



Insurance Institute

A Demographic Analysis – Part II: Recruitment and Retention Issues in the P&C Insurance Industry in Canada

Full Report

This document represents the Full Report of the Demographic Analysis – Part II: Recruitment and Retention Issues in the P&C Insurance Industry in Canada. An Executive Summary is also available in hard-copy. Both resources are also available as a linked PDF on the Insurance Institute’s web site at www.insuranceinstitute.ca.

All references and web site addresses were accurate at the time the report was written.

© The Insurance Institute of Canada, 2009
18 King Street East, 6th Floor
Toronto, ON M5C 1C4
P: (416) 362-8586 or toll-free (866) 362-8585
E: iicmail@insuranceinstitute.ca
W: www.insuranceinstitute.ca

ISBN: 0-919244-23-8

Table of Contents

	Page
List of Tables	iii
List of Charts.....	vi
Foreword	vii
Part 1: Introduction	
Purpose and Objectives of the Report.....	1
Methodology.....	2
Acknowledgement.....	3
Part 2: Statistical Portrait of the Strategic Work Force Cohorts	
Introduction	5
Youth.....	5
Aboriginals.....	8
Visible Minorities.....	12
Mature Workers.....	15
What Do the Data Tell Us?.....	17
Part 3: Literature Review	
Introduction	19
Youth.....	19
Aboriginals.....	27
Immigrants.....	35
Mature Workers.....	44
What Does the Review Tell Us?.....	61
PART 4: Survey of Senior Human Resource Management Professionals	
Introduction	63
Respondents.....	63
Recruitment.....	64
Targeted Recruitment.....	65
Retention.....	67
Targeted Retention.....	68
What Do the Data Tell Us?.....	71
PART 5: Survey of Industry Employees	
Introduction	73
Respondents.....	73
Survey Results	77
Training.....	77
Job Satisfaction.....	79
Career	83
Career Plans	87
What Do the Data Tell Us?.....	92

Recruitment and Retention of Strategic Work Force Cohorts

PART 6: Conclusions and Recommendations

Conclusions	93
Perspectives from the Industry Workshop	95
Recommendations.....	96
APPENDIX A: Statistical Portrait	101
APPENDIX B: School-to-work Transition Partnerships.....	113
APPENDIX C: Internationally-trained Workers partnership – Action Plans.....	115
APPENDIX D: Best Employers for New Canadians	117
APPENDIX E: Human Resource Professionals’ Questionnaire	121
APPENDIX F: Employee Questionnaire.....	133
APPENDIX G: Industry Workshop – Agenda and Participants	145
APPENDIX H: Industry Workshop – Discussion.....	147
Selected Bibliography	153

List of Tables

Part 2	Page
Table 2-1: Participation Rate by Age Group (Youth) and Sex, Canada, 2008 (percent).....	6
Table 2-2: Unemployment Rate (Youth) by Age Group and Sex, Canada, 2008 (percent).....	6
Table 2-3: Distribution of Aboriginal Population by Province/Territory	8
Table 2-4: Population Share by Age, Sex, and Aboriginal Status, Canada, 2006 (percent).....	8
Table 2-5: Distribution of Visible Minority Population by Province/Territory	12
Table 2-6: Population Share by Age, Sex, and Visible Minority Status, Canada, 2006 (percent).....	12
Table 2-7: Participation Rate by Age Group (Mature) and Sex, Canada, 2008 (percent).....	15
Table 2-8: Unemployment Rate by Age Group (Mature) and Sex, Canada, 2008 (percent).....	16
Part 3	
Table 3-1: Aspects of Work Environment – Youth.....	20
Table 3-2: Job Considerations – Youth	20
Table 3-3: Benefits and Job Satisfaction – Youth	21
Table 3-4: Number-one Career Concern -- Youth	22
Table 3-5: Factors Influencing Job Change -- Youth	22
Table 3-6: Perceived Barriers to Employment of Immigrants, Job Seekers versus Hiring Managers	38
Table 3-7: Older Worker Recruitment and Retention, Canada, 2006.....	45
Table 3-8: Post-retirement Options, Canada, 2005	50
Table 3-9: Reasons for Working After Retirement, Canada, 2005.....	51
Table 3-10: Incentives to Continue Working, Canada, 2002.....	55

Recruitment and Retention of Strategic Work Force Cohorts

Part 4

Table 4-1: Recruitment Tools in Use	64
Table 4-2: Effectiveness of Targeted Recruitment Tools by Occupational Category.....	66
Table 4-3: Retention Tools in Use.....	67
Table 4-4: Effectiveness of Targeted Retention Tools by Occupational Category.....	71

Part 5

Table 5-1: Distribution of Sample by Cohorts.....	75
Table 5-2: Length of Time with Current Employer and Industry	75
Table 5-3: First Job Information Source by Cohort.....	76
Table 5-4: Type of Training Taken	78
Table 5-5: Employer Job Policies and Programs, Satisfaction and Availability.....	79
Table 5-6: Availability of Policies and Programs by Labour Force Cohort.....	80
Table 5-7: Aspects of Job Opportunity	82
Table 5-8: Job Competition Process	82
Table 5-9: Satisfaction with Compensation by Cohort.....	83
Table 5-10: Career Influences.....	84
Table 5-11: Reasons for Leaving Current Employer within Next Five Years	87
Table 5-12: Aspects of an Ideal Job.....	90
Table 5-13: Aspects of an Ideal Job by Cohort.....	90

APPENDIX A

Table A-1: Educational Attainment by Age (Youth) and Sex, Canada, 2006 (percent)	101
Table A-2: Field of Study by Age (Youth) and Sex, Canada, 2006 (percent)	101
Table A-3: Occupation by Age (Youth) and Sex, Canada, 2006 (percent).....	102
Table A-4: Industry by Age (Youth) and Sex, Canada, 2006 (percent)	103

List of Tables and Charts

Table A-5: Educational Attainment by Age, Sex, and Aboriginal Status, Canada, 2006 (percent).....	104
Table A-6: Field of Study by Age, Sex, and Aboriginal Status, Canada, 2006 (percent).....	105
Table A-7: Occupation by Age, Sex, and Aboriginal Status, Canada, 2006 (percent).....	105
Table A-8: Industry by Age, Sex, and Aboriginal Status, Canada, 2006 (percent).....	106
Table A-9: Educational Attainment by Age, Sex, and Visible Minority Status, Canada, 2006 (percent).....	107
Table A-10: Field of Study by Sex and Visible Minority Status, Canada, 2006 (percent).....	108
Table A-11: Occupation by Sex and Visible Minority Status, Canada, 2006 (percent).....	108
Table A-12: Industry by Sex and Visible Minority Status, Canada, 2006 (percent).....	109
Table A-13: Educational Attainment by Age (Mature) and Sex, Canada, 2006 (percent).....	109
Table A-14: Field of Study by Age (Mature) and Sex, Canada, 2006 (percent).....	110
Table A-15: Occupation by Age (Mature) and Sex, Canada, 2006 (percent).....	110
Table A-16: Industry by Age (Mature) and Sex, Canada, 2006 (percent).....	111

Recruitment and Retention of Strategic Work Force Cohorts

List of Charts

Part 2

Chart 2-1: Labour Force Participation by Age and Aboriginal Status, Canada, 2006 (percent)	9
Chart 2-2: Unemployment Rate by Age and Aboriginal Status, Canada, 2006 (percent)	10
Chart 2-3: Labour Force Participation by Age and Visible Minority Status, Canada, 2006 (percent)	13
Chart 2-4: Unemployment Rate by Age and Visible Minority Status, Canada, 2006 (percent)	14

Part 4

Chart 4-1: Targeted Recruitment Tools, Reason for Implementation.....	66
Chart 4-2: Targeted Retention Tools, Reason for Implementation.....	69
Chart 4-3: Targeted Retention, Communication Tools.....	70

Part 5

Chart 5-1: First Industry Job, Information Source	76
Chart 5-2: Sources of Training Delivery	78
Chart 5-3: Factors Affecting Career Progress, Percent Share <i>Very little/Not at all</i>	85
Chart 5-4: Factors Affecting Career Promotion.....	86
Chart 5-5: Exit from Current Job within Next Five Years, Share by Cohort.....	87
Chart 5-6: Reasons for Working Post-retirement	89

Part 6

Chart 6-1: Projected Labour Force Change by Age and Sex, Canada, 2008-2018	98
--	----

Foreword

The Insurance Institute of Canada (The Institute) is proud to present this second demographic research study of the property & casualty industry. On behalf of the industry, The Institute started conducting demographic research in the summer of 2007. This came about as a direct response to the industry's concerns about human capacity issues such as recruitment, retention, succession planning, and education and training.

The Institute believes that the first and now this second research study provide information that is valuable to our stakeholders and the industry, inform the initiatives of the Institute's Career Connections program, and provide employers with the impetus and information to develop and implement appropriate strategies to meet their future human resource requirements.

The 2007-08 Research Study

The first research report, entitled "A Demographic Analysis of the Property & Casualty Insurance Industry in Canada, 2007 –2017," was published in May, 2008. The purpose of the research was to conduct a census of the demographic composition of the insurance industry and to forecast human resource needs and capacity into the future.

Forty-three (43) insurance and reinsurance companies, adjusting firms, and brokerage firms provided demographic data on their current, and in some cases terminated, employees. As well, four insurance councils/regulators provided demographic data on their membership. The Insurance Institute was extremely pleased with the response and the submission of nearly 80,000 records (plus 10,000 terminated records).

The final report (available as an Executive Brief, Executive Summary and Full Report, downloadable from the Institute's web site at: www.insuranceinstitute.ca > Research) provides the analysis of the data, projections on the growth of the industry work force over the next 10 years, and recommendations regarding the strategic implications of demographic trends for the insurance industry's work force.

The 2008-09 Research Study

As a continuation, this second study provides more information about the four strategic labour market segments (youth, immigrants, aboriginals, and mature workers) and how best to attract potential new recruits within these cohorts to the insurance industry. The study comprised four components:

- o Develop a statistical portrait using Statistics Canada Census 2006 data and other sources, in order to know more about the characteristics and labour market participation of these four cohorts.
- o Conduct an extensive literature review of web sites, government policies, and research studies in Canada and U.S., in order to gather best practices in recruitment and retention outside the industry that have been targeted at these cohorts.
- o Survey the senior HR professionals within the industry to identify initiatives and resources that support recruitment and retention, in order to understand the organizational, financial, and other resources that are available to support recruitment and retention efforts within the P&C industry.

Recruitment and Retention of Strategic Work Force Cohorts

- o Survey the industry's current employees in strategic occupations and cohorts on their jobs and career development.

The final report provides those concerned about human capacity issues with a resource comprising a whole range of information – greater understanding of incentives and drivers, tools and checklists to reference, and examples from other sectors – that will help in the development of a multi-pronged approach for recruitment and retention.

For a copy of the research report, please visit www.insuranceinstitute.ca > Research or call 1-866-362-8585.

The Institute would like to express its appreciation to the project team at R.A.L. Consulting, and in particular Dr. Richard Loreto, for his expertise and guidance through this research study and writing of the report.

PART 1: Introduction

From the landmark study, “A Demographic Analysis of the Property & Casualty Insurance Industry in Canada, 2007 to 2017,” we learned that:

- the industry’s **workforce is aging** (in 2007, 49 percent of those working in the insurance industry were between the ages of 41 and 60 compared to 45 percent in the labour force),
- industry **employees tend to retire younger** (by two to three years), and
- **retirement projections will have a significant impact** on the industry’s labour force (25 percent of the 2007 labour force could retire between 2012 and 2017. In BC, the retirement projection is 38 percent. In Crown Corporations, it’s 39 percent. For the management category, 40 percent could retire by 2017).

The research tells us that there are not enough entrants to replace those exiting. Targeted recruitment of youth, including immigrants/new Canadians and aboriginals, is critical in an aging work force. The research also tells us that retention and succession planning – of younger employees/recent entrants and mature workers – is critical to the industry’s sustainability.

This second report picks up on the first report’s recommendation that there is a need for industry-wide and company-specific systematic work force planning required as applied to the four cohorts – **youth, immigrants, aboriginals, and mature workers**.

This report has been compiled as **a resource guide** to help organizations create the strategies needed to meet a company’s hiring needs, training and development assessments, and the potential leadership gaps. It provides those concerned about human capacity issues with a whole range of information – greater understanding of incentives and drivers, tools and checklists to reference, and examples from other sectors – that will help in the development of a multi-pronged approach for recruitment and retention.

Readers are encouraged to read it thoroughly, or dip in to sections of interest, or analyze the information by cohort, or search for particular references to recruitment and retention tools. This resource guide should provide a wealth of information that can be referenced time and again.

Purpose

The broad purpose of this report, commissioned by the Insurance Institute of Canada (The Institute), is to assist industry stakeholders with the recruitment and retention of strategic labour market cohorts – youth, Aboriginals, immigrants, and mature workers. The imperatives of recruitment and retention flow out of the analysis and recommendations contained in the Institute’s landmark demographic profiling of the industry’s work force.¹

The specific objectives of the research contained in this report are to identify:

- Labour market characteristics of the target cohorts and the trends characterizing their participation in the labour market across Canada;
- Best practices in recruitment and retention approaches both outside and within the property and casualty industry;

¹ Insurance Institute of Canada, *A Demographic Analysis of the Property and Casualty Insurance Industry in Canada, 2007-2017: Full Report* (May, 2008).

Recruitment and Retention of Strategic Work Force Cohorts

- Organizational, financial, and other resources that are available to support recruitment and retention efforts both within and outside the property and casualty industry; and
- The perceptions of current industry employees in strategic occupations and cohorts on their jobs and career development as a means of providing a sound foundation for the creation of recruitment and retention programs at the company and industry levels.

Methodology

In consultation with Institute staff, the consultant devised a methodology linked to each of the research objectives. An important first step was to establish a Research Steering Committee (RSC) of key industry stakeholders to provide support and advice regarding the execution of the research project, particularly its survey research components. The members of the RSC are:

- Patricia Ewen: Vice President, Human Resources, Chubb Insurance Company of Canada
- Bernie Mitchell: Vice President, Human Resources, The Co-operators General Insurance Company
- Dianne Fortune: Vice President, Human Resources, Desjardins General Insurance Group
- Ross McMaster: Vice President, Human Resources, Gore Mutual Insurance
- Mark Spencer: Director, HR Operations, Royal and SunAlliance Insurance Company
- Tracy Nelson: Vice President, Wawanesa Mutual Insurance Company
- Carey-Ann Oestreicher: Vice President, Business Development and Communications, Insurance Institute of Canada
- Margaret Parent: Director, Professionals' Division, Insurance Institute of Canada (ex-officio)

Data from the *2006 Census* and other data sources available from Statistics Canada were collected and analyzed to profile the labour market characteristics of the four target cohorts. The scope of this analysis encompasses data on:

- Age
- Sex
- Education
- Industry
- Occupation
- Labour market status
- Visible minority status

The “statistical portrait” of the four strategic cohorts is presented in Part 2 and APPENDIX A of the report.

To identify best practices and resources developed outside the property and casualty industry regarding recruitment and retention, a literature review was carried out. This review focuses on developments in Canada and the United States relative to each of the four cohorts. The Selected Bibliography that forms part of this report conveys the broad scope of the review of web sites, government policies, corporate publications, and research studies that can be found in Part 3. However, our approach to the review was

Part 1: Introduction

based on selectivity not comprehensiveness. We chose the most relevant examples in terms of the needs of the property and casualty insurance industry.

Best practices in the industry were identified in two ways. The first was an e-mail survey of the industry's senior human resources management professionals. The goal of this survey was to collect descriptive and evaluative information on existing targeted recruitment and retention programs in the property and casualty industry. The survey questionnaire was designed by the consultant with substantial input from the members of the RSC. The survey was implemented in the early part of 2009, and submissions were sent directly to the consultant. Its results are set out in Part 4. The responses of the participating companies are analyzed on an anonymous basis.

Industry best practices were identified and discussed at an industry Workshop organized by the Institute on April 15, 2009 in Toronto, Ontario. APPENDIX G contains the Workshop's agenda and a list of participants. APPENDIX H summarizes participants' views on recruitment and retention issues as well as their recommendations for change. The input from the Workshop has been integrated into the report's conclusions and recommendations that are set out in Part 6.

Finally, an important evolution of the research published by the Institute in 2008 involves an understanding of the views of the industry's employees. To find out their views on issues such as training, job satisfaction, and career development, the consultant developed a closed-ended questionnaire, once again, with substantial input from RSC. The survey was conducted online, with the questionnaire posted on SurveyMonkey.com in early 2009. The human resource management departments of the participating companies notified their employees about the survey and sent them the SurveyMonkey.com access link. Both the design of the questionnaire and the procedures deployed online protected the confidentiality of individual responses. The results of the survey are in Part 5.

Consulting Team

The report has been written by Dr. Richard Loreto, President of R.A.L. Consulting Limited. Research assistance was provided by Gerald Bierling, an associate of the firm. Information on R.A.L. Consulting Limited as well as the biographies of the consulting team's members can be found at www.ralconsulting.com.

Acknowledgement

This report would not have been possible without the support of stakeholders within Canada's property and casualty insurance industry. First and foremost, we thank the senior staff of the Insurance Institute. Peter Hohman, President and CEO of the Institute, has been a strong advocate of the type of research that we have carried out in 2008 and 2009. This sense of advocacy is shared by Ted Hellyer, Vice President, Programs and Margaret Parent, Director, Professionals' Division. Ted is a valuable source of advice on the nature of the insurance industry. Margaret has been our principal contact person and her substantial organizational skills have been instrumental in moving this project along in an effective and timely manner. We also have a debt of gratitude to Carey-Ann Oestreicher, Vice President, Business Development and Communications for both her work in establishing the Research Steering Committee and her general input into the implementation of the project. Finally, we thank the members of the RSC. Without their input, we would not have been able to design and implement successfully the two surveys.

The substantial support received from the industry's stakeholders, however, does not relieve the consultant of the ultimate responsibility for the findings and recommendations contained in this report.

PART 2: Statistical Portrait of the Strategic Work Force Cohorts

Introduction

A starting point in our analysis is to provide clarity about selected socio-economic characteristics of workers in the four strategic cohorts – youth, Aboriginals, visible minorities², and mature workers – across Canada’s labour force. Among the characteristics that we must understand about these workers are their demographic profile, labour force status, educational levels, occupational trends, and the industries where they work. In 2009, the *2006 Census of Canada* remains the best source for much of these data.

Youth

Defining youth in terms of age is a task that is conditioned by the age categories Statistics Canada deploys in its various data sets such as the *Census* or the *Labour Force Survey*. Therefore, our discussion of youth here focuses on different age groups within the range from 15 to 34 years.³

Demographic Profile

As of July 1, 2008, Statistics Canada estimates that 14 percent of Canada’s population is between the ages of 20 and 29. The same share is between the ages of 15 to 24, the age range of the labour force entry cohort. Among people in their twenties, males hold a slight majority (50.9 percent).

Between 2006 and 2016, Statistics Canada projects that the number of people in their twenties will increase by 4.5 percent. However, the under-20 age group will decline by 4.3 percent. The projection calls for a 19.4 percent increase of Canadians in their fifties.⁴

Labour Force

The labour force consists of persons 15 years of age and older who are either working full-time or part-time (less than 30 hours weekly) or who are unemployed. The concept of the labour force encompasses people working in all industries.

The labour force participation rate is the percentage of workers within the source population (i.e., most Canadians 15 and older) who are either working full- or part-time or who are unemployed. The participation rates for men and women within selected youth age groups are displayed in Table 2-1. In all instances, the male rate is higher than the female rate. The greatest gap is between men and women in the 25 to 29 age group. The rates for both sexes also increase directly with age. With the exception of men in the 15 to 24 age group, the youth age group rates are higher than the overall participation rates.

² Throughout the report there is an overlap in the use of the terms “visible minority” and “immigrant”. This reflects the fact that recent immigrants to Canada have, in large part, been persons who are non-Caucasian in terms of racial background. From a current labour market perspective, it is the immigrants who have come to Canada in the last 20 years or so who are of the most interest.

³ <http://www40.statcan.gc.ca/l01/cst01/demo10a-eng.htm>.

⁴ Medium scenario, accessed at <http://www40.statcan.ca/l01/cst01/demo08a-eng.htm>.

Recruitment and Retention of Strategic Work Force Cohorts

Table 2-1: Participation Rate by Age Group (Youth) and Sex, Canada, 2008 (percent)

Age Group	Participation Rate	
	Men	Women
15-24	67.8	67.0
20-24	80.8	76.2
25-29	90.5	81.6
All Ages	72.9	62.8

Source: Statistics Canada, *Labour Force Historical Review*, 2008.

Unemployment rates for the selected youth age groups are identified in Table 2-2. In all cases, the male rate is higher than the female rate. The unemployment rate decreases directly with age, and the gap between men and women is only one percent for the 25 to 29 age group.

Table 2-2: Unemployment Rate (Youth) by Age Group and Sex, Canada, 2008⁵ (percent)

Age Group	Unemployment Rate	
	Men	Women
15-24	13.1	10.0
20-24	10.4	7.2
25-29	6.4	5.4
All Ages	6.6	5.7

Source: Statistics Canada, *Labour Force Historical Review*, 2008.

