors	Economic: labour market supply and demand Government policy: pension and healthcare systems Social: norms related to older workers
Meso organizational factors	Company's policies, attitudes and culture Job / role factors: e.g. task flexibility
Micro individual factors	Physical health and skills Cognitive skills, motivations, goals, beliefs Networks of social, psychological and emotional support

Acknowledging the context-dependent nature of aging, the United Nations has called on member countries to expand region-specific research to identify locally relevant enablers and challenges to later-life employment (Lin, 2022). This manuscript contributes to that call by exploring the economic engagement of older adults in Nova Scotia — one of Canada's most rapidly aging provinces (Storring, 2022). Situated in Canada's eastern coast, Nova Scotia is the second smallest province of Canada. Nova Scotia witnessed a 1.9% rise in the population aged 15 to 64 between 2016 and 2021, yet their proportion within the total population decreased from 65.6% to 63.7% during this period. Meanwhile, the population aged 65 years and older experienced a notable surge of 17.1% within the same timeframe, constituting 22.2% of the total population in 2021 compared to 19.9% in 2016 (Storring, 2022). Nova Scotia also typically has higher unemployment rate and lower labor force participation rate than Canada in both 15-64 years and 65+ age groups (Labour Force Characteristics by Province, Monthly, Seasonally Adjusted, n.d.).

Methodology

This study integrates findings from two distinct but complementary sources of primary data to provide a multidimensional understanding of the enablers and constraints facing the mature workforce in Nova Scotia. The research employed a sequential mixed-methods design, where insights from the first study informed the development of the second. The project was supported by a federal tri-council agency grant to assist an intermediary organization in developing evidence-based strategies to promote age-inclusive workforce participation.

Study 1 involved a survey of 187 older adults aged 50 and above who were members of the intermediary organization and either currently active in or seeking engagement with the labour market. The online survey collected detailed demographic, professional, and behavioral data, including educational attainment, occupational history, retirement intentions, income levels, digital literacy, caregiving responsibilities, and willingness to participate in various types of post-retirement work. The survey also explored perceived employment barriers—such as age discrimination, health limitations, and geographic isolation—as well as enabling factors that could facilitate continued economic participation. Insights from this dataset informed the design and content of the employer-focused survey instrument used in the second study.

Study 2 comprised a province-wide survey of 302 small- and medium-sized enterprise (SME) owners and decision-makers in Nova Scotia. A third-party firm with regional outreach capacity conducted structured telephone interviews over a 45-day period. From an initial pool of 12,699 business contacts, 7,602 were deemed eligible after removing invalid entries. Random sampling was used to achieve the target number of responses. The survey assessed employer attitudes toward hiring mature workers, existing policies related to age inclusiveness, current and projected workforce needs, and perceptions of older workers' skills and contributions. Of the participating businesses, 67% had fewer than 10 employees, 30% employed between 10 and 99 staff, and 3% were medium-sized enterprises with 100 to 499

employees. Geographically, 52% of respondents were from rural areas, 43% from urban centers, and the remaining 5% were unspecified.

Both datasets were analyzed using descriptive and comparative statistical techniques to identify patterns, correlations, and divergences between the supply and demand sides of the mature labour market. Key variables were cross-tabulated to highlight areas of alignment or mismatch between employer expectations and older adults' preferences and capacities. Open-ended responses were thematically coded to enrich the interpretation of quantitative findings.

Ethics board approval for both studies was obtained through a formal research ethics process. All participants provided informed consent, and data were anonymized and securely stored on password-protected servers.

Findings

The results from the surveys reveal both complementary insights and notable disjunctions between labour supply and demand in Nova Scotia's labour ecosystem. Collectively, these datasets reveal a paradox: although mature adults in Nova Scotia are well-positioned and motivated to maintain economic engagement, prevailing employer attitudes, organizational practices, and systemic policy deficiencies impede their meaningful integration

Demographic data from the mature worker survey highlight a predominantly well-educated, experienced, and economically stable population. The majority of respondents were born between 1952 and 1962, with 1958 as the peak birth year. Approximately 35% of participants held a four-year university degree, 30.69% held professional or technical diplomas, and an additional 4.76% held doctorates. Their professional backgrounds reflected similar depth, with 63.83% reporting work experience in occupations typically requiring university education, and significant proportions occupying executive (24.04%), middle-management (27.87%), or owner/partner (25.68%) positions. Financially, a large segment reported household incomes above $100,000, with 24.71% earning between $100,000 and $149,999, and 15.52% earning between $150,000 and $199,000 annually.

