CALIFORNIA COMMISSION on Aging

Karol Swartzlander, Executive Director
Gavin Newsom, Governor

FOR IMMEDIATE RELEASE

MEDIA CONTACT:
Marijke Melman
California Commission on Aging
916-419-7595
marijke.melman@ccoa.ca.gov

We're Living Longer. Our Jobs and Retirement Plans Weren't Built For This.

As Californians Live Longer, State Commission Calls for a New Approach to Work and Retirement

SACRAMENTO, Calif. — [September 2026] — Californians are living longer than ever, and that shift is reshaping when — and whether — people retire. The California Commission on Aging (CCoA) calls on employers across the state to rethink workplace policies that no longer reflect the realities of our aging population, where more older adults remain in or are returning to the workforce well past traditional retirement age.

For many older workers, staying employed past traditional retirement age is now essential. Longer lifespans mean longer retirements, and Social Security alone often isn't enough to support decades without income. Pensions have become increasingly rare, and many workers have not had the opportunity to save enough to sustain themselves through a retirement that could potentially last 25 years or more. At the same time, longer life expectancy is driving up demand for long-term services and supports, as more older adults face health complications later in life.

But the case for working longer isn't only financial. Many older adults choose to stay in the workforce because it keeps them physically active, mentally engaged, and socially connected. Research shows that continued physical, mental, and social engagement — including through work — helps preserve health and cognitive function as people age.

Workplaces haven't caught up

Despite these trends, most workplaces have not adapted to this new reality. Ageism remains a significant barrier, both for older adults seeking new employment and for those already on the job who want to engage in professional development, experience new challenges, or gradually transition with a "phased" retirement rather than an abrupt exit. Too many workplaces still assume that employees will, or should, leave once they reach 65.

At the same time, many industries are grappling with workforce shortages and the loss of institutional knowledge as an unprecedented number of people reach retirement age. Health care and skilled trades are among the most acutely impacted. California anticipates a shortage of over 100,000 registered nurses by 2036, while nearly half of the state's construction workforce is expected to retire within the next five years — and sectors from education to manufacturing and even transportation face similar retirement-driven gaps. "*Employers have spent decades building policies around the assumption that people retire at 65 and never look back. That assumption is out of date, and the organizations that adapt first are the ones that will keep their most experienced people,*" observes Brian Kaskie, Professor of Health Policy, University of Iowa, and co-founder of Age Inclusive Management Strategies (AIMS).

This moment presents an opportunity to advance solutions that benefit both employees and employers. Strategies such as flexible work arrangements, phased retirement pathways, and financial and retirement planning support can help older employees remain productive longer, mentor incoming staff, and transition into retirement on their own terms. Also, recognizing the toll caregiving responsibilities and personal health demands can take and offering employee support in response can help prevent older workers from leaving the workforce prematurely.

Breaking the taboo

Conversations about retirement, caregiving, and aging in the workplace remain difficult for many employers and employees alike. CCoA argues that it's time to normalize these conversations and change starts with willingness to talk openly about aging in the workplace. Many workers would prefer to remain employed rather than face decades of retirement without income or the intellectual challenge and purpose that work can provide — a choice that also supports long-term health. Karol Swartzlander, Executive Director of CCoA, contends that "*Older workers aren't a problem to be managed — they're an asset that too many workplaces are failing to retain. Small, practical changes in how we manage an aging workforce can make the difference between losing decades of institutional knowledge and keeping it.*"

With half of today's five-year-olds projected to live to 100, it's time to reevaluate long-held assumptions about retirement and later life. As the share of younger and

2880 Gateway Oaks Drive, Suite 390, Sacramento, CA 95833
916.419.7591 | ccoa@ccoa.ca.gov | www.ccoa.ca.gov

middle-aged workers in the population declines, the workforce increasingly depends on people of all ages remaining engaged and productive — underscoring the need to strengthen financial preparation for retirement so that when individuals do decide to fully retire, they are ready.

CCoA leads by example: the AIMS initiative

To help translate these principles into practice, CCoA launched California's first cohort of the Age-Inclusive Management Strategies (AIMS) initiative, bringing together CCoA and four other California state agencies to identify effective workplace strategies for supporting an aging workforce and to develop independent action plans tailored to each agency's needs.

The cohort was guided by Karen Brown and Brian Kaskie, who brought extensive research and practical experience to the effort, having led similar AIMS cohorts in Ohio, Colorado, and throughout the Midwest. Their work combines data-driven insight with a strong business case for age-inclusive management, along with what participating agencies describe as patience and good humor throughout the process. "*We hear the same thing from employers in every cohort: they didn't realize how many of their retention challenges were really age-inclusion challenges. Once you identify the issues, the solutions are often surprisingly manageable,*" notes Karen M. Brown (iAging – CEO & Partner – AIMS).

Each participating agency has used the cohort to design solutions suited to its own office environment, reflecting the range of approaches needed across California's state workforce. The cohort concluded in September 2026, when each agency presented its strategic plan for supporting mature workers to the full group.
CCoA plans to implement its own strategic plan over a 12-month rollout — focused on workplace flexibility, caregiving support, and financial readiness — including changes within its own small, "micro" agency, while helping inspire similar efforts across state government. mailto:ccoa@ccoa.ca.gov

About the California Commission on Aging

The [California Commission on Aging](https://www.ccoa.ca.gov) (CCoA) is the principal advocacy body for older Californians, serving as a catalyst for change that supports and celebrates Californians as they age. Guided by core values of fairness, autonomy, respect, integrity, and collaboration, the Commission advises the Governor, Legislature, and state, federal, and local agencies on programs and services affecting older adults,

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while working closely with public, nonprofit, and private-sector partners to address emerging challenges and opportunities.

Established under the Older Californians Act, CCoA is comprised of 18 volunteer appointees — representing California's racial, ethnic, and geographic diversity — who bring lived experience and expertise as providers of aging services, researchers, and academicians. Commissioners serve up to two three-year terms and are appointed by the Governor, the Speaker of the Assembly, and the Senate Rules Committee.

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