Educational Attainment and Field of Study

The data in Table A-1 in APPENDIX A show the highest level of educational attainment for both Canadians overall and those who were in their twenties at the time of the *2006 Census*.

Approximately, one in four Canadians have a university certificate, diploma, or degree. This share also holds for both those who have high school as their highest level and those who have no certificate, diploma, or degree from any level of the educational system. The remaining one-quarter of Canadians attained college-level accreditation (including trades certification). The share of women who have post-secondary education is somewhat higher than that for men.

Comparing the 25 to 29 age group to Canadians overall, it is evident that the former is:

- Less likely to have no certificate, diploma, or degree;
- More likely to have high school as their highest level of attainment; and
- As likely to have a university certificate, diploma, or degree.

Women in the 25 to 29 age group have a somewhat higher share for university attainment than men (13 versus 10 percent).

Data on the academic field of study of Canadians who have some form of post-secondary education are contained in Table A-2. For both all Canadians and youth (defined as the 25 to 34 age group), two fields lead the way:

⁵ In March, 2009, the national unemployment for both sexes was 8.0 percent and the rate for the 15 to 24 age group (both sexes) was 14.8 percent. Accessed at <http://www.statcan.gc.ca/pub/71-001-x/2009003/t001-eng.htm>.

Part 2: Statistical Portrait of the Strategic Work Force Cohorts

- Business, management, and public administration
- Architecture, engineering, and related technologies

Another salient point is the different tendencies of men and women. Men are more inclined to study the field of architecture, engineering, and related technologies; women, the field of business, management, and public administration. This trend does not vary by age.

Occupation

The distribution of Canadians across major occupational categories is depicted in Table A-3. The top three occupational categories for both all Canadians and those in their twenties are:

- Sales and service occupations
- Business, finance, and administrative occupations
- Trades, transport, and equipment operators and related occupations

Sales and service occupations include insurance agents and brokers. Business, finance, and administrative occupations include insurance adjusters and claims examiners and insurance underwriters.⁶

However, the differences between the sexes must be noted. For men, both overall and in the 25 to 29 age group, the top occupational category is trades, transport, and equipment operators and related occupations followed by sales and service occupations. For women in those groups, the top category is sales and service followed closely by business, finance, and administrative occupations. In addition, both all women and those in their twenties are, at least, twice as likely as men to work in business, finance, and administrative occupations. For example, the share of all women who work in these types of jobs is 13 percent compared to five percent for men.

Industry

Around three-fifths of all Canadians as well as those in their twenties, work in seven industry sectors (see Table A-4):

- Manufacturing
- Retail trade
- Health care and social assistance
- Educational services
- Accommodation and food services
- Professional, scientific, and technical services
- Construction

Three sectors – retail trade, manufacturing, and accommodation and food services – account for one in three workers between the ages of 20 and 29. Only four percent of both all Canadians and Canadians in their twenties work in the finance and insurance sector.

Once again, the pattern is somewhat different for men and women. For example, women are more likely than men to be found in the health care and social assistance sector and less likely, in the construction sector. Women are also more likely than men to work in the finance and insurance sector. These patterns hold for both all Canadians and those between the ages of 20 and 29.

⁶ <http://www.statcan.gc.ca/subjects-sujets/standard-norme/soc-cnp/2006/noc2006-cnp2006-menu-eng.htm>.

Recruitment and Retention of Strategic Work Force Cohorts

Aboriginals

Demographic Profile

An Aboriginal person is a North American Indian or a member of a First Nation, a Métis, or an Inuk. North American Indians or members of a First Nation include status, treaty, or registered Indians, as well as non-status and non-registered Indians. Canada's Aboriginal peoples constitute 3.8 percent of the national population (2006). Their share of the population at the provincial/territorial level varies from 85 percent in Nunavut to 1.5 percent in Prince Edward Island (Table 2-3). About 15 percent of the residents of Manitoba and Saskatchewan, respectively, are of Aboriginal descent. Three-fifths of Aboriginals live in one of the four western provinces. One-fifth lives in Ontario. Women represent a majority (51.2 percent) of the national Aboriginal population.

Table 2-3: Distribution of Aboriginal Population by Province/Territory

	% of Population	% of Aboriginal Population
Newfoundland & Labrador	4.68	2.00
Prince Edward Island	1.27	0.15
Nova Scotia	2.68	2.06
New Brunswick	2.45	1.51
Quebec	1.46	9.25
Ontario	2.02	20.68
Manitoba	15.47	14.96
Saskatchewan	14.88	12.10
Alberta	5.78	16.06
British Columbia	4.81	16.72
Yukon	25.11	0.65
Northwest Territories	50.26	1.76
Nunavut	84.96	2.12
Canada	3.80	

Compared to the non-Aboriginal population, Aboriginals are younger. Whereas almost one-half of Aboriginals are under the age of 25, less than one-third of non-Aboriginals are under that age (see Table 2-4). At the other end of the age spectrum, only around one in eight Aboriginals is 55 or older compared to one in four non-Aboriginals.

Statistics Canada projects an increase of just less than 20 percent for the Aboriginal population between 2006 and 2016.⁷ In the same period, Canada's population is expected to grow by slightly more than eight percent.

Table 2-4: Population Share by Age, Sex, and Aboriginal Status, Canada, 2006 (percent)

Aboriginal Age Group	Population Share		
	Both	Male	Female
<25	47.8	24.2	23.6
15-24	18.1	9.0	9.1
55+	11.7	5.5	6.2
55-64	6.9	3.4	3.6

⁷ Statistics Canada, *Projections of the Aboriginal Populations of Canada, Provinces and Territories: Detailed Statistical Tables, 2001 to 2017, Scenario B01*.

Part 2: Statistical Portrait of the Strategic Work Force Cohorts

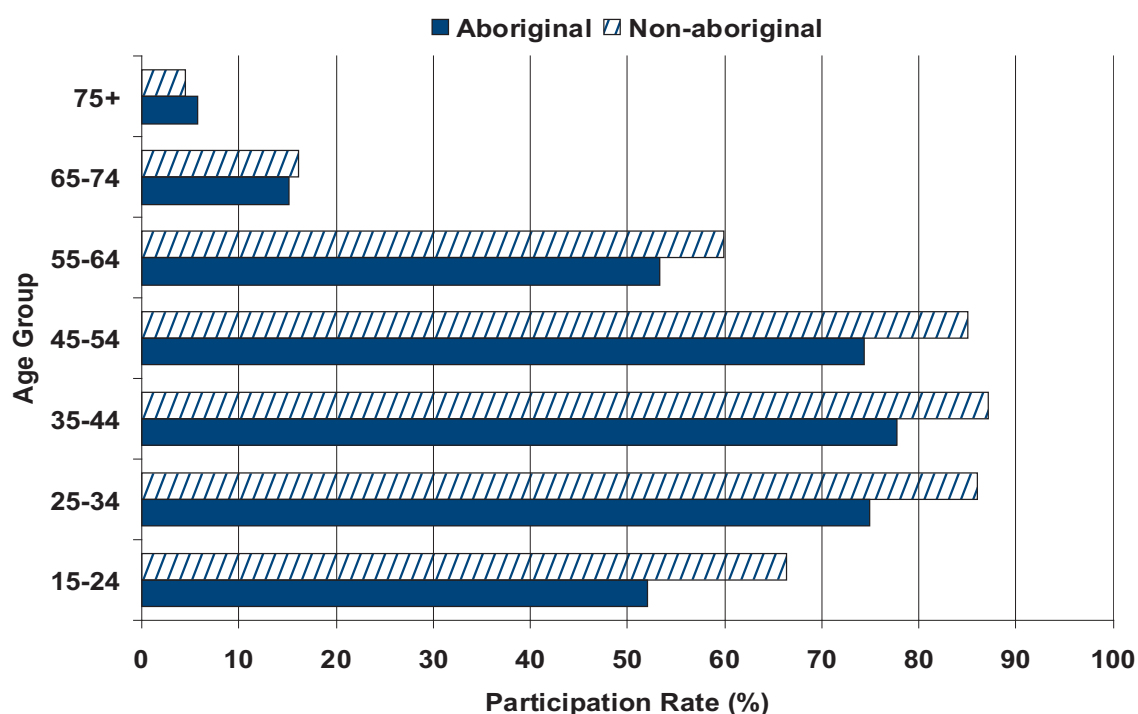
Non-Aboriginal	Population Share		
Age Group	Both	Male	Female
<25	30.7	15.7	15.0
15-24	13.3	6.8	6.5
55+	25.2	11.8	13.5
55-64	11.9	5.8	6.0

Source: Statistics Canada, 2006 Census.

Labour Force

The latest data on Aboriginal labour force participation can be found in the 2006 Census. What these data show is that across most age groups Aboriginals participate less than non-Aboriginals (Chart 2-1). The gap between the participation rates of the two populations is greatest in the youth age groups. In the 15 to 24 age group, the gap is 14 percentage points; in the 25 to 34 age group, 11 percentage points.

Chart 2-1
Labour Force Participation by Age and Aboriginal Status, Canada, 2006 (percent)

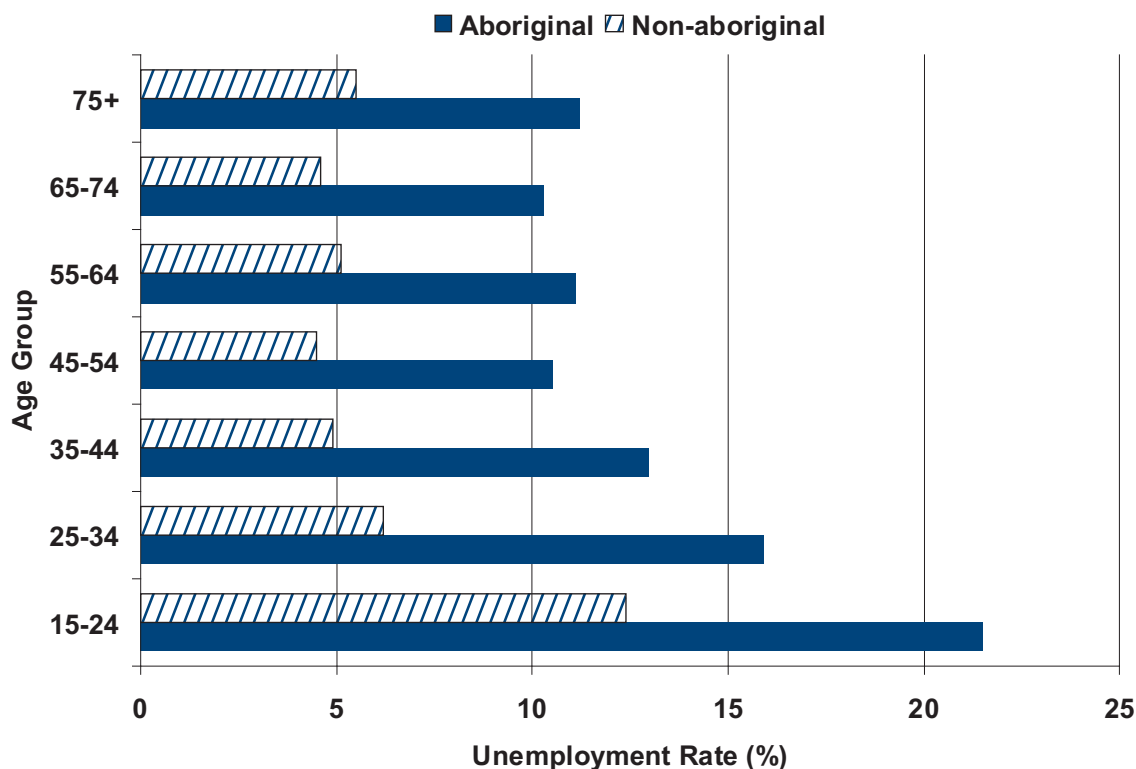


Source: Statistics Canada, 2006 Census.

In addition, for all age groups, Aboriginal unemployment rates are higher than those for non-Aboriginals (Chart 2-2). The gap in the rates is greatest in the youth age groups. The unemployment rate for Aboriginals between the ages of 15 and 24 is nine percentage points higher than the rate for non-Aboriginals. In the 25 to 34 age group, the gap is 10 percentage points.

Recruitment and Retention of Strategic Work Force Cohorts

Chart 2-2
Unemployment Rate by Age and Aboriginal Status, Canada, 2006 (percent)



Source: Statistics Canada, 2006 Census.

Educational Attainment and Field of Study

Table A-5 in APPENDIX A documents the substantial divide between Aboriginals and non-Aboriginals with respect to educational attainment. Overall, Aboriginals (44 percent) are twice as likely as non-Aboriginals (23 percent) not to have a certificate, diploma, or degree from any level of the educational system. Furthermore, the Aboriginal share (9 percent) with university-level attainment is much less than the non-Aboriginal share (23 percent). The divide is smaller at the high school and college levels, respectively, and the Aboriginal share (11.4 percent) for trade certification is slightly higher than the non-Aboriginal share (10.8 percent).

This pattern holds for the youth age groups. However, the divide between Aboriginals and non-Aboriginals at the university level is wider for the 25 to 34 age group (11 versus 34 percent) than it is for all ages (9 versus 23 percent).

Data on the academic field of study of both Aboriginals and non-Aboriginals in the 25 to 34 age group who have university-level attainment are contained in Table A-6. For both youth groups, the two leading fields are:

- Business, management, and public administration
- Architecture, engineering, and related technologies

However, Aboriginal shares for both fields are lower than non-Aboriginal shares. For example, 14 percent of non-Aboriginals have studied business, management, and public administration compared

Part 2: Statistical Portrait of the Strategic Work Force Cohorts

to 8 percent of Aboriginals. It is also the case that men are more likely to study the field of architecture, engineering, and related technologies; women, the field of business, management, and public administration. This is true for both Aboriginals and non-Aboriginals.

Occupation

The distribution of both Aboriginals and non-Aboriginals across major occupational categories is portrayed in Table A-7. The top three occupational categories for workers of all ages in each of the two groups are:

- Sales and service occupations
- Business, finance, and administrative occupations
- Trades, transport, and equipment operators and related occupations

Aboriginals have higher shares than non-Aboriginals for sales and service occupations and trades, transport, and equipment operators and related occupations. The reverse is true for business, finance, and administrative occupations.

However, there are differences between the sexes for both Aboriginals and non-Aboriginals. Men have higher shares than women in the trades, transport, and equipment operators and related occupations category. The shares for women are higher than those for men in sales and service occupations as well as business, finance, and administrative occupations.

The occupational trends evident for all ages are also evident in the youth (15 to 24) and core worker⁸ (25-44) cohorts.

Industry

Around one-third of Aboriginals of all ages work in three industry sectors (see Table A-8):

- Health care and social assistance
- Public administration
- Retail trade

The inclusion of three other sectors – construction, accommodation and food services, and manufacturing – raises the share to three-fifths. With the exception of the public administration sector, this template also fits non-Aboriginals.

The template is somewhat different for men and women. For example, women are more likely than men to be found in the health care and social assistance sector and less likely, in the construction sector. Women are also more likely than men to work in the finance and insurance sector. These observations apply to both Aboriginals and non-Aboriginals.

The major sectors for both Aboriginal and non-Aboriginal youth (15 to 24) are retail trade and accommodation and food services.

⁸ The core worker cohort is normally defined by the 25 to 54 age group. Data from *Census 2006* for this age group are not available from the files that Statistics Canada has released for free, public access.

Recruitment and Retention of Strategic Work Force Cohorts

Visible Minorities

Demographic Profile

A member of a visible minority in Canada may be defined as someone (other than an Aboriginal person) who is non-white in colour/race, regardless of place of birth. In 2006, about one in six Canadians (16 percent) identified themselves as a visible minority. The visible minority share of the population at the provincial/territorial level varies from 25 percent in British Columbia and 23 percent in Ontario to 1.1 percent in Newfoundland and Labrador (Table 2-5). About 14 percent of the residents of Alberta are visible minorities. Over one-half (54 percent) of the visible minority population lives in Ontario. One-fifth lives in British Columbia, and one-seventh in Québec. Women represent a majority (51.4 percent) of the national visible minority population.

Table 2-5: Distribution of Visible Minority Population by Province/Territory

	% of Population	% of VM Population
Newfoundland & Labrador	1.13	0.11
Prince Edward Island	1.34	0.04
Nova Scotia	4.17	0.74
New Brunswick	1.85	0.26
Quebec	8.80	12.91
Ontario	22.82	54.17
Manitoba	9.62	2.15
Saskatchewan	3.55	0.67
Alberta	13.95	8.96
British Columbia	24.76	19.91
Yukon	4.04	0.02
Northwest Territories	5.52	0.04
Nunavut	1.43	0.01
Canada	16.22	

Compared to those Canadians who are not visible minorities, visible minorities are younger. A higher share of visible minorities (38 percent) than other Canadians (30 percent) is under the age of 25, and a lower share are 55 or older (see Table 2-6).

Table 2-6: Population Share by Age, Sex, and Visible Minority Status, Canada, 2006 (percent)

Visible Minority	Population Share		
	Both	Male	Female
Age Group			
<25	38.1	19.4	18.7
15-24	15.5	7.9	7.6
55+	15.4	7.2	8.2
55-64	8.1	3.9	4.2
Not a Visible Minority	Population Share		
Age Group	Both	Male	Female
<25	30.0	15.4	14.7
15-24	13.1	6.7	6.4
55+	26.5	12.4	14.1
55-64	12.4	6.1	6.3

Source: Statistics Canada, 2006 Census.

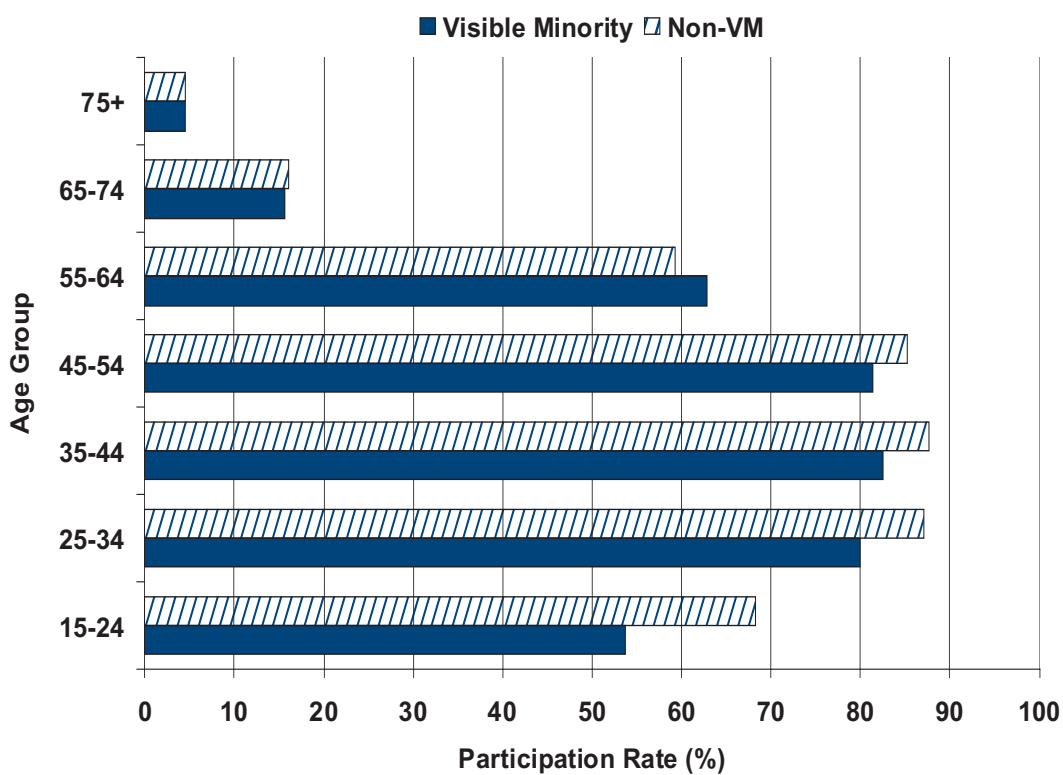
Part 2: Statistical Portrait of the Strategic Work Force Cohorts

Statistics Canada projects an increase of approximately 42 percent for the visible minority population between 2006 and 2017. In the same period, the remainder of the population will expand by only two percent.⁹

Labour Force

The latest data on labour force participation by visible minority status can be found in the *2006 Census*. What these data show is that across most age groups visible minorities participate less than those who are not visible minorities (Chart 2-3). The gap between the participation rates of the two segments of the labour force is greatest in the 15 to 24 age group (15 percentage points) and it declines markedly as the age of the worker increases.