In terms of readiness for re-engagement, the majority of older adults demonstrated strong digital fluency, as 76.22% felt very comfortable using computers for online meetings and 50% expressed confidence in learning new software. Their retirement intentions were similarly fluid, with 32.96% indicating they were undecided about their actual or expected year of retirement, representing an opportunity for interventions aimed at reactivating labour force participation. When asked about their post-retirement economic intentions, 35.03% were extremely likely to volunteer, 44.07% somewhat likely to mentor or advise, and 46.93% somewhat likely to engage in part-time employment. Their motivations extended beyond financial necessity: while 36.61% cited financial reasons as a significant motivator, social interaction (42.62%), personal development, mentoring (23.73%), and community contribution (64.6%) were equally important.

In contrast, the SME employer survey revealed both structural constraints and attitudinal barriers to hiring older adults. Despite 72% of employers reporting frequent difficulty finding competent employees and over 60% anticipating workforce expansion within the next two to three years, only 34% were likely to hire mature workers for entry-level roles. Even fewer were willing to consider older adults for mid-management (24%) or top management (23%) positions. This mismatch is reinforced by employer perceptions of desirable attributes: among 211 employers open to hiring older workers, job-specific skills (137 mentions) and soft skills (69 mentions) were emphasized, whereas digital skills (25 mentions), leadership (6), and trainability (5) were largely ignored. This suggests a narrow and outdated perception of older adults as lacking adaptability or supervisory capability.

The disconnect is further reflected in the absence of formal organizational support mechanisms. Only 12% of employers reported having formal policies to accommodate older workers' needs, while 48% operated on an informal, case-by-case basis. Forty percent had no accommodation practices at all. This lack of institutional preparedness not only diminishes access to opportunity but also places the burden of negotiation on the older adult, potentially disincentivizing their engagement. Though 79% of participating employers expressed willingness to make adjustments in the future, this intent remains insufficient without structured, inclusive policies.

On the mature workforce side, structural and perceived barriers were prevalent. Respondents frequently cited age (34%), geographic location (41.21%), and lack of adequate transportation (15.38%) as significant inhibitors. Although digital competence was generally high, 8.79% still reported discomfort with social media platforms, and an equal proportion reported discomfort with learning new software. Perceptions of age discrimination were widespread, with 68.11% agreeing that age negatively affected job assignments, promotions, and access to training.

System-level enablers and constraints also shaped these outcomes. Brokering organizations were viewed as helpful by 47.46% of older adults, yet only 9.04% rated them as highly enabling, indicating underutilized potential.

Infrastructure such as internet connectivity was cited as highly enabling by 27.68% of respondents. However, cultural attitudes toward older workers were perceived as moderately or highly constraining by over 70%, and provincial and federal policies were more frequently viewed as neutral or limiting rather than supportive.

Specific subgroup dynamics provided additional nuance. Respondents with a four-year university degree were more likely to express comfort with learning new software and engaging in online professional networking compared to those with lower educational attainment. Those with higher incomes (above $150,000 annually) reported a greater likelihood of participating in mentoring or advisory roles, indicating that financial security facilitates engagement motivated by non-monetary rewards. Conversely, participants earning less than $60,000 were more likely to cite financial reasons as their primary motivator. Women in the sample were slightly more likely than men to cite caregiving responsibilities as a limiting factor, though overall caregiving incidence was low (11.23%). This gender difference suggests a potential need for more gender-responsive accommodation strategies.

Respondents who had worked in executive or owner-level roles were more likely to report perceptions of age discrimination, particularly around decision-making influence and access to strategic roles, indicating an identity disruption effect. Rural SMEs reported greater challenges in recruiting qualified staff compared to urban counterparts (36% versus 23% reporting "almost always" difficulty finding employees), yet rural employers were less likely to formalize accommodations supportive of older workers. Broadband internet, perceived as moderately or highly enabling by 46.32%, emerges as a geographic equity issue, especially in rural areas.

Contradictions in expectations were evident. SMEs emphasized technical job-related skills as necessary for employability, while many mature adults viewed their value in interpersonal abilities, leadership, reliability, and institutional memory. Mature workers expressed high confidence (70%) in leveraging personal and digital networks for opportunities but showed notably lower confidence when relying on external organizations like brokering agencies, suggesting a communication or visibility gap.