Chart 2-3
Labour Force Participation by Age and Visible Minority Status, Canada, 2006 (percent)



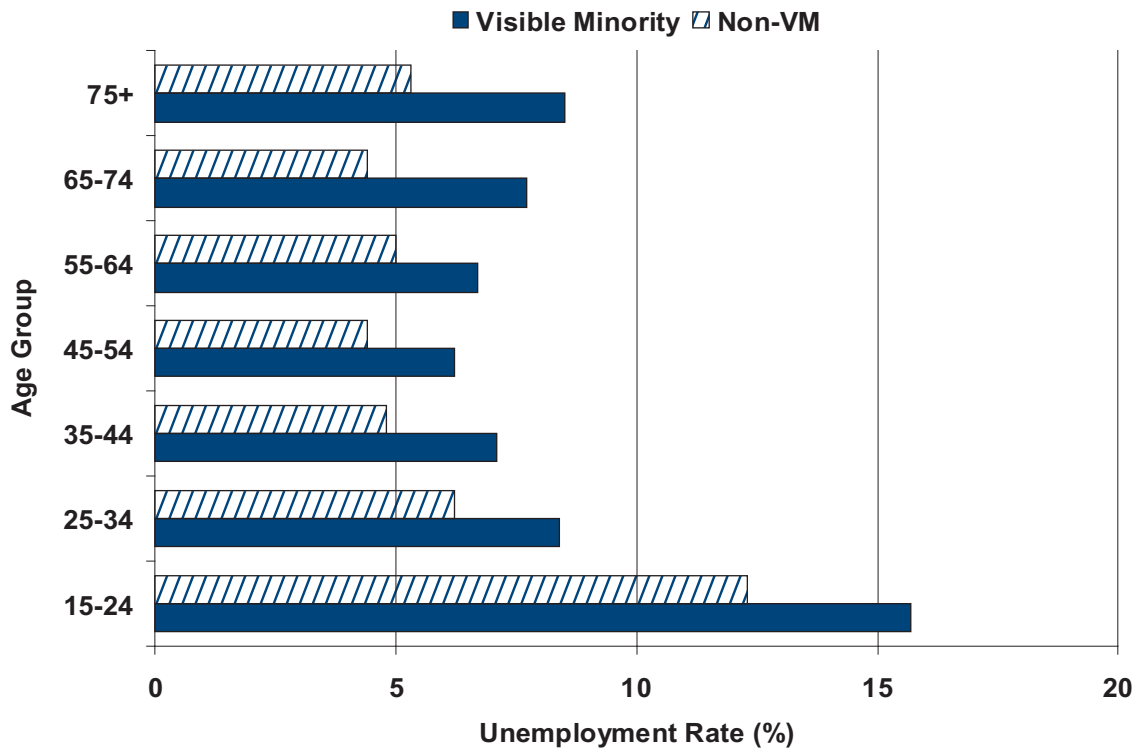
Source: Statistics Canada, *2006 Census*.

Across all age groups, visible minority unemployment rates are higher than those of Canadians who are not visible minorities (Chart 2-4). The gap is greatest for both the youngest (15 and 24) and oldest (55 to 64) workers, about three percentage points. For core age workers (25 to 54), the gap is about two percentage points.

⁹ Calculated by the author from data (Scenario B) contained in Statistics Canada, *Population Projections of Visible Minority Groups: Canada, Provinces and Regions, 2001-2017*.

Recruitment and Retention of Strategic Work Force Cohorts

Chart 2-4
Unemployment Rate by Age and Visible Minority Status, Canada, 2006 (percent)



Source: Statistics Canada, 2006 Census.

Educational Attainment and Field of Study

Table A-9 in APPENDIX A has data from the 2006 Census on highest educational attainment by age, sex, and visible minority status. The most striking trend in the comparison between Canadians who are visible minorities and those who are not is that the former have a much higher level of educational attainment. The best indicator is the share of each labour force group that has some form of university-level attainment. Overall, the one in three Canadians (35 percent) who identify themselves as visible minorities have this level of attainment compared to one in five Canadians who are not visible minorities. This trend holds up for the youth age groups. Almost one-half (49 percent) of visible minorities in the 25 to 34 age group have university-level attainment. The corresponding share for other Canadians is 30 percent. It should also be noted, however, that visible minorities are less likely than other Canadians to have college-level attainment (including trades certification).

With respect to field of study, there is little difference between visible minorities and other Canadians (see Table A-10). The top four fields, accounting for a two-thirds share of both groups, are:

- Business, management, and public administration
- Architecture, engineering, and related technologies
- Health, parks, recreation, and fitness
- Social and behavioural sciences and law

Part 2: Statistical Portrait of the Strategic Work Force Cohorts

Occupation

The data in Table A-11 show that two occupational categories account for 46 percent of the jobs held by visible minorities and 41 percent of those held by other Canadians:

- Sales and service occupations
- Business, finance, and administrative occupations

Female shares are higher than male shares in both of these categories.

Industry

More than one-third (37 percent) of visible minorities of all ages and just under one-third (32 percent) of other Canadians work in three industry sectors (see Table A-12):

- Manufacturing
- Retail trade
- Health care and social assistance

With the exception of manufacturing, female shares are higher than male shares in these sectors.

Visible minorities are less likely than those who are not visible minorities to be found in the construction; educational services; and public administration sectors. They are more likely to be working in the finance and insurance; professional, scientific, and technical services; and accommodation and food services sectors.

Mature Workers

Demographic Profile

As of July 1, 2008, Statistics Canada estimates that 12 percent of Canada's population is between the ages of 55 and 64. Women hold a slight majority (50.7 percent).¹⁰

Between 2006 and 2016, Statistics Canada projects that the number of people in the 55 to 64 age group will increase by 33 percent. BY 2016, the number of people in the 55 to 64 age group (4.886 million) will be greater than the number in the 15 to 24 age group (4.310 million).¹¹

Labour Force

The participation rates and unemployment rates for mature workers (50-plus) are depicted in Table 2-7 and Table 2-8. Although men have substantially higher participation rates, women have lower unemployment rates. In addition, the participation rates for both sexes fall dramatically after the age of 59, and unemployment increases noticeably for men.

¹⁰ <http://www40.statcan.gc.ca/l01/cst01/demo10a-eng.htm>.

¹¹ Calculated by author from data (Medium scenario) accessed at <http://www40.statcan.ca/l01/cst01/demo08a-eng.htm>.

Recruitment and Retention of Strategic Work Force Cohorts

Table 2-7: Participation Rate by Age Group (Mature) and Sex, Canada, 2008 (percent)

Age Group	Participation Rate	
	Men	Women
50-54	88.2	79.2
55-59	77.1	66.0
60-64	55.3	41.1

Source: Statistics Canada, *Labour Force Historical Review, 2008*.

Table 2-8: Unemployment Rate by Age Group (Mature) and Sex, Canada, 2008 (percent)

Age Group	Unemployment Rate	
	Men	Women
50-54	5.0	4.3
55-59	5.3	5.0
60-64	6.6	5.1

Source: Statistics Canada, *Labour Force Historical Review, 2008*.

Educational Attainment and Field of Study

Table A-13 and Table A-14 in APPENDIX A depict the level of educational attainment and field of study, respectively, for persons in the 55 to 64 age group. The educational profile of this group is essentially the same as that of all Canadians. University-level attainment is also higher for the 55 to 64 age group than it is for the 25 to 29 age group (see Table A-1).

Occupation

The top two occupational categories for the 55 to 64 age group are sales and service and business, finance, and administrative occupations, with the female share exceeding the male share in both cases (Table A-15). Compared to workers in the 25 to 29 age group (Table A-3), mature workers are less likely to hold natural and applied sciences and related occupations. Finally, given their age, mature workers have a higher share of management occupations than other workers.

Industry

Like Canadians overall, one-third of the 55 to 64 age group works in the manufacturing, health care and social assistance, and retail trade industry sectors (Table A-16). Mature workers are somewhat less likely than Canadians overall to be in either the retail trade or accommodation and food services sectors. They are somewhat more likely to be in either the education or health care and social assistance sectors. The share of mature workers in the finance and insurance sector (3.5 percent) is also slightly lower than that of all Canadian workers (4.1 percent).

What do the Data Tell Us?

- ❑ The share of Aboriginals under the age of 35 is higher than the non-Aboriginal share (the non-Aboriginal share is higher for the 35-plus age group). Aboriginals are a key demographic factor in the western provinces and territories.
- ❑ The share of Canadians under the age of 45 is higher for persons who identify themselves as a visible minority than for those who do not (the 45-plus visible minority share is lower). Visible minorities are a key demographic factor in Ontario and British Columbia.
- ❑ Currently, the mature worker population share is almost as large as the youth share. By 2016, the mature worker share is projected to be greater than the youth share.
- ❑ The male labour force participation rate is higher than female rate.
- ❑ With exception of visible minorities and youth (20-24), the male unemployment rate is higher than female rate (2006).
- ❑ The labour force participation rate for Aboriginals is lower than the rate for non-Aboriginals in most age groups.
- ❑ The labour force participation rate for visible minorities is lower than the rate for those who do not identify themselves as visible minorities in most age groups.
- ❑ The Aboriginal unemployment rate is higher than the non-Aboriginal rate in all age groups.
- ❑ The unemployment rate for visible minorities is higher than the rate for those who do not identify themselves as visible minorities in all age groups.
- ❑ Compared to the other strategic work force cohorts, Aboriginals have the lowest level of post-secondary educational attainment, and visible minorities have the highest level of university attainment.
- ❑ Among the four cohorts, there tends not to be much variation in the top occupational categories and industry sectors. However, Aboriginals are more likely than non-Aboriginals to work in public administration. Women are more likely than men to be working in business, management, and administrative occupations and in the finance and insurance sector.

Part 3: Literature Review

Introduction

To assist industry stakeholders with the recruitment and retention of the four strategic labour market cohorts, we conducted a literature review. The focus of the review is on developments outside the property and casualty industry. The purpose of the review is to identify:

- Best practices in recruitment and retention approaches; and
- Organizational, financial, and other resources that are available to support recruitment and retention efforts.

In terms of scope, the review examines information on the four strategic cohorts from three principal sources:

- Web sites implemented by public, private, and not-for-profit organizations;
- Public policies and programs developed at the national and provincial levels in Canada; and
- Systematic research carried out by organizations such as AARP, the United States General Accountability Office, and Statistics Canada.

Youth

Research

Workplace Perceptions

In 2007, Robert Half International (<http://www.roberthalffinance.com>), a global specialized staffing firm, and Yahoo! HotJobs (<http://hotjobs.yahoo.com>), an Internet-based job search site, carried out an online survey of 1,007 Americans between the ages 21 and 28.¹² The target population was described as "...the most senior members of Generation Y — those who have already started a career or will soon start one." Generation Y was defined as those persons born between 1979 and 1999.¹³ Respondents were equally divided between men and women; were employed full-time or part-time; and had college degrees or were currently attending college.

A major finding is that the workplace views of America's boomers and generation Y are similar in many ways and distinctive in some ways:

"The research depicts a pragmatic, future-oriented generation that holds many of the same values as its predecessors," said Reesa Staten, senior vice president and director of workplace research for Robert Half International. "Yet, certain distinctive qualities, such as a desire for very frequent feedback from their managers, are unique to this generation. Generation Y expects a lot of its leaders. Making sure supervisors of Gen Y professionals have supportive management styles can go a long way in attracting and retaining these workers, who will play a greater role in organizations as more baby boomers retire."

Specific findings that are relevant to the purpose and scope of our report are:

- When asked to rate selected aspects of the work environment on a scale from one (least important) to ten (most important), respondents rate "working with a manager I can respect and learn from" the highest. The complete set of ratings (mean) are set out in Table 3-1:

¹² Accessed at <http://www.roberthalffinance.com/PressRoom?id=2056>.

¹³ David Foot defines the "echo generation" as those Canadians born between 1980 and 1995.

Recruitment and Retention of Strategic Work Force Cohorts

Table 3-1: Aspects of Work Environment – Importance

Aspect of Work Environment	Mean Rating
Working with a manager I can respect and learn from	8.74
Working with people I enjoy	8.69
Having work/life balance	8.63
Having a short commute	7.55
Working for a socially responsible company	7.42
Having a nice office space	7.14
Working with state-of-the-art technology	6.89

Source: Robert Half Finance & Accounting

It is interesting to note that the young respondents, members of what Don Tapscott calls the “Net Generation”,¹⁴ rate interpersonal aspects such as working with good colleagues higher than access to state-of-the-art technology.

- The emphasis on the interpersonal aspects of the work environment carries over into the question of “how frequently do you prefer to communicate with your boss?” A majority (60 percent) want to hear from their managers at least once a day (35 percent several times a day). Only 10 percent would be satisfied with once a week.
- Salary and benefits are at the top of the respondents’ ratings of selected “job considerations”, followed closely by opportunities for professional growth and advancement (Table 3-2). A company’s organizational attributes such as reputation or brand recognition are the next most important considerations. Considerations pertaining to training and education (e.g., tuition reimbursement programs) and to what might be described as a company’s “social agenda” (e.g., supporting workplace diversity) are rated the lowest.

Table 3-2: Job Considerations – Importance (scale from one to ten)

Job Considerations	Mean Rating
Salary	9.05
Benefits	8.86
Opportunities for professional growth/advancement	8.74
The company’s location	8.44
Company leadership	7.95
The company’s reputation/brand recognition	7.56
Job title	7.19
In-house training programs	6.95
Tuition reimbursement programs	6.44
The diversity of the company’s staff	6.07
The company’s charity/philanthropic efforts	6.06

Source: Robert Half Finance & Accounting

- Respondents were asked to rate benefits in relation to overall job satisfaction. The results are displayed in Table 3-3. Three of the top four benefits relate to what might be called “security” –

¹⁴ <http://grownupdigital.com>.

security from health costs and financial security in retirement. The next highest rated group of benefits contains a mixture of compensation factors (e.g., bonuses) and training and education factors (e.g., mentoring programs) as well as flexible working hours and telecommuting (work organization factors). Benefits that involve a subsidy for matters that are discretionary or that a respondent might reasonably handle on a personal basis (e.g., gym membership or childcare) are rated the lowest.

Table 3-3: Benefits and Job Satisfaction – Importance (scale from one to ten)

Benefits	Mean Rating
Healthcare coverage	9.02
Vacation(paid time off)	8.82
Dental coverage	8.80
401 (k) program	8.58
Bonuses	8.25
Flexible working hours/telecommuting	8.06
Profit-sharing plans	7.52
Subsidized training/education	7.51
Mentoring programs	6.41
Housing or relocation assistance	6.38
Free subsidized snacks or lunch	6.02
Subsidized transportation	5.73
On-site perks (such as dry cleaning, fitness centre)	5.59
Subsidized gym membership	5.59
Matching-gift programs for charitable contributions	5.33
Sabbaticals	5.26
On-site childcare	4.92
Adoption assistance	4.05

Source: Robert Half Finance & Accounting

A comparison between these results and Tapscott’s perspective on the Net Generation is instructive. Tapscott has stated that the Net generation will ...

revolutionize the world of work. They come to work with a different way of collaborating - and distinctly different attitudes about how work should work. They don't see, for instance, why we should draw a line between work and fun. They also don't see why work should be done in an office between 9 a.m. and 5 p.m. when they have the tools to work anywhere.¹⁵

Although survey respondents rate flexible working hours and telecommuting relatively highly, the notion of working from anywhere stands behind five other benefits that can be described as “old school”.

- Respondents were asked: “What is your number-one career concern for the future?” The responses, which were recorded verbatim, fall into three major categories (Table 3-4). Three-fifths of respondents cite “security”, in terms of compensation and job stability, as the number-one concern. Career satisfaction is salient for just less than one-quarter.

¹⁵ Don Tapscott, “The digital boom is about to hit the workplace”, *The Globe and Mail* (November 3, 2008).

Recruitment and Retention of Strategic Work Force Cohorts

Table 3-4: Number-one Career Concern

Factors	Percent Share of Respondents
Salary and healthcare/retirement benefits	33
Job stability	26
Career satisfaction	23
Other	8
None	5
Don't know	5

Source: Robert Half Finance & Accounting

- Do Generation Y workers expect to stay in their current positions very long? The answer tends towards “no”. Only one in five (22 percent) plan to remain in place for six or more years. Three in five (59 percent) expect to leave within six years, with two in five (40 percent) identifying a time horizon of two years or less. However, one in five (19 percent) are not sure about how long they will stay in their current job.
- What factors might encourage respondents to leave for another job? The answer is contained in Table 3-5. A scale ranging from one (least influence) to five (most influence) was used. Higher pay and better perks and benefits are the clear winners.

Table 3-5: Factors Influencing Job Change

Factors	Mean Rating
Higher pay	4.63
Better perks and benefits	4.44
More opportunities for advancement	4.22
More interesting work	4.14
Better work environment	3.99
Shorter commute to work	3.51
More prestigious job title	3.39

Source: Robert Half Finance & Accounting

An appropriate summary of the implications of the survey conducted by Robert Half International and Yahoo! HotJobs is provided by Reesa Staten, senior vice president and director of workplace research for Robert Half International:

“The Gen Y professionals we surveyed were focused on practical concerns, such as saving enough money for retirement and being able to balance work and family obligations, ... These basic quality-of-life needs are common among all demographics in the workplace.... Gen Y workers want the best healthcare and retirement benefits employers can provide as well as defined career paths. To recruit these professionals, firms should make these programs easy to understand, promote them in detail on the company website and highlight them during the interview process ...”

School-To-Work Transition

The role of employers in facilitating the school-to-work transition for youth has been examined as part of a study released by the Canadian Policy Research Network (CPRN) in April, 2008.¹⁶ Many of the references in this study are to the construction industry, an industry that has had great difficulty over the past few years recruiting and retaining youth to counter the impacts of an aging trades labour force.

The study focuses on five types of partnership that are deployed to facilitate the school-to-work transition issue:

- Co-op/internship programs
- Apprenticeship and pre-apprenticeship programs
- Career fairs and talks
- Outreach/awareness building aimed at younger students
- Toolkits

Information and analysis about these partnerships were gleaned from interviews with key informants working in business, research organizations, and educational institutions. Descriptions of several of the partnerships are contained in APPENDIX B.

The authors identify three ways that employers can communicate better with the youth population. The first target is direct outreach to students while they are still in school through:

- career fairs organized by schools, school boards, and university/college campuses;
- having recent graduates return to the schools and talk about their experience; and
- talks by employers in classes, which may include information about courses needed to pursue a particular occupation.

Increasingly, it is essential to reach students at all levels, as low down as grades 7 and 8. A second target is parents, teachers, and guidance counselors. Parents, in particular, provide resistance with regard to the pursuit of certain career paths. Finally, full advantage should be taken of free media publicity, especially, the coverage of the issue of worker and skills shortages.

Although the programs examined by Brisbois et al. had not generally been systematically evaluated, informants identify five “keys to success” that may be applicable to either new or existing approaches in the property and casualty insurance industry:

- Co-op programs work well when they provide a clear connection between the schooling and a future career, not simply entry job.
- Dual-credit programs such as high school apprenticeship and pre-apprenticeship programs that are common with the trades heighten student interest and generate college-level credits.
- Awareness can be increased among youth not only by giving them information but also by engaging them more directly. For example, the Halton School Board has tried to increase awareness about technical education in one of its high schools by involving students in a robotics competition (the single largest non-sporting event in North America).

¹⁶ Richard Brisbois, Larry Orton, and Ron Saunders, *Connecting Supply and Demand in Canada's Youth Market: Pathways to the Labour Market Series – No/8*, Canadian Policy Research Network (<http://www.cprn.org>): April, 2008, pages 30-38.

Recruitment and Retention of Strategic Work Force Cohorts

- Employer and government (e.g., school boards) support is crucial.
- Earning while you learn (a feature of some co-op/internship programs) can be an important factor.

There are also a number of obstacles to the success of school-to-work transition programs including insufficient resources for both educational institutions and employers; weak mentoring programs; lack of interest or slow response by educational institutions; limited understanding of industry careers on the part of parents, teachers, and guidance counselors; and complexities that may arise from government administrative and funding arrangements.

Corporate Vignettes

Syncrude Canada Ltd.¹⁷

In recent years, Alberta's tight labour market has given corporations such as Syncrude Canada Ltd. a taste of the longer-term challenges posed by demographic trends. Therefore, Syncrude has been active in developing and supporting "more than 170 programs and opportunities that prepare youth for future employment." Among the key programs are:

- *CAREERS: The Next Generation*: Syncrude is a founder, long-time participant in and advocate of CAREERS (see below).
- *Take Our Kids to Work*: Syncrude starts building career pathways in Grade 9 by offering students the chance to spend a full day shadowing their parents at their jobs at Syncrude.
- *Co-op/Discipline Programs*: Syncrude participates in 17 of these programs including the Registered Apprenticeship Program, which provides opportunities for apprentices at Syncrude. At any given time, Syncrude typically hosts more than 80 apprentices on site in a wide variety of trades: boilermakers, crane operators, electricians, power engineers, and many others. Syncrude states that

... [m]any of our younger employees come from the pool of students who participate in different Syncrude work-study programs. Those who progress to full-time employment join Syncrude's Graduate Development Program (GDP) for up to four years. During that time, they receive targeted training, mentorship, and job rotations that expose them to a variety of career options. Success is reflected in the fact that more than 90 per cent of our hires under age 25 are promoted to higher levels in the organization. A survey of GDP participants was conducted in 2006 to help assess the program's effectiveness ...