Discussions and Policy Implications

The data indicate that Nova Scotia stands at a strategic inflection point regarding the economic participation of mature workers. While this population is highly skilled, financially stable, and motivated to remain engaged, persistent employer misconceptions and systemic gaps significantly limit their integration.

A core challenge lies in realigning employer perceptions and practices. Employers' emphasis on narrowly defined technical skills and limited recognition of older adults' leadership, experience, and reliability points to a need for targeted employer education and training (Farr-Wharton et al., 2023; Oostrom et al., 2016; Pillay et al., 2008) SMEs must be supported to adopt more inclusive hiring practices that value the broader skill set mature workers offer, including soft skills and institutional memory (Peng, 2022; Tunney & Oude Mulders, 2022; Zientara, 2009)

The low prevalence of formal policies supporting older workers in SMEs reveals a critical structural barrier. While many employers express willingness to accommodate older workers, these intentions must be translated into institutionalized, consistent practices. Policymakers should consider incentives and frameworks to encourage SMEs to develop formal accommodation policies, such as flexible working arrangements, phased retirement, and mentorship opportunities (Employment and Social Development Canada, 2019; Scherger, 2015; Lux & Scherger, 2017)

Systemic supports beyond employers are equally vital. The limited utilization of intermediary organizations suggests that these platforms need strengthening through increased investment, better visibility, and trust-building measures). Mature workers' preference for informal and peer networks highlights the importance of leveraging community-based approaches in outreach and engagement efforts (Mazumdar et al., 2020)

Geographic disparities, particularly affecting rural employers and workers, highlight the need for tailored policy interventions. Enhancing broadband infrastructure and providing support to rural SMEs for implementing inclusive practices will address recruitment difficulties and promote equity Moreover, the diversity within the mature worker population calls for nuanced, subgroup-sensitive policies. Gender-responsive strategies are necessary to address caregiving responsibilities that more commonly impact women (Dingemans et al., 2015; Madero-Cabib et al., 2023; Madero-Cabib & Fasang, 2016)Additionally, support for former executives experiencing identity disruptions due to age discrimination is crucial for facilitating their re-entry into strategic roles (Finkelstein, 2015; Fisher et al., 2017; Peng, 2022)

At the policy level, current frameworks tend to support health and social inclusion but fall short in explicitly promoting the economic engagement of older adults (Age-Friendly Workplaces, 2016; Understanding the Impact of Public Policies and Programs on the Labour Market Decisions of Older Workers, 2021; Working Better with Age, 2019)). A

systemic policy realignment is required—one that views mature workers as valuable economic contributors rather than burdens as well as foster collaboration across sectors to align incentives, institutionalize inclusive policies, and promote intergenerational workplace integration .

Ultimately, unlocking the potential of mature workers will not only alleviate workforce shortages but also strengthen Nova Scotia's economic resilience. Achieving this goal necessitates a coordinated, systemic approach that integrates individual readiness, employer engagement, and supportive policy mechanisms.

Limitations and future directions

This study offers a comprehensive analysis of the labour market dynamics involving mature workers and SME employers in Nova Scotia by integrating data from two interlinked surveys. Nonetheless, several limitations warrant discussion, many of which stem from methodological constraints and contextual conditions shaped by the study's funding and access parameters.

One key limitation arises from the cross-sectional design of the employer survey, which captured attitudes and practices at a single point in time. This design limits the ability to assess how employer perceptions and hiring behaviours may shift in response to persistent labour shortages, post-pandemic economic transitions, or evolving policy frameworks. Longitudinal research would allow for a more robust understanding of organizational adaptation and the sustained impact of inclusive employment practices.

The representativeness of the employer sample is also constrained. Although the sample size (n = 302) was adequate, 67% of participating businesses employed fewer than ten people, indicating a concentration of micro-enterprises. This skewed distribution reduces the generalizability of findings to medium-sized enterprises or other sectors that may face different institutional pressures and hiring capacities. Importantly, these sampling limitations were partly shaped by accessibility barriers encountered in engaging businesses—particularly those without formal HR departments or limited availability for research participation.