- *Pure Energy* and *Syncrude* magazines, both first published in 2006, are used by the company's recruiters at career fairs and other venues to promote the advantages of a career with Syncrude.
- *Syncrude Higher Education Awards Program (SHEAP)*: Children of Syncrude employees can qualify for up to \$2,400 for each year of their post-secondary degree or diploma education. A total of about \$930,000 in program scholarships was granted in 2007.¹⁸

¹⁷ Accessed at <http://sustainability.syncrude.ca/sustainability2006/social/people/people.html>.

¹⁸ Accessed at <http://sustainability.syncrude.ca/sustainability2007/social/our-people/labour-pool.asp>.

Web Sites

CAREERS: The Next Generation (www.nextgen.org)

CAREERS: The Next Generation is an industry-driven private/public partnership dedicated to the career development of Alberta's youth. Its Board of Directors includes deputy ministers of Alberta government ministries as well as CEO's and other senior executives of Alberta companies. CAREERS is funded by "Investors" who make tax-deductible donations and government. In 2007-2008, just over one-half (54 percent) of the funding was from government (three-quarters of the public funding was from the Government of Alberta).

CAREERS describes its role as that of a catalyst. It brings together industry, educators, government, communities, and students to meet the inter-dependent needs of youth employability and skilled labour shortages. CAREERS programs are aimed at the high school level and:

- help students make the link between their classroom education and their future workplace careers;
- enable students to explore career options through workplace internships;
- support career education by helping students understand the real world of work; and
- promote student awareness in specific fields where real opportunities exist for future jobs.

Current programs focus on two broad occupational areas: trades and technologies and healthcare. In the former, CAREERS promotes trade certification under Alberta's Registered Apprenticeship program. In addition, it has facilitated the development of dual-credit programs for the oil and gas and forestry industries, respectively. Under the Health Services Youth Initiative, CAREERS recruits grade 11 and 12 students for placements in a summer internship program. A second program, the Health Science Career Camp, gives students the opportunity to experience a number of health sciences programs, tour facilities, and interact with a variety of health care professionals. Students receive a taste of everything from diagnostic testing to therapeutic massage techniques to supporting children with disabilities to help them make positive career choices.

Petroleum Human Resources Council of Canada (www.careersinoilandgas.com)

This web site is a comprehensive online resource serving both employers and prospective employees in Canada's oil and gas industry. Features include in-depth information on the industry's economic impact; training programs; occupations; and compensation levels and working conditions. There are also tools such as *job boards* and *featured employers* that job seekers can use. Of particular note are the dedicated information resources for youth, Aboriginals, immigrants, women, career changers, educators, and employers.

The *Resources for Youth* are a series of links to additional career information that is available from governments, educational bodies, and industry organizations (for example, CAREERS: The Next Generation). Two links appear to be particularly helpful in increasing the prospective worker's level of knowledge about what it is like to work in the oil and gas industry. *A Day in the Life* is a series of narratives by people actually in the industry who tell the reader everything about their job from how much they earn to what activities take place on a typical day. This feature is complemented by YouTube videos that show the tasks and responsibilities associated with specific occupations. The videos are sponsored under the Youth recruitment project of the Canadian Association of Geophysical Contractors.

Recruitment and Retention of Strategic Work Force Cohorts

www.nextsteps.org

Nextsteps.org bills itself as "...a full-featured employment, career development & job-finding resource for youth". It is funded by the City of Calgary, Government of Alberta, and Government of Canada.

The site has a number of features that are useful for the young job seeker:

- *Careers Questions* allows her or him to pose questions about either choosing a career or searching for a job.
- *Career Profiles* provides a comprehensive listing of detailed career profiles including insurance agent, insurance adjuster, and underwriter. Some of the careers (but not any of the insurance ones) are profiled through videos. Each month one career is highlighted as the *Career Profile of the Month*.
- *Job Boards* encompasses online postings from Alberta, across Canada, and internationally. Each month one employer is featured in the *Employer Spotlight of the Month*.
- The *Youth Employment Centre (YEC)*
 - ... provides career and employment services to Calgary youth ages 15 to 24. In collaboration with local business and various other youth-serving agencies, YEC provides youth with numerous career-developing opportunities such as hiring fairs and work experience opportunities. YEC works with youth from all backgrounds. All YEC resources and services offered to youth are free.
- *Take the Steps to Success* provides youth with career planning, job seeking, and career maintenance tools such as self-evaluation and résumé writing.

Youth Employment Services (www.yes.on.ca)

Youth Employment Services (YES) is a community-based organization founded in 1968 by the Rotary Club of Toronto. YES purports to be the first youth employment centre in Canada. YES opened Canada's first *Youth Business Centre* in 1998.

YES is an organization similar to Calgary's *nextsteps*. Funding for YES comes primarily from the City of Toronto, Government of Ontario, and Government of Canada as well as corporate sponsors (e.g., TD bank Financial Group) and private donors.

YES has a wide array of programs aimed at youth (i.e., under 30) and employers that register with the organization. Youth programs include:

- *Job Board* lists available jobs by sector (e.g., retail/sales/customer service) in the Greater Toronto Area.
- *Career Discovery* provides professional career testing leading to appropriate skills training, work experience, or employment placement.
- *Job Connect* assists youth to secure and maintain employment by working with local employers to provide on-the-job training and job placement services for Job Connect participants.
- *Great Grads* is a client-centered program for post-secondary graduates. The program links highly skilled young people with potential employers, and offers financial support to Canadian employers and organizations to provide a combination of career-related work experience and innovative skill development and learning opportunities.

YES offers registered employers a free, job-posting service. Other services include assistance with pre-screening and interviews and directing employers to wage subsidy programs that are available from the different levels of government.

Information and Communications Technology Council (www.ictc-ctic.ca/en/Default.aspx)

Career Pathways is a series of initiatives by the Information and Communications Technology Council (ICTC) that are directed at youth in the secondary and post-secondary levels of the educational system. Two initiatives provide a taste of the outreach approach adopted by the ICTC:

- *Career Focus*: ICTC provides eligible companies with a subsidy equal to one-third the eligible participant's salary, to a maximum of \$10,000 over a maximum one-year work experience period (<http://www.discoverit.org/home.aspx>).
- *Focus on Information Technology (FIT)* is a Canada-wide program for students in grade 11 and 12 that provides a head start on post-secondary education goals by providing them with a foundation of technical, business, and interpersonal skills.

Aboriginals

Government Policies and Programs¹⁹

Human Resources and Skills Development Canada

Aboriginal Skills and Employment Partnership (ASEP) Program²⁰

The overall objective of the Aboriginal Skills and Employment Partnership (ASEP) program is sustainable employment for Aboriginal people in major economic industries . . . It is geared to providing Aboriginal people with the skills they need to participate in economic opportunities such as mining, construction, fisheries, tourism, hydro development, and public infrastructure projects across Canada. ASEP is a nationally managed, opportunity-driven, and project-based program . . . It achieves this through a collaborative approach of Aboriginal, private-sector, and provincial/territorial partnerships. The program supports multi-year training strategies developed by Aboriginal organizations and industry employers, leading to long-term skilled jobs for Aboriginal people in existing and emerging economic opportunities.

Aboriginal Skills and Training Strategic Investment Fund

[As proposed in the 2009 federal budget], \$75 million over two years will be used to establish an *Aboriginal Skills and Training Strategic Investment Fund*. . . The Fund will strengthen partnerships between Aboriginal employment service organizations and employers through training-to-employment programs related to concrete job opportunities, and will support deeper investments in training for individuals facing barriers to employment such as low literacy and essential skills. There will also be opportunities to support training initiatives associated with other elements of the [budget], such as infrastructure and community investment.

¹⁹ Much of the information on public policies and programs directed at Aboriginals has been extracted directly from the identified web sites.

²⁰ Accessed at http://www.hrsdc.gc.ca/eng/employment/aboriginal_training/index.shtml.

Recruitment and Retention of Strategic Work Force Cohorts

Indian and Northern Affairs Canada

Aboriginal Workforce Participation Initiative (AWPI)²¹

[T]his ... initiative is dedicated to increasing the participation of Aboriginal people in the labour market. The AWPI works to break down the barriers that may deter the employment of Aboriginal peoples. This is accomplished by raising awareness of Aboriginal employment issues; enhancing the capacity of employers to recruit, promote, and retain Aboriginal employees; and promoting information-sharing and networking among stakeholders.

The Aboriginal Workforce Participation Initiative (AWPI) Employer Toolkit is designed for small, medium-sized and large employers, senior executives, line managers, human resource professionals, Aboriginal organizations, educational institutions, and others. The toolkit helps employers to become more knowledgeable about Aboriginal employment issues and connect with people and organizations that are already making a difference in Aboriginal employment. It also provides access to helpful tools, models, and other resources.

Government of British Columbia

Student Bursary Program²²

The Student Bursary Program of the First Citizens' Fund provides financial assistance to Aboriginal students enrolled in post-secondary education programs. Students of Aboriginal ancestry can apply if they are ordinarily resident in British Columbia and are registered full-time in a post-secondary program of two or more year's duration. To qualify, students must demonstrate financial need and maintain a minimum 2.5 grade point average or C+ grade equivalent. The program supports undergraduate and graduate students in degree programs, and students in two-year diploma or certificate programs. ... The Province of British Columbia has partnered with the BC Association of Aboriginal Friendship Centres for program delivery of the student bursary program.

Aboriginal Youth Internship Program²³

The *Aboriginal Youth Internship Program* is a 12 month paid internship for Aboriginal youth age 29 and under. Interns are placed in [government] ministries for 9 months and then in Aboriginal organizations for the last 3 months of the program. ... This program is designed to support Aboriginal youth in developing their leadership skills and encourage them to consider the BC Public Service or Aboriginal organizations as a place to pursue a rewarding career. The Aboriginal Youth Internship Program major goals are:

- To provide opportunities for Aboriginal youth to contribute and improve relationships between Aboriginal communities/organizations and the provincial government.
- To encourage Aboriginal youth to consider the BC Public Service or Aboriginal organizations as a place to pursue a rewarding career.
- To support Aboriginal youth to develop their leadership skills.
- To provide ministries an opportunity to work with and learn from the unique experiences and perspectives provided by Aboriginal Youth.

²¹ Accessed at <http://www.ainc-inac.gc.ca/emp/ae/awp/index-eng.asp>.

²² Accessed at <http://www.gov.bc.ca/arr/social/fcf/bursary.html>.

²³ Accessed at <http://www.bcpublicservice.ca/aboriginalYouthInternship>.

Government of Manitoba

*Partners for Careers*²⁴

This program is sponsored by Manitoba's Ministry of Education, Citizenship and Youth. Its core business is job placement -- assisting Aboriginal job seekers to find employment, training, or continuing education opportunities in Manitoba. The work of assisting job seekers is delivered by contracted delivery agencies: all 10 rural Friendship Centres and Staffing Solutions at the Centre for Aboriginal Human Resource Development (CAHRD).

*Aboriginal Public Administration Program*²⁵

The Aboriginal Public Administration Program (APAP) ...[is a] two-year term development program [that provides] enhanced opportunities for Aboriginal people to work in government. [Its] goal is to increase the number of Aboriginal people working for government. Through a series of on-going job placements and training, APAP interns ... experience a wide variety of government work in areas such as program administration, research, and policy analysis.

*Aboriginal Management Development Program (AMDP)*²⁶

The AMDP is a two-year Program that trains and develops Aboriginal employees to compete effectively for management positions. The Program is available to full-time permanent or part-time permanent Aboriginal civil servants.... Selected candidates ... participate in two years of assessment, training, on-going performance evaluation, and work experience designed to enhance their skills.

Government of Saskatchewan

*Aboriginal Employment Development Program*²⁷

The Aboriginal Employment Development Program [AEDP] ... is designed to take a multilateral, proactive, integrated, and focused approach to promote Aboriginal training and employment in Saskatchewan. Under the Aboriginal Employment Development Program, the Representative Workforce Strategy was developed. A representative workforce is one where Aboriginal workers are represented at all occupational levels (entry level, middle, and senior management) in proportion to their numbers in the province's population.... The Strategy focuses on working with employers to identify employment needs and remove existing barriers to Aboriginal employment in the workplace.... The Provincial Aboriginal Representative Workforce Council was formally established in February, 2000 to develop strategies for delivering training linked to partnership employer job opportunities.

[The AEDP is administered by the First Nations and Métis Relations ministry. To date, over 90 partnership agreements have been established, mostly with public sector organizations. Private sector partners include Canada Safeway and Crown Life Insurance Company. The latest tracking data that are publicly available are for the 2005-2006 fiscal year and do not include data from all participating employers. These data show that the AEDP had impacted over 58,000 jobs in the province; delivered Aboriginal Awareness Education to almost 21,000 employees; and facilitated the on-site training of over 1,500 Aboriginal employees.]

²⁴ Accessed at <http://www.partnersforcareers.mb.ca>.

²⁵ Accessed at <http://www.gov.mb.ca/csc/equity/apap.html>.

²⁶ Accessed at <http://www.gov.mb.ca/csc/equity/amdp.html#aboriginal>. Both the APAP and AMDP are sponsored by the Manitoba Civil Service Commission.

²⁷ Accessed at <http://www.fnmr.gov.sk.ca/aedp>.

Recruitment and Retention of Strategic Work Force Cohorts

Research

Alberta Chamber of Resources

In 2006, the Alberta Chamber of Resources released a report entitled *Learning From Experience: Aboriginal Programs in the Resource Industries*.²⁸ Among the programs examined in this report are workforce development programs. Thirty-seven Aboriginal workforce development programs initiated by companies in this industry sector are analyzed. Workforce development programs represent 35 percent of all Aboriginal programs in the resource industries.

The analysis of Aboriginal workforce development programs draws from a data base that organizes company programs into four sub-areas:

- Educational opportunities – stay-in-school, upgrading, post-secondary;
- Employment-related training – pre-employment, apprenticeship;
- Recruitment, retention and advancement – targets, mentoring, cross-cultural; and
- Programs sponsored by government and nonprofit agencies.²⁹

Eight "... factors that contribute to the success of Aboriginal workforce development programs ..." are identified:³⁰

- ***In recruiting Aboriginal candidates for training and employment opportunities, broaden the recruiting pool rather than relax standards.*** Support pre-employment and educational upgrading as strategies to improve pre-recruitment qualifications. Bursaries, academic and cultural supports, and relevant temporary work experience all provide opportunities for Aboriginal people to succeed in education, pre-employment and training programs.
- ***Integrate training and employment opportunities.*** It sends the wrong message to the individual and back to the community if an Aboriginal person cannot find or retain work after training.
- ***Implement Aboriginal awareness and diversity training sessions at all levels – senior management to front-line staff.*** The purpose is to create a more welcoming environment for Aboriginal employees. There is a tendency for managers to overestimate the comfort level of Aboriginal employees in the workplace. Involve Aboriginal communities in the design and delivery of cross-cultural training programs.
- ***Establish formal mentoring programs for Aboriginal people wanting to advance their careers or participate in on-the-job training opportunities.*** Provide rewards and recognition to employees willing to provide mentoring support. Informal mentoring and support systems are often absent for Aboriginal employees as low representation rates and lack of role models make it difficult for these to develop on their own.
- ***Encourage networks of Aboriginal employees to meet and share experience and mutual support.*** Allow the network groups to take an advocacy role to implement change and to provide input into recruitment and training programs for Aboriginal people. Network and other support groups help Aboriginal employees adapt to new working environments, and improve the ability of the company to recruit and retain qualified Aboriginal people.
- ***In recruiting Aboriginal employees for work away from home, ensure there are other members on the crew from the same Aboriginal support group.*** This helps to provide a support network and creates peer pressure to do a good job and not to quit.

²⁸ Accessed at http://www.acr-aboriginalproject.org/project_reports.htm.

²⁹ The data base is discussed in more detail later in this report under the heading of Aboriginal web sites.

³⁰ *Learning From Experience*, pages 42-43.

- *Offer Aboriginal communities, in particular the elders, a role in recruitment of Aboriginal employees and involvement in the creation and monitoring of programs for Aboriginal employees.* This also helps the Aboriginal community to understand the expectations and requirements. Encourage managers and supervisors to develop links to local communities to provide guidance and support on management of Aboriginal staff.
- *Reach out to Aboriginal students while they are still in school giving them the time and information necessary to make informed choices about their education and career directions.* This includes providing information, role models, work experience and educational experiences for elementary and high school students.

The Provincial Aboriginal Representative Workforce Council

The Provincial Aboriginal Representative Workforce Council (PARWC) was formally established in February, 2000 to develop strategies for delivering training linked to partnership employer job opportunities under Saskatchewan's Aboriginal Employment Development Program. In 2005, the PARWC brought together over 300 representatives from Aboriginal communities, business, government, organized labour, and the education sector in a conference. The conference theme was *Opportunities Work: Connecting Communities, Working Together for Change*. The conference objective was to "...build and promote a Strategic Business Case for change designed to include the Aboriginal community and stakeholders in Canada's future opportunities."³¹ Most importantly, the conference "provided an opportunity to identify problems, opportunities, and specific examples of practices that support a representative workforce in the business [and other sectors]..."³²

From the perspective of the property and casualty insurance industry, the views of the business sector on "lessons learned" are instructive:³³

Preparing for a representative workforce

- Develop a trust relationship with the Aboriginal community so that work can be done in partnership.
- Prepare workplaces with misconception/awareness training.
- Communicate employment prospects to Aboriginal communities.

Role in a representative workforce

- Ensuring Aboriginal people have access to all job opportunities, hiring Aboriginal recruiters, and offering awareness education.
- To communicate employment and education/training needs to schools, employment organizations, and Aboriginal communities.
- Identifying role models and developing partnerships with Aboriginal communities.
- Start talking about career education earlier.
- Communicate business opportunities.

Monitoring success

- Quantitative measures:
 - Close the employment/income gap.
 - Evolution of Aboriginal entrepreneurship.

³¹ Points West Management Consultants. *Conference Summary: Opportunities Work—Connecting Communities Conference* (Provincial Aboriginal Representative Workforce Council, February 2006), page 2.

³² *Conference Summary*, page 7.

³³ *Conference Summary*, page 8.

Recruitment and Retention of Strategic Work Force Cohorts

- Qualitative measures:
 - Structural changes including shifts in attitudes from recruiting and retention of Aboriginal people to continual training of Aboriginal staff and Aboriginal awareness of opportunities.
 - Positive and fair hiring practices.

Support/resources required for success

- Information sharing in the form of a manual, portal, or forum.
- Partnership agreements (such as [Saskatchewan's] AEDP).
- Retention support services (third party mediation to support understanding) and support from government for new employee orientation/training phase (training tax credits).

Corporate Vignettes

Syncrude Canada Ltd.³⁴

Syncrude Canada Ltd. has a number of initiatives targeted at all levels of the educational system. These initiatives are aligned with the "broaden the pool" success factor identified by the Alberta Chamber of Resources.

At the secondary level, Syncrude funds the *Helping Hands Early Intervention Program*. This program offers supplementary work in reading, writing, and math skills and its objective is to increase the high school graduation rate for Aboriginal students. At the post-secondary level, there are several scholarship programs. In partnership with the Alberta Government, Syncrude funds scholarships for Aboriginal students enrolled in the trades. Through its Aboriginal Education Awards Program, Syncrude has provided about \$343,000 in scholarships to 179 Aboriginal students between 1989 and 2007.

Syncrude has also responded to the concern expressed by the Aboriginal community that Syncrude's requirement for a high school or General Education Development (GED) diploma is an obstacle to recruitment. Consequently, the company agreed that Aboriginal candidates meeting all other qualifications would be hired on a one-year probationary basis. During the probationary period, they receive assistance in obtaining their GED diploma. Successful candidates are then taken on as permanent employees.

Michelin Tire

According to Jim Morrison, Human Resources Manager at Michelin's tire factory in Bridgewater, Nova Scotia, the five best diversity practices used by his company are:³⁵

- Reinforcement of Partnership Agreement with regard to the inclusion of Aboriginal people in current and future workforce.
- Aboriginal awareness training, including eliminating misconceptions.
- Working with government to review education curricula to ensure a match with entry-level human resource testing practices.
- Adoption of literacy programs.
- Involving Aboriginal people as shop stewards.

³⁴ Syncrude Canada Ltd. *Possibility Thrives on Common Ground: 2007 Aboriginal Review*, accessed at <http://www.acr-aboriginalproject.org>.

³⁵ Points West Management Consultants. *Conference Summary*, page 8-9.

Web Sites

Aboriginal Human Resource Council (www.aboriginalhr.ca/en/home)

The Aboriginal Human Resource Council (AHRC) was established in 1998. It receives financial support from the business sector (e.g., Encana) and government (e.g., Alberta Aboriginal Affairs and Northern Development). Its mission is to:

- Create and market a wide range of resources to help Aboriginal people participate fully in Canada's economy.
- Build bridges – with connections, partnerships and solutions – between Canada's Aboriginal and business communities.

The major programs, services, and projects of the AHRC are:

- Workshops:
 - Guiding Circles Workshops
 - Mastering Aboriginal Inclusion Workshops
- Events:
 - Inclusion Works '09: Aboriginal HR Solutions
 - Workforce Connex Forum Series
- Newsletter: Aboriginal HR Narrator (Issue #1 – February, 2009)
- Partner projects:
 - Alberta Aboriginal Essential Skills Preparation Project
 - BEAHR – Building Aboriginal Environmental Human Resources
 - Job Horizons
 - Racism-free Workplace Strategy
- Aboriginal Job Site/Inclusion Network (<http://www.inclusionnetwork.ca/CareerSite/AIN/index.html>)

Although most of the AHRC's programs, services, and projects pursue educational and training objectives, several emphasize recruitment. The *Inclusion Network* job site connects employers and educators directly to the Aboriginal talent pool and to over 400 Aboriginal employment centres. Currently, there are hundreds of employers and over 3,000 Aboriginal job seekers registered on this site. *Job Horizons* is a program designed to inform, register, and recruit Aboriginals for jobs in Alberta's oil sands industry and Saskatchewan's mining industry. The *BEAHR* web site offers employers in the environmental sector assistance regarding the recruitment and retention of Aboriginal employees.

Alberta Chamber of Resources – Aboriginal Programs Project (www.acr-aboriginalproject.org)

The research work undertaken by the Alberta Chamber of Resources (ACR) is part of a broader effort on the part of resource industries to understand better and to partner more successfully with Aboriginal communities and peoples. In 2002, the ACR, with support from Western Economic Diversification Canada and Alberta Aboriginal Affairs and Northern Development, initiated the Aboriginal Programs Project (APP)

... as a way for its members to share the benefits of their experiences in working with Aboriginal communities. The ACR saw value in helping its members learn from the experience

Recruitment and Retention of Strategic Work Force Cohorts

of other companies and organizations with respect to the types of programs and practices that have been successful, and the factors that have contributed to success.

In 2006, the APP evolved into a new phase when 87 companies and other organizations agreed to contribute detailed program information to a public data base.

The data base contains detailed information on 37 Workforce Development Programs organized in the four sub-areas mentioned earlier. The data template for each program solicits information on:

- Program sponsor
- Program objective
- Program description
- Implementation
- Timeframe for results
- Measurable criteria
- Budget
- Partners and sponsors
- Experience with program
- General applicability
- Additional information or support
- Date information entered or updated

Sites Targeted at Youth

Given the youthful profile of Canada's Aboriginal peoples, it is not surprising that some of the web sites targeted at youth that were identified earlier in this part of the report also have dedicated resources for Aboriginal youth:

- CAREERS: The Next Generation (www.nextgen.org)

CAREERS have an *Aboriginal Youth Initiative* that promotes a stay-in-school message. Working with partners in the Aboriginal community, CAREERS provided career workshops in 126 Aboriginal schools, with attendance in excess of 3,000 students, during the 2005-2006 school year.

(<http://www.nextgen.org/Programs/AboriginalYouthInitiative/tabid/195/Default.aspx>)

- The *Resources for Aboriginals* link on the web site of the Petroleum Human Resources Council of Canada identifies a number of web sites pertaining to Aboriginal employment including the site of the Aboriginal Human Resource Council.
- *Aboriginal Youth Info + Net* (<http://infonet.nextsteps.ca>) is a component of the nextsteps.org web site. The *Aboriginal Youth Info + Net* site contains information for both job seekers and their prospective employers. At this site, job seekers can find information about career planning, training, education, scholarships and bursaries, loans and grants, volunteering, job hunting, and self-employment. They also have access to an Aboriginal Outreach Worker in the City of Calgary's Youth Employment Centre. Employers can receive answers to questions regarding a variety of topics including the availability of financial assistance for hiring Aboriginal youth to the availability of cultural awareness programs.

Aboriginal Canada Portal (www.aboriginalcanada.gc.ca/acp/site.nsf/en/index.html)

The Aboriginal Canada Portal is a single window to First Nations, Métis, and Inuit online resources and government programs and services. Among the resources available at the site are links to national Aboriginal organizations; education and training programs; and an *Aboriginal Job Centre*. The *Aboriginal Job Centre* is available to both job seekers and registered employers. (<http://www.aboriginalcanada.gc.ca/abdt/apps/aboriginalemployment.nsf/pSiteHomeEn?openpage>)

Visible Minorities

Research

Workplace Perceptions of Visible Minorities in Canada³⁶

In 2007, two organizations, Catalyst and the Diversity Institute in Management and Technology, collaborated on a unique piece of research that was sponsored by RBC Financial Group, Deloitte & Touche, IBM Canada, and the Ontario Ministry of Citizenship and Immigration. Founded in 1962, Catalyst is a non-profit corporate membership research and advisory organization working globally with businesses and the professions. The Diversity Institute in Management and Technology is located in the Ted Rogers School of Management at Ryerson University in Toronto, Ontario. The Diversity Institute undertakes diversity research with respect to gender, race/ethnicity, disabilities, and sexual orientation in the workplace.

The research is based on a

... national survey that focuses on the careers of visible minority managers, professionals, and executives working in corporate Canada today. More than 17,000 managers, professionals, and executives employed in 43 large publicly traded and privately held companies and professional service firms across the country responded to this survey.³⁷

The perceptions and experiences of both visible minority and white/Caucasian respondents are identified with respect to

... organizational commitment, career satisfaction, career advancement and development, relationships with managers and colleagues, and senior management commitment to diversity, as well as recognition of foreign educational credentials. Findings from a parallel employer survey on programs and practices are also included.

The key findings of the research are summarized below:³⁸

- **Organizational commitment is strong.** A majority of respondents from all self-identified groups expressed commitment to their organization; respondents were willing to put in extra effort to help the organization succeed, proud to tell others about the organization, and intended to stay with their current employer.
- **Visible minorities report lower levels of career satisfaction than their white/Caucasian colleagues.** While respondents from all self-identified groups expressed strong attachment to their organization, visible minority respondents were clearly less satisfied with their careers than

³⁶ This section is based on the findings and recommendations cited in Catalyst and the Diversity Institute in Management & Technology, Ted Rogers School of Management, Ryerson University, *CAREER ADVANCEMENT IN CORPORATE CANADA: A Focus on Visible Minorities – Survey Findings*.

³⁷ *CAREER ADVANCEMENT IN CORPORATE CANADA*, page 1.

³⁸ *CAREER ADVANCEMENT IN CORPORATE CANADA*, page 3.

Recruitment and Retention of Strategic Work Force Cohorts

white/Caucasian respondents were. Individuals with foreign educational credentials were more likely than respondents without foreign educational credentials to feel their education and training were being underutilized in their current job. Individuals who felt that their skills, education, and training were being underutilized reported lower levels of career satisfaction.

- ***Visible minorities experience the workplace differently than their white/Caucasian colleagues.*** Visible minorities tended to report similar experiences and perceptions of their workplace, regardless of gender ...or visible minority group. More white/Caucasian respondents than visible minority respondents agreed that their organization's talent identification processes were fair. Fewer visible minority respondents than white/Caucasian respondents reported that they received one or more developmental opportunities in the last three years. This finding held even after controlling for a range of job, demographic, and human capital characteristics. Fewer visible minority respondents than white/Caucasian respondents believed that senior management in their organization was committed to cultural diversity. Visible senior management commitment to diversity is a pivotal factor in how fair visible minorities perceive their organization's career advancement processes to be.
- ***Visible minorities perceive barriers to their advancement.*** Visible minority respondents were more likely to perceive workplace barriers than their white/Caucasian colleagues. These barriers included perceived lack of fairness in career advancement processes, an absence of role models, inequality in performance standards, and fewer high-visibility assignments. Although many respondents agreed that their organization strives to create a climate supportive of all individuals, some visible minority respondents reported subtle forms of bias that detracted from their sense of being included.
- ***Great potential exists for making positive change.*** Leaders and managers have the ability to positively influence career satisfaction and maintain high levels of organizational commitment by improving perceptions of fair career advancement processes, building on positive relationships with managers and colleagues, and improving perceptions of senior management commitment to diversity.

The report sets out six "action steps" that companies can take to create a more inclusive workplace, thereby supporting the recruitment and retention of visible minorities:³⁹

1. ***Assess your environment.*** Visible minority respondents confirmed that organization leaders need to better understand their challenges and aspirations. Building a fact base around visible minority career advancement experiences will be helpful to organizations and would create a suitable channel for visible minority managers, professionals, and executives to provide input to senior management.
2. ***Make diversity a strategic priority.*** The importance of visible minorities to the future economic success of Canada cannot be over-emphasized. By elevating diversity to a strategic priority, companies and firms can begin to shift the culture of their organizations so that the barriers that may impede the advancement of visible minorities are recognized and addressed.
3. ***Encourage top management commitment to diversity.*** Commitment from the top is essential to any business initiative, including diversity. In fact, demonstrated commitment to diversity by senior leadership can have a direct and positive impact on visible minorities' perceptions of fairness and ultimately improve organizational commitment and career satisfaction.

³⁹ CAREER ADVANCEMENT IN CORPORATE CANADA, page 4.

4. **Implement career development systems that are formal and transparent.** Visible minorities were less likely than white/Caucasians to perceive their organizations' talent management practices as fair. Transparent career development policies and practices that foster an equitable environment and support employee development are needed to reduce the perceived influence of informal mechanisms on career advancement opportunities.
5. **Develop a robust accountability framework around diversity.** Metrics and accountability were the least frequently reported diversity and inclusion practice by employers, yet Catalyst research shows that implementing a clear accountability framework for diversity outcomes is a critical component for creating inclusive workplaces. Strong accountability systems require clear and relevant metrics to measure change.
6. **Provide support mechanisms.** Many visible minority respondents had specific and creative suggestions for programs that would address their needs, including providing mentors and role models, networking opportunities, high-profile assignments, and actions that reflect sensitivity to other cultures. Support mechanisms like these offer potentially excluded employees, such as visible minorities and women, the opportunity to share experiences, make important connections, and receive guidance regarding personal and career strategies.

Web Sites

The Alliance of Sector Councils – Gateway (www.councils.org/gateway/index.cfm?pageid=1)

Sector councils are organizations that bring together representatives from business, labour, education, and other professional groups in a neutral forum to analyze and address comprehensively and cooperatively sector-wide human resource issues. Sector councils can be found in many areas of Canada's economy including manufacturing, construction, oil and gas production, culture, and tourism. The Alliance of Sector Councils (TASC) serves as a coordinating body for the 29 councils currently in existence. TASC has taken the lead in coordinating sectoral responses to the issue of recruiting and retaining internationally-trained workers.

Gateway is TASC's web portal on recruiting and retaining internationally-trained workers in the Canadian labour force. However, *Gateway* does not only exist to serve the sector councils. It is also accessible to individual employers; other organizations looking for partnership opportunities; internationally-trained workers; and the general public. The scope of the information available at the *Gateway* site is comprehensive:

- Hiring temporary foreign workers and internationally trained workers to meet labour shortages;
- Assessment and recognition of credentials and competencies gained outside Canada;
- Prior learning assessment and recognition;
- Integrating newcomers and immigrants into the workforce;
- Workplace and workforce cultural awareness; and
- Sector council work in recruitment and retention of internationally-trained workers.

The design of the *Gateway* site mirrors the barriers associated with the recruitment and retention of internationally-trained workers, barriers identified by various research studies:⁴⁰

⁴⁰ See, for example, Canadian Labour and Business Centre, *CLBC Handbook: Immigration & Skill Shortages* (2005).

Recruitment and Retention of Strategic Work Force Cohorts

- poor preparation prior to immigrating;
- weak proficiency in the language of work;
- necessary requirements for Canadian work experience;
- non-recognition of prior experience and qualifications; and
- lack of appropriate social supports and networks to gain access to employment.

Research carried out by Statistics Canada and the Canadian Labour and Business Centre, respectively, shows that these barriers are perceived by both internationally-trained workers looking for employment and the managers that are in a position to hire them (see Table 3-6). Furthermore, a higher share of managers than job seekers identifies these barriers.

Table 3-6: Perceived Barriers to Employment of Immigrants, Job Seekers versus Hiring Managers (percent share of total responses)

Barrier	Immigrant Job Seekers	Managers Expecting to Hire
Lack of Canadian work experience	26	46
Transferability of foreign credentials	24	52
Lack of Official Language skills	22	66
Reporting problems finding employment/ expecting problems hiring immigrants	70	72

Sources: Statistics Canada, *Longitudinal Survey of Immigrants to Canada* (2005); Canadian Labour and Business Centre, *Viewpoints 2002 Survey*.

The *Gateway* site is also designed to address the issue of “foreign credential recognition” (FCR):

Foreign Credential Recognition (FCR) is the process of verifying education, training and job experience obtained in another country and comparing it to the standards established for Canadian workers. The term “FCR” also often encompasses the assessment of competencies gained outside of Canada, through mechanisms such as Prior Learning Assessment and Recognition (PLAR). At times, the term “Foreign Credential Recognition (FCR)” is used broadly to encompass the range of issues associated with the integration of internationally trained workers in the workforce.

Deploying this conceptual framework, the *Gateway* site delivers an abundance of links to organizations that can assist with at least some aspect of the recruitment and retention of internationally-trained workers. Some examples of the links follow:

- The “Who does what” link provides a portal for accessing credentialing programs and services administered by all levels of government, regulatory bodies, educational institutions, and not-for-profit and business associations in Canada. For example, there are links to the *Enhanced Language Training Initiative* delivered by Citizenship and Immigration Canada and the *Foreign Credentials Recognition Program* delivered by Human Resources and Social Development Canada.
- The “What are the Sector Councils doing” link identifies research and collaborative activity aimed at facilitating the recruitment and retention of internationally-trained workers. One notable example is the *Inventory: Internationally-trained Workers* document compiled by the Canadian Automotive Repair and Service Councils (CARS). The *Inventory* lists available programs

and resources for employers looking to hire and retain internationally-trained workers. Another example is the Canadian Plastics Sector Council that has developed an online sourcebook documenting federally and provincially sponsored second language training programs for workers who are newcomers to Canada.

- The “Where do I start” link is directed at three groups: sector councils; employers; and internationally-trained workers. Employers are provided with links to guides and resources to assist them in hiring and retaining internationally-trained workers. Among the many resources identified for employers are:
 - Looking Ahead – Gateway to Employment for Immigrants in BC: This is an on-line portal to information, programs, and services that support immigrant employment in British Columbia. The portal is an initiative of EASI (Employment Access for Skilled Immigrants).
 - Hireimmigrants.ca: This web resource developed by the Toronto Region Immigrant Employment Council provides employers with the tools and resources they need to better recruit, retain, and promote skilled immigrants.
 - Skills Without Borders—Connecting Employers and Skilled Immigrants: Phase 1 of this program of the Brampton (Ontario) Board of Trade was designed to raise awareness about labour needs in North Peel and the ability of skilled immigrants to meet those needs. Phase 2 will be dedicated to creating employers' awareness about the benefits and challenges of developing and managing a culturally diverse workforce, focusing on the fact that cultural diversity is good for business.

For internationally-trained workers, the resources include:

- Career Destination: Manitoba for Newcomers: This web site allows for exploration of Manitoba's workplaces and qualifications recognition pathways from the perspective of a newcomer. There are recent biographies of skilled immigrants who re-qualified in their professional fields and obtained jobs in regulated occupations. The site can be browsed by categories such as industry sector, city/town, and country of origin.
- Working in Canada: This web resource developed by the federal government is designed to allow those interested in working in Canada to obtain information and referrals to help prepare to work, specific to where they live (or plan to live) in Canada. This resource is part of the Going to Canada web site, which provides links to information and services for those planning a temporary or permanent stay in Canada.
- City of Toronto Immigration and Settlement Portal: This web site provides information on immigration and settlement in Toronto to new and future immigrants. Its section on working gives useful information on finding a job, accreditation, trades and apprenticeships, bridge training, skills assessment, and internship and mentoring opportunities.

Information and Communications Technology Council (www.ictc-ctic.ca/en/Default.aspx)

The Information and Communications Technology Council (ICTC) is a sector council “dedicated to creating a diverse, prepared and highly educated Canadian ICT industry and workforce.” Given the workforce demand and supply issues facing this part of Canada’s economy, the ICTC has launched a number of *Immigration Initiatives* (as well as its *Career Pathways* initiatives for youth).

Recruitment and Retention of Strategic Work Force Cohorts

There are five main *Immigration Initiatives* (www.ictc-ctic.ca/en/content.aspx?id=40):

- *Internationally Educated Professional (IEP) Integration Initiative*: Provides professionals and employers with tools and resources. A useful resource is the *Human Resources Management Guide for Canadian Information and Communication Technologies Companies*. The second edition of the *Guide*, published in March, 2008, includes new modules on “The Diverse Workplace” and “Employee Retention”.
- *Online Workshops for Newcomers and IEP Stakeholders Project*: This project involves the development of
 - ... two online workshop modules *in English* for internationally educated professionals overseas and their immigration stakeholders. These two workshops will teach essential knowledge about working in Canada, including the process of coming to Canada, what Canadian ICT employers need, and resources available to foster development of technical, business, language, and workplace-communication competencies.
- *Integrated Work Experience Strategy (IWES) Program* ... is a bridge-to-work pilot program in Greater Vancouver for Internationally Educated ICT Professionals under ICTC’s Internationally Educated Professionals Integration Initiative.
- *IEP Tech Network*: An online community for internationally educated professionals, the IEP Tech Network... “will help you connect to other IEPs in your city, in your technical field, and from your home country.”
- *Immigration Initiatives Update* is a monthly newsletter.

The ICTC’s *Immigration Initiatives* are funded by the Foreign Credential recognition program of the Government of Canada.

BC Internationally Trained Professionals Network (www.bcitp.net/index.cfm?wp=en&page=24)

The BC Internationally Trained Professionals Network (BCITP Net) was founded in 2002 and is a partnership of internationally trained professionals from around the province, working cooperatively, to improve access to meaningful employment for all immigrant professionals in British Columbia. The purpose of BCITP Net is to help build associations and networks among internationally trained professionals in order to encourage constructive dialogue among immigrant professionals, regulatory bodies, industry, and government. BCITP net is assisted by three major, non-profit, immigrant-serving organizations who have received funding from the federal department of Canadian Heritage to create this project: Immigrant Services Society of BC (ISS), MOSAIC, and Surrey Delta Immigrant Services Society (SDISS).

BCITP Net offers internationally trained professionals (ITP’s) resources and documents in the following areas:

- Credential Assessment
- Skills Training
- Language and Speech Training
- Employment Services and Resources
- Immigrant Service Agencies
- Organizations in Other Provinces
- Regulatory Bodies

The *Discussion Forum* link on the web site lets ITP's network with each other, access volunteer opportunities and job postings, and read latest news and information. Another link connects ITP's with the ethnically or racially based associations such as Association of International Medical Doctors of BC or the Chinese Canadian Information Technology Association.

canadianimmigrant.ca

Canadian Immigrant magazine, founded in 2004, is an important source of information both for and about Canada's immigrants and their communities. The scope of the magazine is extensive covering topics such as housing, health, education, settling in Canada, and careers. The link for *Careers* is sub-divided into sections on business etiquette, career paths, employment law, search strategies, resume help, workplace issues, and job finder. The job finder feature is open to both individuals and employers.

STEP (www.istepbc.ca/about.html)

The *Immigrant Skilled Trades Employment Program (ISTEP)* is a pilot project to help landed immigrants build careers in British Columbia's construction industry and provide employers with skilled trades' workers. Immigrants who have experience in construction or who want to start a career in the construction industry are matched up with employers who have jobs. Job Coaches who are qualified trades people capable of assessing skills and job potential, and who understand the labour needs of industry, match suitable immigrants and employers. The Job Coaches work closely with immigrant agencies that refer clients to the program.

ISTEP was developed through a partnership between the BC Construction Association (BCCA) and the Construction Sector Council (CSC) and is funded by the Government of Canada's Foreign Credential Recognition Program. The program is being managed by the B.C. Construction Association and its regional associations.

The ISTEP web site has resources both for immigrants and employers. The *Immigrants* link leads to a "frequently asked questions" section and a video that illustrates how the program can help the prospective worker. For employers, there is also a "frequently asked questions" section and a video that shows employer testimonials about the program. Finally, there is an *employability self assessment tool for the construction industry* that is fully animated and interactive. The tool measures the current quality of 26 employment supports relative to a specific job in the construction industry.

Internationally-trained Workers Partnership – Ottawa (www.itwp.ca/home.html)

The Internationally-trained Workers Partnership (ITWP) develops sustainable solutions that break down barriers to meaningful employment for immigrant workers. The partnership brings together employers, business associations, labour, governments, educational institutions, and immigrant-serving organizations. The objectives of the ITWP are to:

- Foster solutions to barriers to hiring immigrants.
- Increase the number of employers who hire and recruit immigrants in Ottawa.
- Increase the number of immigrants hired into skills appropriate professions.

Hire Immigrants Ottawa is the ITWP's major project (www.hireimmigrantsottawa.ca). It is a community-based initiative that brings together employers, immigrant agencies, and stakeholders to create employment opportunities for skilled immigrants in the Ottawa area. Partners include the City of Ottawa, Ottawa Chamber of Commerce, and United Way Ottawa. The project's objective is to increase the number of employers in Ottawa who hire skilled immigrants. This objective will be achieved through a multi-pronged approach based on three key elements: an *Employer Council of Champions*

Recruitment and Retention of Strategic Work Force Cohorts

(EEC), featuring leading Ottawa employers that have committed to championing the issue of skilled immigrant employment (e.g., Scotiabank); sector-specific *Working Groups* that bring together human resource management staff from ECC companies with expert stakeholders (e.g., Certified Management Accountants of Ontario); and an “*local awareness campaign*” designed to increase the public’s understanding of the social and economic benefits that immigrants bring to Ottawa.