Similarly, the mature worker survey reflects sampling bias due to recruitment through a specific intermediary network. While this approach provided access to a digitally connected and civically engaged population of older adults, it likely excluded individuals with lower technological proficiency, reduced workforce attachment, or greater structural disadvantages. The resulting sample may therefore overrepresent those who are relatively well-positioned for economic re-engagement, and underrepresent vulnerable subgroups. This limitation also reflects the scope of the funding agency's priorities, which emphasized economic activation through intermediary partnerships rather than representative sampling of the entire 50+ population.

Qualitative depth was another constraint in this study. Although respondents had the opportunity to provide open-ended comments, the absence of more extensive qualitative methods—such as in-depth interviews or focus groups—limited the ability to fully explore individual motivations, institutional barriers, and perceptions of ageism or organizational culture. Such methods could have enriched the interpretation of survey findings and uncovered mechanisms underlying observed patterns.

These limitations suggest several important directions for future research. Longitudinal studies are needed to examine the evolving interplay between mature worker aspirations and employer practices, especially as demographic and economic pressures intensify. Broader recruitment strategies that include individuals outside of intermediary networks—and that specifically seek to include those with lower digital literacy, limited income, or caregiving responsibilities—would enhance representativeness and support intersectional analyses.

Future research should also aim to diversify the employer sample by including larger firms, non-profits, and public sector organizations to better capture the spectrum of institutional readiness for age-inclusive employment. Mixed-methods approaches combining quantitative surveys with qualitative interviews or ethnographic methods would provide a richer and more contextualized understanding of both opportunities and barriers to mature worker integration.

Moreover, closer collaboration with policymakers and business associations could facilitate better access to administrative data and more direct evaluation of policy interventions. Evaluative studies of targeted initiatives—such as flexible work arrangements, wage subsidies, or age-inclusive training programs—could generate evidence to inform policy development and organizational change.

Incorporating these methodological and strategic enhancements will be critical for building a more comprehensive and actionable evidence base to support the economic inclusion of older adults in Nova Scotia and similar jurisdictions.

Conclusions

This study offers a comprehensive and data-informed examination of the factors influencing the economic engagement of older adults in Nova Scotia. Through parallel surveys of mature workers and small to medium-sized enterprise (SME) employers, the research reveals a notable tension: while a significant proportion of the older population is skilled, motivated, and digitally literate, their labour market participation is constrained by organizational practices, employer perceptions, and policy-level omissions.

Mature workers demonstrated strong interest in continued engagement through flexible employment, mentorship, or volunteering, motivated by personal development and social connection. Their professional experience, leadership capacity, and soft skills align with needs commonly identified by SMEs, particularly in addressing knowledge retention and succession planning. However, many employers continue to prioritize hard, task-specific competencies and express reluctance to hire older individuals, particularly in mid-level or leadership roles. These attitudes persist despite evident labour shortages and anticipated increases in hiring needs.

At a systemic level, the institutional supports necessary to facilitate the reintegration of older adults into the workforce remain limited. The labour market infrastructure relies heavily on informal networks, and current provincial and federal policy frameworks tend to overlook economic participation in the context of aging. The absence of targeted programming and incentives for employers further constrains the inclusion of older workers, particularly in rural areas or among populations with lower digital literacy or economic security.

The findings underscore that the barriers facing older workers are not inherently age-related but rather stem from modifiable social, organizational, and policy-level dynamics. Addressing these challenges requires a strategic and coordinated approach, including the formalization of inclusive human resource practices, increased awareness among employers, investments in labour market intermediaries, and the integration of economic participation goals within aging and workforce development strategies. Special attention should also be directed toward gendered caregiving responsibilities and urban-rural disparities in employment access.

While this study contributes important empirical insights, its limitations must be acknowledged. The cross-sectional design does not allow for analysis of change over time. The SME sample was disproportionately composed of microenterprises, and the mature worker sample may overrepresent individuals with higher digital access and professional experience. These limitations are partly shaped by the funding priorities and the accessibility constraints associated with business engagement in research. Future studies should incorporate longitudinal methods, broader sampling strategies, and mixed-method approaches to capture a more nuanced and representative understanding of older adults' labour market engagement across different sectors and geographies.

Nova Scotia, like many jurisdictions, faces demographic and economic pressures that necessitate innovative workforce solutions. This research highlights the underutilized potential of a capable and willing older population and underscores the need for structural alignment to mobilize this resource effectively. Further research in other regions and contexts is warranted to inform broader policy and practice in support of inclusive, intergenerational workforce development.

Acknowledgement

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