The ITWP provides a number of information and research resources for both ITP’s and employers. Two resources are of particular value:

- *Employer’s Guide to Integrating Immigrants into the Workplace*⁴¹ produced by the Ontario Chamber of Commerce and Hire Immigrants Ottawa and funded by the Ontario Government; and
- *Working Groups Action Plan* published in May, 2008 by Hire Immigrants Ottawa (with funding by the Ontario Government).⁴²

The *Employer’s Guide to Integrating Immigrants into the Workplace*

... is a reference guide that provides information about and insight into the most common challenges faced by local employers when recruiting and integrating immigrants into the workplace. The guide offers practical tips and suggestions for employers to address these challenges, highlighting local resources. The guide is particularly aimed at small-to-medium enterprises ... which typically do not have dedicated Human Resource ... departments and staff.

The *Guide* identifies some “[tips on how to become] more effective in recruiting, hiring, and retaining skilled immigrants.”⁴³ The “tips” are links to other web sites that list specific practices. Among the sites referenced is the Hire Immigrants Ottawa site where the *Working Groups Action Plan* can be downloaded. This document sets out 11 action plans.⁴⁴ Each action plan is articulated within a template that contains the following information: description of action; barrier(s) addressed; implementation activities; expected outcomes; and status/timelines. The eleven areas for action are:

- Networking
- Recruiting
- Coaching
- Internship
- Bridging
- Mentorship
- Tracking and reporting
- Review policies, practices, and processes
- Educating and informing
- Tools and resources
- Working group activities

The action plan for “mentoring” is reproduced in APPENDIX C.

⁴¹ Accessed at (http://www.hireimmigrantsottawa.ca/downloads/EmployersGuide-English/Employe's%20Guide_EN.pdf).

⁴² Accessed at http://www.hireimmigrantsottawa.ca/downloads/HIO_Action_Plan_ENG.pdf.

⁴³ *Employer’s Guide*, page 17.

⁴⁴ *Working Groups Action Plan*, pages 9-16.

Toronto Region Immigrant Employment Council (www.triec.ca)

Established in 2003, the Toronto Region Immigrant Employment Council (TRIEC) is comprised of members representing various groups: employers, labour, occupational regulatory bodies, post-secondary institutions, assessment service providers, community organizations, and all three levels of government. TRIEC is funded by government, private corporations, and not-for-profit organizations. TRIEC's primary goal is to find and implement local solutions that help break down the barriers immigrants face when looking for work in the Toronto Region. To achieve this goal, the council focuses on three objectives:

- Increase access to and availability of services that help immigrants gain access to the labour market more efficiently and effectively.
- Change the way stakeholders value and work with skilled immigrants.
- Work with governments to help build greater coordination and collaboration around this issue.

Currently, TRIEC has six major programs:

1. *The Mentoring Partnership* (www.thementoringpartnership.com)
This program, launched in 2004, provides new immigrants with occupation-specific mentoring. Community organizations recruit mentees and deliver the program while corporate partners provide mentors. As of March, 2009, there were 2,805 registered mentors; 4,204 matches; 52 corporate partners; and 12 partner organizations.
2. *www.hireimmigrants.ca*
This web site provides employers with a wealth of interactive tools and resources to accelerate the integration of skilled immigrants into their organizations. Among the resources that employers can access are:
 - o *hireimmigrants.ca Roadmap* (www.hireimmigrants.ca/roadmap)
Designed to equip anyone with human resources (HR) responsibilities with strategies and tools to engage skilled immigrants more effectively at every stage of the HR lifecycle, from recruitment to integration and retention.
 - o Downloadable *workshops* (e.g., recruitment)
 - o Interactive *cross-cultural interviewing tool*
 - o Bi-weekly *HR e-tips*
 - o Monthly *webinars* on various topics (e.g., culturally competent interviewing and selecting)
 - o *Cultural competence videos* on screening and interviewing
 - o *Talent Pool*, an online hiring service
 - o *How-to HR workshops*
 - o Links to services such as credential assessment, bridging programs, etc.

Recruitment and Retention of Strategic Work Force Cohorts

3. *Immigrant Success (IS) Awards*

Recognizes employers and individuals in the Greater Toronto Region that are leaders in recruiting, retaining, and promoting skilled immigrants in the workplace.

4. *20 Journeys*

Tells the story of immigrants who have contributed to the vibrancy of the Toronto Region labour market, and celebrates their success and the programs and employers that have shared in their milestones.

5. *BUILD York - Business Utilizing Immigrant Skills and Leveraging Diversity*

TRIEC is working in York Region (Ontario) with a prominent group of local business and community leaders to roll out the BUILD York campaign. This campaign of "business talking to business" is designed to connect York Region businesses to successful strategies to help them access the skills, knowledge, and experience of skilled immigrants.

6. *Intergovernmental Relations Committee*

Brings together representatives from the three levels of government to share information, discuss new strategic interventions, and enhance coordination on the issue of immigrant employment in the Toronto Region. Current work is focused on three areas: inventory of workplace-related programs; qualifications "passport" for skilled immigrants⁴⁵; and alternative work experience programs.

Best Employers for New Canadians (<http://www.canadastop100.com/immigrants>)

The *Best Employers for New Canadians* competition was established in 2007 and is managed by the editors of Canada's Top 100 Employers in partnership with the Maytree Foundation and the J.W. McConnell Family Foundation. Employers are judged on the basis of five criteria:

- Do they offer specific programs for recent immigrants?
- Have they reduced the barriers facing immigrants such as credential recognition?
- Do they assist their employees in obtaining Canadian accreditation?
- Do they offer "onboarding programs" such as mentoring or coaching?
- Do their managers and employees receive cross-cultural training?

The 2009 winners are listed in APPENDIX D and include the Bank of Montreal, St. Michael's Hospital (Toronto), and SaskEnergy Incorporated. A summary of the reasons behind the choice of these three winners is also found in APPENDIX D.

Mature Workers

Research

Manpower Inc.

In 2006, Manpower Inc., a global employment services firm, carried out a survey of over 28,000 employers across 25 countries. The firm asked employers two questions:

⁴⁵ This initiative involves the investigation of the feasibility, potential effectiveness, and recognition by employers of a standard documentation process including academic, language, and competency assessments.

A large percentage of the population is aging and will be eligible for retirement soon, which is expected to create talent shortages for employers over the next 10 years and beyond. In light of this challenge, has your organization developed a specific strategy to recruit older workers [defined as 50 years or older] into your organization?

Has your organization developed a strategy to retain older workers past retirement age?

The survey was expanded to 28 countries and more than 30,000 employers in 2008.

The 2008 survey found that across all countries one in seven employers had a strategy for recruiting older workers; one in five, a strategy for retaining older workers.⁴⁶ The results for Canada are displayed in Table 3-7. A number of observations can be made. Canada’s share of employers is just above the global mean for both recruitment (13 percent) and retention (20 percent). Western Canada, the youngest but, in 2006, hottest labour market, leads the way with these strategies. A surprisingly high share of employers do not know if they have a recruitment strategy (the share is lower for retention).

Table 3-7: Older Worker Recruitment and Retention, Canada, 2006 (percent)⁴⁷

Region	Recruit Older Workers				Retain Older Workers			
	Yes	No	D.K.	N.A.	Yes	No	D.K.	N.A.
Canada	17	67	16	0	24	67	9	0
Québec	18	70	12	0	26	61	13	0
Western Canada	24	61	15	0	26	68	6	0
Ontario	17	67	16	0	24	66	10	0
Atlantic Canada	13	69	18	0	18	77	5	0

Source: Manpower Inc. *Older Worker Recruiting and Retention Survey: Global Results*.

American Association of Retired Persons (AARP)

AARP is a non-profit, non-partisan membership organization that helps people 50 and over improve the quality of their lives. Founded in 1958, AARP has grown to 40 million members and has offices across the United States.

AARP has carried out a substantial amount of research on the trends, employer best practices, and public policies impacting mature workers in the United States. In this section of Part 3, we highlight the findings and recommendations contained in a number of AARP’s recent reports.

Staying Ahead of the Curve

One research series commissioned by AARP is the *Staying Ahead of the Curve* reports released in 2002, 2003, 2004, and 2007.

The 2002⁴⁸ study poses the following question in light of the trend towards an aging American labour market and potential skill shortages: “What must we do to recruit, retain, train and address needs of older workers, whose sheer numbers and experience will make them an invaluable commodity in the workplace?” *Staying Ahead of the Curve 2002* is based on a national survey of 2,518 workers ages 45 to 74, including a representative national sample of 1,500 workers, as well as over-samples of African American, Hispanic and Asian American 45-plus workers.

⁴⁶ Manpower Inc., *Older Worker Recruiting and Retention Survey: Global Results* (April, 2008), page

⁴⁷ The results in Table 3-7 are from the 2006 survey. The total number of respondents for each question is 1,343. The confidence interval is ± 2.7 percent.

⁴⁸ AARP, *Staying Ahead of the Curve: The AARP Work and Career Study* (2002).

Recruitment and Retention of Strategic Work Force Cohorts

The essential picture of 45-plus workers that emerges from this study is one where workers want to continue working and to have viable work options later in life. However, they want to work on different terms than may have defined their earlier careers, with more flexibility and autonomy, and for a wide range of motivations – not only for the money and health care coverage but also peace of mind, enjoyment and a sense of purpose. (page 6)

Work-life balance becomes an important consideration for the mature worker. They also want respect, training, benefits, and flexibility in their jobs. Age discrimination is perceived as a major barrier to continued employment. Two-thirds of respondents think that ageism exists. Yet, 45-plus workers are loyal to their employers. About four in five would like to keep working for the same employer.

Part-time work is a key aspect of workplace flexibility. The primary motivations for working part-time are “interest and enjoyment” followed by the need for additional income. Their ideal job includes the opportunity to “learn something new (88%), to pursue something they’ve always wanted to do (75%), to get more paid time off (86%) and to have a flexible schedule (76%).” (page 8) In addition to the “hard” benefits of continuing to work such as salary and benefits, there are psychological and social benefits. Work is viewed as contributing to self-esteem and personal well-being.

The major implication of the 2002 study for public policy makers and employers is that they must design the workplace of the future to meet the need of mature workers as well as workers of other ages. The necessary elements are “. . . more opportunities for part time jobs, phased retirement, flexibility and work hours and time off, and programs to help them deal with caregiving responsibilities.” (page 13)

The 2003 study⁴⁹ reinforced the findings of the 2002 study but also added some new insights. In 2003, AARP carried out a national telephone survey of 2,001 persons between the ages of 50 and 70 who were employed either full- or part-time. Most (85 percent) had never retired; the remainder had either stayed in the labour force after “retiring” or had later returned to work.

When asked about their retirement plans, a majority of this group clings to “traditional” notions such as receiving a pension or spending more time with family but two-thirds include work as part of their plan. Most of the respondents who want to work cite part-time work as the preferred option. The main motivations for working remain the same as those identified in 2002: “working for enjoyment, not money” (53 percent) and “having to do some kind of work to help pay the bills” (42 percent). These views emerge when respondents are not asked to choose a single reason for continuing to work. When asked to do so, “the need for money” becomes the prime motivator. (page 6)

What matters to mature workers who work past the point of formal retirement? The factors below are rates as *very important* by more than one-half of the respondents (page 6):

- working in an environment where employee opinions are valued;
- working for a company that lets older employees remain employed for as long as they wish to work;
- being able to take time off to care for relatives;
- being able to set their own hours;
- working for a company that offers good health benefits; [and]
- working for a company that offers health benefits to retirees.

⁴⁹ AARP, *Staying Ahead of the Curve: The AARP Working in Retirement Study* (2003).

In addition, the following factors are rated as either *very* or *somewhat* important by a majority of respondents:

- having new experiences;
- learning new skills;
- being able to work a reduced schedule before completely retiring;
- working for a company that offers a good pension plan; [and]
- being able to work from home.

Mental well-being also is crucial. For more than one-half of the respondents, it is *very important* that work:

- keeps you mentally active;
- makes you feel useful;
- is fun or enjoyable;
- keeps you physically active;
- enables you to support yourself and your family;
- lets you interact with other people;
- lets you help other people; [and]
- is not too stressful.

The 2003 study, unlike the one in 2002, probed the issue of what types of jobs people expected to hold in retirement. About one in four thinks that they will work in an entirely different field from their current one. Professional jobs represent the most common type of work, followed by skilled and semi-skilled labour jobs, service positions, and sales jobs. Specific occupations that are of interest include teaching, office support, management, and driver or courier. One in six sees self-employment as an option. Finally, one in five states that they do not know what kind of work they want.

The implications for American employers of the 2003 study are (page 10):

- Employers with positions of high interest to older workers, such as teaching, office support, retail sales, consulting, nursing, and health services, should work to recruit and retain this experienced segment of the labor force.
- As many mature workers welcome opportunities to continue learning, advance their skills and remain mentally agile, employers should actively provide training opportunities to all of their workers, regardless of age.
- Although many of today's working retirees are currently engaged in retirement jobs which are unlike their pre-retirement careers, employers should recognize that most pre-retirees who plan to work in retirement hope to build on their accumulated expertise by remaining in a line of work that is similar to their current occupation. Employers should actively tap into this labor pool's talent and expertise while keeping in mind that new experiences are valued by many older workers.
- Many older workers put a high premium on workplace flexibility as they attempt to juggle family and work responsibilities, suggesting that employers who have yet to implement flexible scheduling practices may lose valuable employees.
- A secure retirement comprises four pillars: Social Security, private pensions and personal savings, earnings and health insurance.... Economic, financial, demographic and health care trends have combined in recent years to erode the foundation underlying each of the four

Recruitment and Retention of Strategic Work Force Cohorts

pillars... There are a number of positive steps that can and should be taken to strengthen Social Security and the private pension system and encourage individuals to save and invest wisely.

In 2004, the *Staying Ahead of the Curve* series turned its sights directly on employers.⁵⁰ The study focuses on an analysis of the “best practices” of the employers who had been selected under AARP’s *Best Employers for Workers Over 50* competitions between 2002 and 2004 (the competition had been launched in 2001):

...“best practices” are the practices implemented by winning companies in the AARP Best Employers for Workers Over 50 program that expand employment opportunities for mature workers, address their particular needs and interests, and generally make work more rewarding.

Five “themes” evolve from the analysis of best practices:

1. *Attracting and retaining the right workforce are important to the winning companies.*

Many of the best practices categorized under this theme concern retention and focus on the way an employee exits the company. In this regard, a number of companies offer phased retirement or re-hire retirees. Flexibility regarding work schedules and location fosters effective retention. Job sharing, part-time work, and compressed work schedules are the more prevalent options. Flexibility about where an employee worked within a company also supports good retention results. Special assignments for mature workers and using mentoring as a type of special assignment are practices deployed by some of the winning companies. Only a few companies reduced the physical demands on employees by restructuring the workplace. This is a retention tool that will likely increase in importance in the future. Extra benefits (e.g., pension “catch-up” contributions) support retention.

However, with the exception of the healthcare sector, “comprehensive talent management” is not a best practice of AARP’s best employers.

2. *Newly implemented programs focused on mature workers usually required at most a modest investment.*

The most common programs found under this theme are retirement planning and preparation programs were common. “Catch-up” pension contributions, dependent-care spending accounts focused on elder care, and long-term care insurance are also deployed frequently by these companies.

3. *Many of the companies honored as AARP Best Employers leverage their areas of market focus to offer programs to support the maturing workforce.*

Financial service and insurance companies were most likely to offer financial planning programs to employees, including access to their service centers and support mechanisms... Some hospital systems and healthcare providers offered healthcare services either at a substantial discount or at no cost to the employees covered under their health plans.

4. *Recently implemented programs are emerging to engage the mature worker. The incidence of such programs among these companies has increased over the three years of the study.*

Appreciation programs for long-term workers and other programs that recognize the issues facing mature workers are increasingly evident. Among the most critical needs that are addressed are support for family care needs, the rehiring of retirees, phased retirement, and flexible work arrangements.

⁵⁰ AARP, *Staying Ahead of the Curve: Employer Best Practices for Mature Workers* (September, 2004).

5. *The AARP Best Employers from the healthcare sector appear to have better developed mature worker programs than most of the AARP Best Employers from other sectors.*

These organizations have partnered with the professional schools to facilitate entry into nursing. Mature workers are a target recruitment group for professionals, especially nurses. Healthcare companies "... offer a wide variety of flexible work options." Hospitals have attempted to reduce the physical strain on nurses. Phased retirement and retiree rehire programs are more likely to be formalized in this sector. Specialized services are provided at a discount to employees and/or retirees.

The study's recommendations "...define a process to address the issues [stemming from] the demographics of a changing talent pool ...". The process steps are:

- Analyze workforce demographics.
- Identify potential solutions (many of which will come from the best practices discussed in the report).
- Assess the fit to the company.
- Design the details of the specific program to fit the context.
- Pay particular attention to implementation.
- Monitor results and utilization of programs implemented
- Evaluate.
- Refine as necessary.

The 2007 study⁵¹ replicated the scope of the 2002 study. In 2007, a national telephone survey was carried out with 1,500 workers aged 45 to 74. The centerpiece of the 2007 study is a "blueprint for change" or a "checklist of recommendations and examples of best practices" regarding flexible work arrangements, training, and other essentials attractive to mature workers (pages 8-10):

- Use the AARP Workforce Assessment Tool⁵²
The Workforce Assessment Tool is a free, confidential tool that can be used to assess an organization's current and future workforce needs along several dimensions:
 - Assess any potential impact the aging workforce will have on the organization.
 - Map out current employer practices and identify areas for improvement.
 - Provide recommendations on how to create an "age-friendly" workplace that appeals to all workers.
 - Provide an inventory of workplace strengths that can be used to enhance the employer's brand.
- Flexible schedules, policies, and work arrangements are among the top choices for the mature worker's ideal job.
- Offer competitive health and other benefits, particularly for part-time employees.
- Recruit retirees as an on-call talent pool that can train new employees or undertake short-term projects.
- Hire a "retiree relations specialist" to communicate with former employees, invite them to special events, and build a data base of available people.

⁵¹ AARP, *Staying Ahead of the Curve 2007: The AARP Work and Career Study* (September, 2008).

⁵² www.aarpworkforceassessment.org/template/index.cfm?CFID=15343431&CFTOKEN=10755886

Recruitment and Retention of Strategic Work Force Cohorts

- Restructure the job or the workplace to accommodate the unique needs of older workers.
- Re-charge late-career workers with up-to-date training.
- Consider knowledge-retention strategies such as cross-training, mentoring, coaching, job shadowing, and exit interviews to pass on key information.

The 2007 study also reinforces the reasons why a majority of mature workers want to continue to work: current financial need; social and psychological fulfillment; and future financial security. Moreover, compared to 2002, financial factors had a slight edge over “intangibles” (e.g., job enjoyment) in 2007. Finally, in 2007, six in ten respondents viewed age-related discrimination as a reality.

AARP, *International Retirement Security Survey*⁵³

In 2005, AARP surveyed a sample of around 4,000 persons between the ages of 30 and 65 in ten countries⁵⁴ including Canada. The purpose of the survey was

... to improve our understanding of attitudes and behaviors surrounding personal and national retirement issues, and to assess the public’s confidence in having sufficient income to retire comfortably, attend to their health and long-term care needs, and live securely after leaving the workforce.

Of particular interest are the results pertaining to questions probing the trend towards working after retirement. Respondents were presented with several options after retirement and asked: “Which ONE of the following do you see yourself doing in your life after retirement?”⁵⁵ The results for the Canadian respondents are presented in Table 3-8 and they correspond highly with the results found in the surveys conducted under the *Staying Ahead of the Curve* project. Working part-time is the preferred option. Its preferred position is buttressed if the options of *work & leisure* and *volunteer* are interpreted as “part-time” work.

Table 3-8: Post-retirement Options, Canada, 2005

Post-retirement Option	Percent Share of Respondents
Stop working completely	18
Work full-time, same work	3
Work full-time, different work	2
Work part-time	29
Work & leisure	22
Volunteer	19
Education	6
Don't know	1

Source: AARP, *International Retirement Security Survey*.

Respondents were next asked: “Why do you expect to work for pay when you retire? Please tell me if each the following factors is important or not important?” Table 3-9 has the responses from Canada. These results are aligned with those of earlier AARP surveys of American mature workers. When not forced to choose a single reason for continuing to work, respondents rate both financial factors and job “intangibles” highly.

⁵³ Accessed at <http://assets.aarp.org/rgcenter/general/irss.pdf>.

⁵⁴ The G7 countries plus Sweden, Australia, and the Netherlands.

⁵⁵ This question was asked to those who were working or unemployed. Respondents who were already retired were asked: “Before you actually retired, which ONE of the following did you see yourself doing in your life after retirement?”

Table 3-9: Reasons for Working After Retirement, Canada, 2005

Reason for Working After Retirement	Percent Share of Respondents ⁵⁶
Money	75
Enjoy working	79
Stay involved/connected	77
Learn new things	70

Source: AARP, *International Retirement Security Survey*.

AARP Public Policy Institute

AARP's analysis of international developments regarding mature workers and the labour force includes a review of policies and practices in the countries of the European Union and Japan.⁵⁷ Two areas of this research are of interest.

The first is how various countries have sought to encourage mature workers to work longer by lessening the attractiveness of early retirement, making working longer more appealing, or making mature workers more attractive to employers. These types of changes, undertaken mostly by governments but also by employers, include (pages 10-11):

- Introducing or increasing benefit reductions for early retirement;
- Tightening the eligibility criteria for early retirement;
- Increasing the years of contributions required to qualify for pension benefits;
- Making pensions more actuarially neutral;
- Indexing pension receipt to life expectancy;
- Reducing pension benefit replacement rates, especially for unemployment and disability pensions;
- Tightening eligibility criteria for disability pensions;
- Increasing pension accrual rates or bonuses for working beyond retirement age;
- Reducing the tax rates on earned income to promote labor force participation;
- Reducing social security contributions for workers over a certain age;
- Eliminating restrictions on post-pension age earnings and pension receipt;
- Promoting part-time work;
- Introducing partial retirement programs;
- Targeting employment and training programs at older workers; and
- Introducing wage and other subsidies to make older workers attractive.

Expanding work options and promoting flexibility are evident in many of the reforms. In addition, alternative pathways to retirement are more available in Europe than in the United States.

The second area of interest is the barriers facing mature workers. Three major barriers are identified: unemployment; training deficiencies; and age discrimination. Mature workers tend to have lower unemployment rates than younger workers but once they are unemployed, they maintain this status for a longer period than their younger counterparts. Training deficits are especially salient for that segment of the current mature worker cohort that has a lower level of educational attainment. The perspective on age discrimination parallels the findings of other research on this issue:

⁵⁶ Share of respondents selecting *very/somewhat important*.

⁵⁷ AARP, *RETHINKING THE ROLE OF OLDER WORKERS: Promoting Older Worker Employment in Europe and Japan* (Public Policy Institute: 2005).

Recruitment and Retention of Strategic Work Force Cohorts

Negative opinions about older worker costs, technological competence, flexibility, and the ability to adapt to new work patterns may undermine official efforts to get employers to hire and retain older workers. Numerous surveys for the United States have found that employers and human resource managers are highly complimentary when it comes to older worker loyalty, dependability, judgment and the like. These same studies, however, disclose less positive assessments of attributes such as technological competence and flexibility, which are viewed as critical in today's workforce ... (page 13)

United States General Accountability (Accounting) Office

The United States General Accountability Office (GAO) is an investigative agency of the American Congress. Since 2001, the GAO has published seven reports on the issues characterizing the participation of "older workers" (i.e., 50-plus) in the labour force. In this section, we focus on several of these reports.

The 2001 report⁵⁸ started the GAO's process of inquiry. For our purposes, the significance of this report lies in two major findings. The first is the prevalence, at the beginning of this decade, of programs to facilitate continued employment by older workers:

Public and private employers are using an array of arrangements— including rehiring retirees, reduced work schedules, and allowing job sharing— to retain and extend the careers of older workers. However, survey data and interviews with employers suggest that few of these arrangements are widespread among private employers or involve large numbers of workers at individual firms even though the majority of older workers are interested in them. Employers cite several reasons for not implementing programs, but the most prevalent is that they simply have not considered doing so. Public employers appear to be experimenting more with these programs than private employer. . . . These efforts primarily involve pension incentives that make work financially attractive for older employees. (pages 23-24)

In 2001, such programs were not widespread⁵⁹, particularly in the private sector, and the issue seemed to be "off the radar". The second finding concerns the "factors that inhibit the employment of older workers" (pages 31-32). Three factors are identified:

- Negative perceptions and discrimination by employers;
- Perceived higher hiring costs by employers; and
- Higher health costs of older workers.

These factors are aligned with the findings of research carried out by AARP and other organizations.

A 2005 report⁶⁰ attempts to identify what employers are doing to hire and retain older workers by reviewing the findings of several surveys of employers and conducting a roundtable discussion of employers' concerns and strategies for their workforces.

Employer representatives participating in a roundtable discussion agree that flexibility is the key feature necessary to recruit and retain older workers. Individual employers list these examples of programs and practices offered to their older employees:

⁵⁸ United States General Accounting (Accountability) Office, *OLDER WORKERS: Demographic Trends Pose Challenges for Employers and Workers* (November, 2001).

⁵⁹ The report identified a number of flexible employment arrangements including part-time work, seasonal or part-year work, consulting or contracting for limited periods of time, or a reduction of job

⁶⁰ United States General Accounting Office, *OLDER WORKERS: Labor Can Help Employers and Employees Plan Better for the Future* (December, 2005).

- Using older workers as mentors for younger workers;
- Offering workers the opportunity to work at different locations so that they might live in different places over the course of a year;
- Recruiting older workers at events geared toward seniors;
- Launching a Web site and newsletter for older workers already employed by the company;
- Using training as a retention tool, with the understanding that employees who are engaged and invested in their work are more likely to remain at their current jobs; and
- Respecting some older workers' desire for less stressful work by allowing former managers to work as staff members. (page 28)

However, the verdict on employer efforts is the same as in 2001:

While some employers are making an effort to hire and retain older workers, most have not yet made targeting older workers a priority. . . . Some studies have found that, while a fairly large number of employers think that phased or partial retirement is important, a much smaller number have actually implemented such policies. Nonetheless, surveyed employers indicated a willingness to initiate practices to retain certain older workers. About 73 percent of employers in a study by Cornell University said they would allow partial retirement, though they had no written policy for doing so. (pages 3-4)

The 2005 report also taps into the perceptions of workers about what factors influence their retirement and work decisions. A review of existing survey data and focus groups are the research mechanisms. An important finding is that there is a divide between workers with post-secondary education and those without. Health, finances, and lay-offs are the key factors for workers without a college degree. "Lifestyle" considerations are more salient for workers with college degrees. For example, this group stated that "the desire to have flexibility and control over their time influenced their retirement decisions." There is also a divide between workers who are satisfied with their workplace and those who are not. The former are more inclined to work indefinitely; the latter, more inclined to retire. Finally, focus group participants cite "... barriers to future employment such as outdated or limited skills on their part, age discrimination by employers, and employment opportunities limited to lower skilled, lower paid jobs." (page 3)

In December, 2006, the GAO took its next step in its analysis and advocacy of the older worker issue. It convened a forum that brought together:

- Employers from AARP's *Best Employers for Workers Over 50* program;
- Representatives from business and union groups, and federal agencies; and
- Advocates, researchers, actuaries, and academics, to address issues related to engaging and retaining older workers.

These experts were asked to discuss obstacles that older workers encounter when seeking continued work; best practices for hiring and retaining older workers; and general strategies to promote opportunities for older workers.

The results of the discussion can be highlighted under three headings: key obstacles; best practices and lessons learned; and strategies. The experts re-confirm the three key obstacles (barriers) confronting older workers:

1. Employers' perceptions about the cost of hiring and retaining older workers;
2. Workplace age discrimination, the lack of suitable job opportunities, layoffs due to changes in the economy, and the need to keep skills up to date; and

Recruitment and Retention of Strategic Work Force Cohorts

3. Strong financial incentives for workers to retire as soon as possible and some jobs that are physically demanding or have inflexible schedules

With respect to best practices and lessons learned, the experts suggest that employers adopt an agenda for change that is evident in other research work on this topic:

- Use non-traditional recruiting techniques such as partnerships with national organizations that focus on older Americans.
- Employ flexible work situations and adapt job designs to meet the preferences and physical constraints of older workers.
- Offer the right mix of benefits and incentives to attract older workers such as tuition assistance, time off for elder care, employee discounts, and pension plans that allow retirees to return to work.
- Provide employees with financial literacy skills to ensure they have a realistic plan to provide for retirement security.
- Treat all employees in a fair and consistent manner and employ a consistent performance management system to prevent age discrimination complaints.

Finally, a number of strategies, most within the scope of government, are put forward:

- Conduct a national campaign to help change the national mindset about work at older ages.
- Hold a national discussion about what “old” is to help change the culture of retirement.
- Create a clearinghouse of best recruiting, hiring, and retention practices.
- Strengthen financial literacy education to help workers prepare to retire.
- Make the federal government a model employer.
- Create a key federal role in partnerships to implement these strategies.
- Consider specific legislation or regulations to increase flexibility for employers and employees to create new employment models.

However, in its summary perspective, the GAO sings a familiar refrain about the glacial progress on managing this strategic labour force issue:

Despite all of these gains to be had, there are barriers to continued employment for older workers. In addition, some employers remain reluctant to engage and retain this group. While many, including GAO, have reported on the benefits associated with work later in life, not enough has been done to address this issue. Many employers are still unaware of the need to engage older workers to meet their workforce needs, and few have implemented programs to engage or retain older workers. Similarly, many workers are not adequately preparing for retirement. (page 1)

Statistics Canada

Statistics Canada, Canada's national statistical agency, has carried out a substantial amount of empirical research on mature workers as a cohort in the labour force. From among these many studies, three, all of them based on data from the 2002 General Social Survey on *Aging and Social Support*, stand out as important for our purposes.

Data from the 2002 General Social Survey (GSS) open a window on the perceptions of the 1.8 million Canadians who retired between 1992 and 2002. One cut of these data by researchers from Statistics Canada focuses on the factors that might influence workers to continue their employment post-retirement.⁶¹ Table 3-10 identifies the responses of retired Canadians in 2002 to the question of incentives to continue working. There is little difference in the respective response of men and women. More importantly, factors associated with the notion of "working less" are at the top. This finding parallels what we identified in the American research.

Table 3-10: Incentives to Continue Working, Canada, 2002

Incentive ⁶²	Both Sexes	Men	Women
Working fewer days	28.3	29.1	27.5
Working shorter days	25.6	26.0	25.2
More vacation	19.0	19.6	18.4
Part-time work	27.8	28.3	27.2
Better health	26.5	26.7	26.2
Salary increase	21.2	22.0	20.4
No mandatory retirement	11.8	12.0	11.7
Suitable care giving	6.3	6.7	5.8
Other	11.3	9.8	13.0

Source: Statistics Canada, *General Social Survey, 2002*.

A second cut at the GSS data examines retirement from the perspective of older workers who were not retired in 2002.⁶³ Seven in ten "near-retirees" (between the ages of 45 and 59) state a specific retirement age with four in ten selecting an age before 62. About one-fifth (18 percent) do not intend to retire; one-eight (12 percent) do not know when they would retire. Respondents who either do not intend to retire or who do not know when they might retire are more likely to:

- have a lower level of educational attainment;
- have immigrated to Canada since 1980;
- rate their health as either *fair* or *poor*;
- have been unemployed during the past year;
- be self-employed;
- work in a *sales and service* or *blue collar* occupation;
- work in primary industries;
- not have a pension;

⁶¹ René Morissette, Grant Schellenberg, and Cynthia Silver, "Retaining Older Workers." *Perspectives on Labour and Income* (Statistics Canada: October, 2004).

⁶² The incentive does not have any effect on pension arrangements.

⁶³ Grant Schellenberg, *The Retirement Plans and Expectations of Non-retired Canadians Aged 45 to 59* (Statistics Canada, Business and Labour Market Analysis Division: June, 2004).

Recruitment and Retention of Strategic Work Force Cohorts

- not own their home;
- have low levels of personal and household income; and
- view their financial retirement preparations as not adequate.⁶⁴

These data strengthen trends evident elsewhere in the literature on mature workers, i.e., that there is a substantial intention to retire early but reality is largely mediated by financial considerations.

A third cut at the GSS 2002 data looks at retirees who had returned to employment.⁶⁵ About one-fifth (22 percent) of the GSS retiree sub-sample had returned to paid employment at some point after retirement. Men (23 percent) are more likely than women (15 percent) to return to work. Other characteristics of those more likely to return are:

- excellent health;
- professional occupation;
- employed in the information, culture, and recreation or construction industries;
- retired before age 60;
- received an early retirement incentive;
- no longer enjoyed work;
- retirement created financial problems.⁶⁶

This study reveals several other pertinent findings:

- 38 percent of retirees returned to work because of financial reasons; 22 percent, because they did not like retirement; and 19 percent, because of the intrinsic aspects of work (e.g., social contact).
- Women (58 percent) are more likely than men (37 percent) to return to part-time work.
- Men who retired before 60 are less likely to work part-time.

Government Policies

Government of Canada

The Government of Canada created the Targeted Initiative for Older Workers (TIOW) in 2006, a program that will be in place until March, 2012. The TIOW helps

... unemployed older workers in communities experiencing ongoing high unemployment and/or with a high reliance on a single industry affected by downsizing. Projects [are] designed to improve the employability of participants from 55 to 64 years of age, and may assist them through activities such as prior learning assessment, skills upgrading, and experience in new fields of work.⁶⁷

The TIOW is cost-shared between the Government of Canada and provinces and territories. Only Ontario, Manitoba, Alberta, and Nunavut do not currently participate in this program.

⁶⁴ G. Schellenberg, Table 2.6, page 26, Table 2.6, page 28, and Table 2.7, page 30.

⁶⁵ Grant Schellenberg, Martin Turcotte, and Bali Ram, "Post-retirement Employment." *Perspectives on Labour and Income* (Statistics Canada: September, 2004).

⁶⁶ G. Schellenberg et al., Table 1, page 15.

⁶⁷ http://www.hrsdc.gc.ca/eng/employment/employment_measures/older_workers/index.shtml.

Web Sites

AARP (www.aarp.org)

The AARP web site is one of the best repositories of information and other resources on the population 50 and older. However, it is essentially focused on the American 50-plus population.

AARP's *Policy and Research* link opens up a cornucopia of reports, studies, and surveys. We have already reviewed a number of these documents. There are three other features of the web site that are relevant for our study:

- *Best Employers for Workers Over 50* (<http://www.aarp.org/money/work>)
- *National Employer Team* (http://www.aarp.org/money/work/articles/national_employer_team.html)
- *Employer Resource Centre* (http://www.aarp.org/money/work/employer_resource_ctr)

Best Employers for Workers Over 50 "is an annual recognition program that awards companies and organizations whose best practices and policies for addressing the issues affecting our aging labor force create roadmaps for the workplaces of tomorrow." Since 2001, more than 130 employers have received recognition. The best practices of the 2008 winners fall into five categories (http://www.aarp.org/money/work/best_employers/articles/2008_best_employers_winning_strategies.html):

- **Recruiting:**

- Ensuring that recruiting materials are designed to reflect broad diversity, including mature workers.
- Developing specific alumni programs designed to attract mature and retired workers to mentor and train younger employees.
- Highlighting phrases, such as "Retirees welcome," in recruiting efforts.
- Partnering with efforts like those of RetirementJobs.com and Operation A.B.L.E. (Ability Based on Long Experience) to recruit mature workers.
- Tapping into community resources, such as senior groups, to recruit for part-time or temporary employment opportunities.
- Maintaining a database of retirees who are interested in returning to work on a part-time basis.

- **Training:**

- Financial planning and investment-education programs to help workers build retirement income.
- Computer skills programs, including programs targeted specifically for workers age 50+.
- Retirement planning and education workshops to prepare workers for their eventual retirement.
- Refresher courses for mature workers who are reentering the workforce after being away for a number of years.
- Assigning mature workers to train others by using them as "expert" teachers and mentors.
- Tuition reimbursement programs, including reimbursement for pre-retirement training programs.

Recruitment and Retention of Strategic Work Force Cohorts

- **Phased retirement:**
 - Allowing employees to move from full-time to part-time employment as a bridge to retirement.
 - Implementing flexible-work schedules and job-sharing programs as ways to ease pre-retirees into retirement.
 - Developing “work-to-retire” programs, which move employees toward retirement over a phased-in period that can take up to three years.
 - Allowing employees to retire and return to work for special assignments or projects.
 - Allowing retirees who return to work to collect their pensions.
 - Letting employees test the retirement waters by allowing them to try it and to return to full-time employment if they determine their retirement decisions were premature.

- **Retiree relations:**
 - Active promotion of volunteer opportunities to retirees.
 - Rosters of retirees who can be contacted for special work assignments.
 - Invitations to ongoing employer activities, such as benefit fairs, flu-shot clinics, and awards luncheons.
 - Continued access to company stores and fitness centers.
 - Keeping retirees up-to-date on business issues through continued access to the company Web site.
 - Formal retiree-relations programs to stay connected, thereby enabling companies to benefit from the intellectual capital that resides within their retiree populations.

- **Care giving programs:**
 - Paid and unpaid time off to care for family members.
 - Education on eldercare issues, such as workshops and seminars.
 - Caregiver-support programs to secure daycare for aging parents or other family members.
 - Subsidized backup child and eldercare programs for times when ongoing arrangements fall through.

AARP’s web site also provides some statistics on the prevalence of these best practices among the winning companies:

- Eighty percent or more target mature workers or retirees through the Internet, newspapers, job fairs, and employment agencies. Fewer, but still more than 40 percent, target mature workers or retirees through placement agencies that appeal to Americans age 50+.
- 98 percent offer tuition reimbursement; 100 percent offer in-house training; 52 percent offer a formal job rotation program; and 100 percent offer financing planning information or training.
- Phased retirement generally means moving employees toward retirement over time. . . . 50 percent of the 2008 Best Employers have such programs.
- 74 percent of AARP Best Employers communicate with their retirees on a regular basis, 82 percent invite them to participate in organization events or celebrations, and 90 percent formally acknowledge employees on the occasion of their retirements.

- 94 percent offer elder-care referral services, 30 percent offer backup elder care, and 14 percent offer on-site elder care. A comparison of the 2008 with the 2007 Best Employers shows noteworthy increases in the percentage that offer elder-care referral services (from 84 percent in 2007 to 94 percent in 2008), and the percent who provide paid time off specifically designated for care giving (from 34 percent in 2007 to 50 percent in 2008).

National Employers are companies that “want to hire older workers because they know that we bring leadership, experience, and skills to do the job.” Employers must apply to AARP to earn designation as a *National Employer*. The criteria for qualification include a strong commitment to hiring mature workers, non-discriminatory policies, completion of the AARP *Workforce Assessment Tool*, and the need to hire 500 or more persons annually. In addition to being spotlighted on the AARP web site, *National Employers* receive a number of benefits such as discounted prices for job postings and booth space at job fairs targeting mature workers. The current roster of *National Employers* includes companies from a variety of sectors including retail, healthcare, communications, government, and financial services. It includes many recognizable corporate names such as Home Depot, Verizon, Avis Budget Group, and Walgreens.

The *Employer Resource Centre* is the storehouse of information and tools for assisting employers with the recruitment and retention of mature workers. For example, the *Workforce Assessment Tool* is housed here. Employers can access leading-edge information through the *Executive Insights Webinar Series* or the *AARP Smart Brief*. They can read case studies on recruitment and retention strategies or benefit plans tailored to the needs of mature workers.

Canadian Association of Retired Persons (CARP; www.carp.ca/index.cfm)

CARP is the Canadian correlate of AARP. However, the parallel ends there. CARP provides Canadian employers or mature workers with minimal resources compared to what AARP provides to these groups in the United States. CARP does undertake advocacy on issues such as pension and healthcare reform. From time-to-time, it commissions systematic surveys. The *Employment* link on the *50plus* component of the web site contains a job search service (www.50plus.com). There are also articles on employment-related topics.

Workplace Institute (www.workplaceinstitute.org)

A more substantial web site for Canadian employers wanting to learn about the mature worker cohort is furnished by the Workplace Institute. The Workplace Institute:

- Provides management consultation and proprietary research on mature workforce issues and best practices.
- Develops mature workforce engagement strategies, workforce strategic planning, work/life, health and productivity policies and practices, organizational branding, intergenerational workforce management, training and research.
- Organized the 2008 *Summit on the Mature Workforce*.
- Organizes the *Best Employers Award for 50-plus Canadians* competition.

The *Best Employers Award for 50-plus Canadians* competition was inaugurated in 2005. The competition recognizes employers who engage in best practices in the areas of:

- Career development
- Retention and recruitment

Recruitment and Retention of Strategic Work Force Cohorts

- Workplace culture/practices
- Management practices
- Health support, benefits, pensions
- Retirement/retiree practices, recognition

The 2009 *Best Employers* winners are:

- Catholic Children's Aid Society of Toronto
- HSBC Bank Canada
- Seven Oaks General Hospital (Winnipeg)
- Wal-Mart Canada
- Bethany Care Centre

"These five winners stood out from the rest with their innovative approaches to retirement, management practices and attracting and retaining mature workers ..."

What Does this Review Tell Us?

Youth

- The “traditional” motivators related to financial factors work for youth.
- The post-secondary level should not be the major focus for youth recruitment. An effective strategy requires reaching down lower into the educational system (as low as grades 7 and 8).
- Industries in the “goods” sector of the Canadian economy, which have felt the impacts of an aging labour market during a period of robust economic growth, appear to have taken the lead on youth recruitment.
- Government funding is available for the development of broadly-based youth employment services.

Aboriginals

- There are a number of government programs that facilitate the recruitment and retention of Aboriginals. These programs encourage multi-stakeholder partnerships; focus on the elimination of the barriers to Aboriginal employment; emphasize the importance of training; and provide tools for the development of “cultural awareness” in the workplace.
- Companies in the goods sector as well as public sector organizations appear to be in the lead with respect to the targeting of Aboriginals in the labour market. Activity in Western Canada is particularly high.
- The key factors in Aboriginal recruitment and retention are: strong emphasis on education and training on both a pre-employment and in-service basis; raising the cultural awareness of employees at all levels; mutual support and networking opportunities for Aboriginal employees; and partnerships with Aboriginal communities.
- The educational and training resources that employers need to work effectively with Aboriginal employees exist. An important source for such programs is the Aboriginal Human Resource Council.
- The Aboriginal Programs Project developed by the Alberta Chamber of Resources is a model for the sharing of information on an industry-wide basis.
- “Best employer” programs provide a means for publicizing issues and trends impacting immigrants and generating ideas for workplace change.

Immigrants

- Resources abound to both assist employers with the recruitment and retention of recent immigrants and to help immigrants themselves secure solid employment in either their chosen field or a new field. The resources are available on web sites created by public, private, and not-for-profit agencies. There is a wide array of interactive tools, guides, workshops, seminars, newsletters, job boards, and blogs.
- These resources are directed at the barriers confronting recent immigrants in Canadian workplaces such as discrimination, recognition of foreign credentials, and proficiency in one or both of the Official Languages.
- Initiatives to target recent immigrants have been led by sector-specific organizations such as ISTEP (construction industry in British Columbia) as well as broadly-based organizations such as the Toronto Region Immigrant Employment Council.
- “Best employer” programs provide a means for publicizing issues and trends impacting immigrants and generating ideas for workplace change.

Recruitment and Retention of Strategic Work Force Cohorts

Mature Workers

- ❑ Compared to the other cohorts, mature workers are clearly the “new kids on the block”. There is less targeting of this cohort in terms of government policy, web sites, and organizational programming. There is, however, much research and advocacy (but little action).
- ❑ Best practices with respect to the recruitment of mature workers are grounded in the concept of flexibility – flexibility in terms of where, how, and for how long work is done and flexibility in compensation plans designed to meet life cycle needs.
- ❑ AARP provides a model for servicing the needs of this cohort to which Canadian organizations such as CARP should aspire.
- ❑ The American federal government, through the GAO, has been much more active than the Canadian federal government in conducting research and advocacy activities.
- ❑ The research supplied by Statistics Canada is valuable because it is empirical in nature. This strength is also a weakness in that the surveys typically do not address sector- or company-specific trends.
- ❑ “Best employer” programs provide a means for publicizing issues and trends impacting mature workers and generating ideas for workplace change. The AARP program is mature and productive; the Workplace Institute program in Canada appears to be in its infancy.

All Cohorts

- ❑ Some of the sector councils are acting as catalysts with regard to the targeting of the cohorts (with the exception of mature workers).
- ❑ Systematic analysis of a cohort’s demographic, social, psychological, and economic characteristics is the starting point for change.

PART 4: Survey of Senior Human Resource Management Professionals

Introduction

A survey is a snapshot in time of the perceptions held by members of a target population on some topic of interest. Although survey results can reflect a population's views fairly accurately, there are limitations. The first is that for practical and intellectual reasons, it is not possible to ask every conceivable question of interest. Secondly, even though perceptions can be recorded accurately, it is not always possible to know what underlies a respondent's perception (i.e., what criteria is she or he using to frame a response). Finally, survey samples may not be sufficiently representative of the targeted populations.

Properly designed and implemented surveys can yield substantive results. Even when certain questions remain unanswered, survey findings can provide a basis for asking new questions in future surveys or probing issues through other means (for example, focus groups).

An important part of the research for this report comes from a survey of senior human resource management professionals within the property and casualty insurance industry in Canada. In a survey of this group conducted by the Insurance Institute in 2007, 60 percent of respondents indicated that their organizations had targeted recruitment initiatives and 33 percent stated that they used retention bonuses. The purpose of the 2009 survey was to build on the 2007 results by:

- Identifying recruitment and retention tools that are targeted at one or more of the labour force cohorts – youth, Aboriginals, visible minorities, and mature workers.
- Assessing the effectiveness of these tools in recruiting or retaining workers in the four strategic labour force cohorts.

The questionnaire used in the survey is contained in APPENDIX E. The survey was conducted in the early part of 2009. A copy of the questionnaire was sent to the target participants by e-mail and returned by the same means to the project consultant.

Respondents

The target population was 75 companies selected from the membership of The Insurance Institute of Canada. Thirty-four (34) companies responded for a response rate of 45 percent.⁶⁸ Two-thirds of the respondents are from Ontario. Over one-half (56 percent) are companies with 500 or more employees; 12 percent are companies with fewer than 50 employees. Two of the three Crown corporations responded. Three-fifths of the respondents are either broker represented insurers or independent brokers. Twelve (12) percent of the respondents are mutual insurers.

Respondents were asked to identify their levels of recruitment and attrition during 2008. Over one-half (53 percent) of respondents recruited 100 or more employees. One-fifth (21 percent) recruited fewer than 10. In terms of attrition:

- One-quarter of respondents had 100 or more employees exit voluntarily in 2008. Over one-half (54 percent) had 50 or more employees exit voluntarily.

⁶⁸ The 95 percent confidence interval for the whole sample is ± 12.5 percentage points. Therefore, the results for all survey questions are accurate to within plus or minus 12.5 percentage points, 19 times out of 20. What this means is that 95 percent of the time any results from the survey are reflected in the employer population by an error of plus or minus 12.5 percentage points. For example, if 26 percent of respondents use phased retirement as a retention tool, there is a 95 percent level of certainty that roughly 14 to 38 percent of all employers use this tool (i.e., 26 ± 12 percent). The interval for sub-groups of respondents (e.g., mutual companies) is usually higher.

Recruitment and Retention of Strategic Work Force Cohorts

- Four-fifths (82 percent) had fewer than 50 involuntary exits and about one-half (46 percent), fewer than 10 exits.
- Just under three-quarters (73 percent) of respondents had fewer than 10 retirements in 2008. Only two companies had retirements in the 50 to 99 range.

Recruitment

Respondents were first presented with a list of “recruitment tools” (see Part B of the questionnaire) and asked to indicate which tools are currently in use. On average, seven tools are deployed per company. Just under two-thirds (64 percent) of the companies deploy five or more recruitment tools; just over one-third (35 percent), 10 or more tools.

The data in Table 4-1 show that financial assistance for professional certification is the most utilized tool, with insurance industry certification topping the list. A majority of companies utilize: trainee programs (62 percent); financial assistance for post-secondary education (62 percent); flexible work arrangements (53 percent); and internships/co-op programs (50 percent). Developmental project assignments (47 percent) and part-time work (44 percent) are part of the recruitment tool kit for almost one-half of the companies. Compensation-based tools (e.g., hiring bonus) are deployed by around one in three companies. Fewer than one in five companies use volunteer opportunities, scholarships, job rotation, and day care support as recruitment tools.

Table 4-1: Recruitment Tools in Use (percent share of respondents)

Recruitment Tool	Percent
Financial assistance for insurance development & designations	88
Financial assistance for non-insurance designations	71
Trainee program	62
Financial assistance for post-secondary education	62
Flexible work arrangements	53
Internships/co-op programs	50
Developmental project assignments	47
Part-time work	44
Work/life balance programs	38
Enhanced benefits	38
Telecommuting	35
Hiring bonus	35
Enhanced salary	35
Language support	26
Volunteer opportunities	18
Scholarships	18
Job rotation	15
Day care support	6

Analysis of the data on a cross-tabulated basis yields some clues about which organizational factors impact the utilization of recruitment tools. Higher utilization is associated with:

- **RECRUITMENT ACTIVITY:** The higher the level of activity, the greater number of tools deployed. Companies that recruited 100 or more employees in 2008 deploy ten tools on average compared to four for companies recruiting fewer than 10 employees.

Part 4: Survey of Senior Human Resource Management Professionals

- **COMPANY SIZE:** Utilization increases directly with company size. Companies with 1,000 or more employees identify ten tools compared to three for companies with fewer than 50 employees. Financial assistance for designations, both industry and non-industry, is provided by a majority of companies in all size categories.
- **ORGANIZATIONAL STRUCTURE:** Direct response insurers have an average of twelve tools deployed compared to six for both independent brokers and independent adjusters. Reinsurers deploy, on average, the fewest number of tools (3.5). Financial assistance for industry designations is the only tool utilized by a majority of companies in each organizational category.

Crown corporations, on average, utilize more tools than private companies (9.5 versus 7.4). Crown corporations do not utilize enhanced salary, hiring bonus, job rotation, day care support, or telecommuting as recruitment tools. Most of these tools are deployed by over one-third of private sector companies. Crown corporations are more likely than private sector companies to utilize part-time work, flexible work arrangements, developmental project assignments, and work/life balance programs.

Targeted Recruitment

In Part B of the questionnaire, respondents were also asked to identify whether a tool in use was primarily targeted at one or more of the four work force cohorts. Respondents identified 25 targeted recruitment tools (33 including multiple targets).

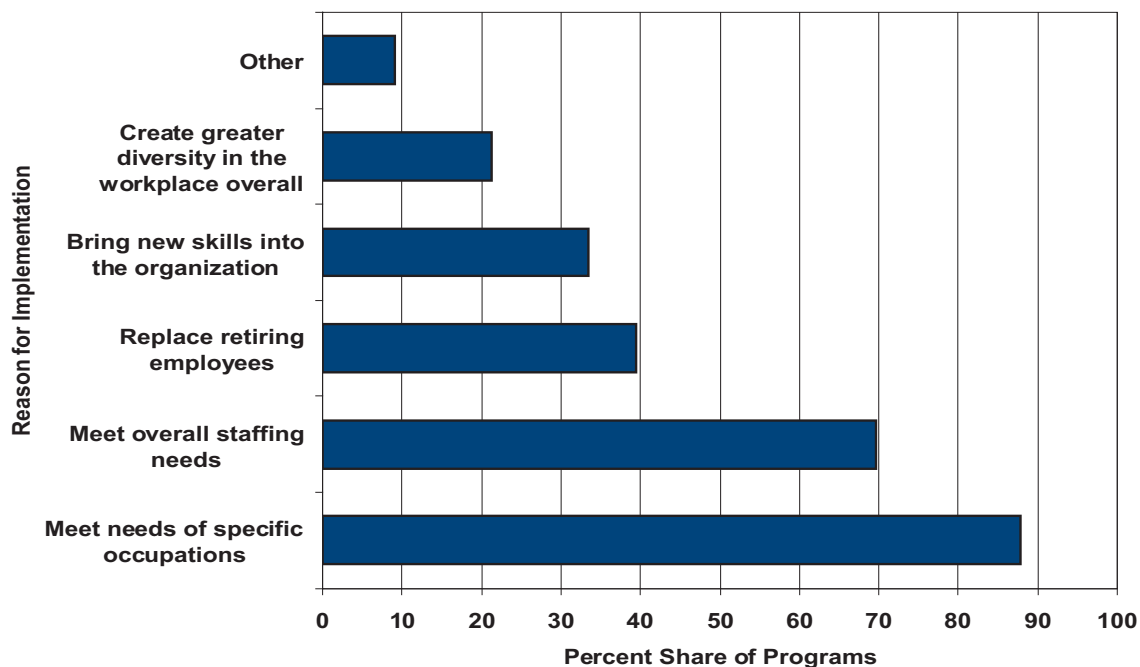
Youth account for about two-thirds of the targeting. The prime focus is the post-secondary system. Internships/coop programs are used the most as a targeted tool. Other youth-focused tools are scholarships, trainee programs, and financial assistance for professional designation or post-secondary education. In a few cases, tools are also targeted at visible minorities and Aboriginals, however, visible minorities are the least targeted group. Part-time work, flexible work arrangements, telecommuting, and financial assistance for industry designation are the tools aimed at mature workers.

For each identified targeted tool, respondents were prompted to furnish information on how long the tool had been deployed; why it had been implemented; whether there was a communications strategy for its deployment; and the tool's effectiveness in meeting recruitment needs.

On average, targeted recruitment tools have been in place for about ten years. They were primarily implemented to meet specific occupational needs or general staffing needs (see Chart 4-1). Creating diversity in the workplace was a goal in only one in five cases. Communication strategies are in place for almost all of the tools. Internet and Intranet (90 percent), booths at career fairs (79 percent), and presentation at universities (62 percent) are the most commonly used communications tools.

Recruitment and Retention of Strategic Work Force Cohorts

Chart 4-1
Targeted Recruitment Tools, Reason for Implementation (percent)



One measure of the effectiveness of a targeted recruitment tool is how many people are hired as a result of its deployment. Around one-half (48 percent) of respondents state that in 2008 fewer than 10 staff were hired as a result of deploying the various tools. One-seventh of the respondents (15 percent) claim that from 10 to 29 staff were hired. However, over one-third (36 percent) state that either they do not know or find it difficult to identify how many staff were hired as a result of deploying the tools.

Table 4-2: Effectiveness of Targeted Recruitment Tools by Occupational Category

Occupational Category	Score
Claims adjuster/examiner	96
Broker/agent	93
Claims support	92
Information technology	91
Underwriting support	87
Underwriter	87
Actuarial	85
Middle Management	73
Customer service representative	71
Sales support	67
Marketing/field representative	67
Front line management	67
Senior executive/management	64
Average	80
Very effective = 100 / Somewhat effective = 67	

Part 4: Survey of Senior Human Resource Management Professionals

Notwithstanding the number hired, a tool must also help a company meet its recruitment needs. The industry' senior human resource managers have a favourable view of the targeted tools. Three-quarters think that, compared to other tools, targeted tools facilitate attainment of recruitment needs *to a great extent*. When asked about their effectiveness with respect to the recruitment of employees into major occupational categories, respondents perceive targeted tools as *somewhat effective* (Table 4-2). Effectiveness varies by category. For example, these tools are *very effective* (score = 96) for recruiting claims adjusters/examiners. They are *somewhat effective* (score = 67) for recruiting marketing/field representatives.

Retention

In Part D of the questionnaire, respondents were first presented with a list of "retention tools" and asked to indicate which tools are currently in use. On average, nine tools are deployed per company. Just under three-fifths (57 percent) of the companies deploy ten or more retention tools; just over one-quarter (27 percent), five to nine tools.

The data in Table 4-3 show that, as was the case with recruitment, financial assistance for insurance industry certification is the most utilized tool. Three-quarters of the responding companies have financial assistance for non-insurance designations, long-term financial incentives/pension, individualized career development, and post-secondary financial assistance as important retention tools. Two-thirds use flexible work arrangements and developmental project assignments. About one-half of the respondents flag mentoring, part-time work, and differentiated compensation. Retention bonuses, volunteer opportunities, and phased retirement are part of the tool kit for around one-quarter of the companies. Sabbaticals and day care support are deployed sparingly.

Table 4-3: Retention Tools in Use (percent share of respondents)

Retention Tool	Percent
Financial assistance for insurance development & designations	88
Financial assistance for non-insurance designations	76
Long-term financial incentives/pension	74
Individualized career development	74
Financial assistance for post-secondary education	74
Flexible work arrangements	68
Developmental project assignments	65
Mentoring	56
Part-time work	53
Differentiated compensation	50
Technical expertise development & networking	47
Work/life balance programs	38
Telecommuting	35
Retention bonus	29
Volunteer opportunities	26
Phased retirement	26
Job rotation	21
Sabbatical	15
Day care support	6

Recruitment and Retention of Strategic Work Force Cohorts

Analysis of the data on a cross-tabulated basis yields some clues about which organizational factors impact the utilization of retention tools. Higher utilization is associated with:

- **RETENTION ACTIVITY:** The higher the level of activity, the greater number of tools deployed. Companies that lost 100 or more employees through voluntary exit in 2008 deploy eleven tools on average compared to seven for companies losing fewer than 10 employees.
- **COMPANY SIZE:** Similar to recruitment, utilization increases directly with company size. Companies with 1,000 or more employees identify eleven tools compared to four for companies with fewer than 50 employees. A majority of companies in all size categories use: financial assistance for industry and non-industry designations and post-secondary education; individualized career development; and developmental project assignments. Larger companies (500-plus employees) are more likely than smaller companies to rely on differentiated compensation and mentoring as retention devices.
- **ORGANIZATIONAL STRUCTURE:** Direct response insurers have an average of twelve tools deployed compared to eight for independent brokers, independent adjusters, and mutual insurers. Reinsurers deploy, on average, the fewest number of tools (4.5). A majority of companies in each organizational category deploy: flexible work arrangements; financial assistance for industry and non-industry designations and post-secondary education; individualized career development; and developmental project assignments. Part-time work is a tool utilized more by direct response insurers and independent brokers. Independent brokers and adjusters, respectively, are somewhat more likely than other types of organizations to use phased retirement.

Crown corporations, on average, utilize more tools than private companies (12.5 versus 9.4). Crown corporations do not utilize job rotation, day care support, telecommuting, or phased retirement as retention tools (with the exception of day care support, these tools are deployed by one-fifth to one-third of private sector companies). Crown corporations are more likely than private sector insurers to utilize work/life balance programs and technical expertise development and networking.

Targeted Retention

In Part D of the questionnaire, respondents were also asked to identify whether a tool in use was primarily targeted at one or more of the four work force cohorts. Respondents identified 16 targeted recruitment tools, about one-half the number of targeted retention tools. The multiple targeting approach is not in evidence.

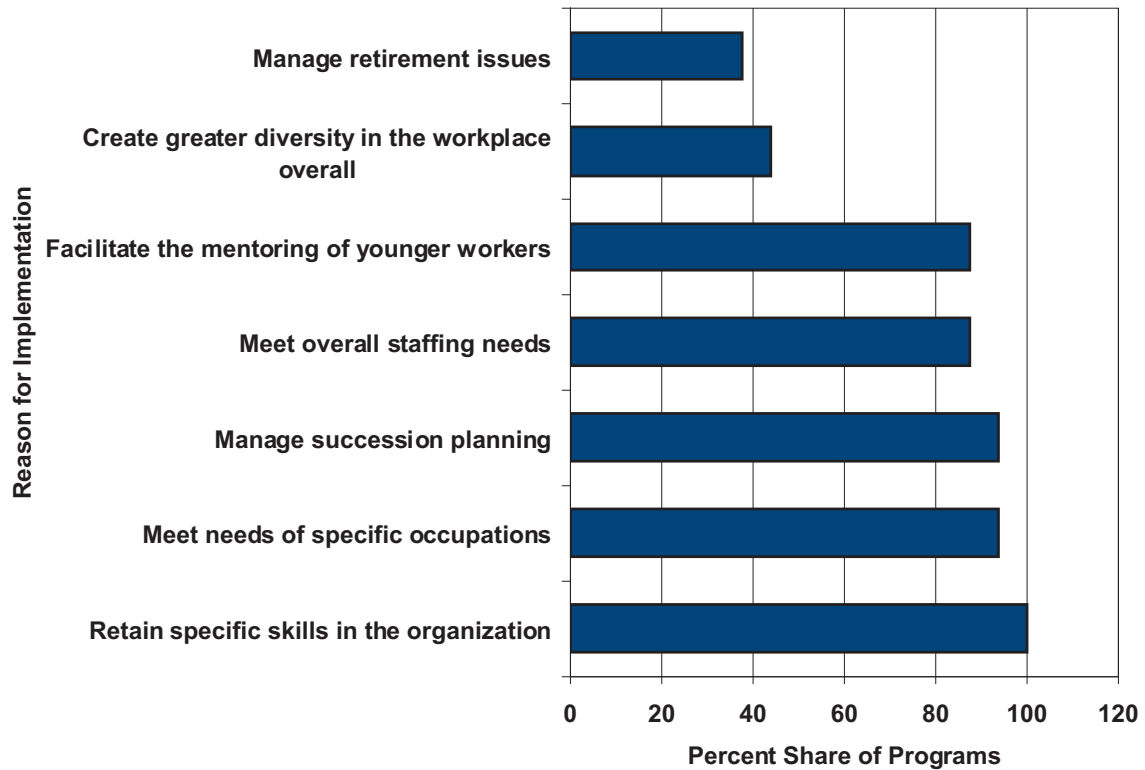
Youth account for about four-fifths of the targeting. Various tools are deployed for youth retention (e.g., financial assistance for professional designation). Phased retirement is the main tool deployed for older workers. Visible minorities and Aboriginals are not targeted.

For each identified targeted tool, respondents were prompted to furnish information on how long the tool had been deployed; why it had been implemented; whether there was a communications strategy for its deployment; and the tool's effectiveness in meeting recruitment needs.

A substantial majority of retention tools (75 percent) has been deployed for less than five years. The main focus of retention tools is on the maintenance of specific skills (Table 4-2). Succession planning and the need to mentor younger workers are also salient. Creating greater workplace diversity has a higher profile for retention than recruitment but this reason is only cited by two in five respondents. Managing retirement issues is the least important rationale for these retention programs.

Part 4: Survey of Senior Human Resource Management Professionals

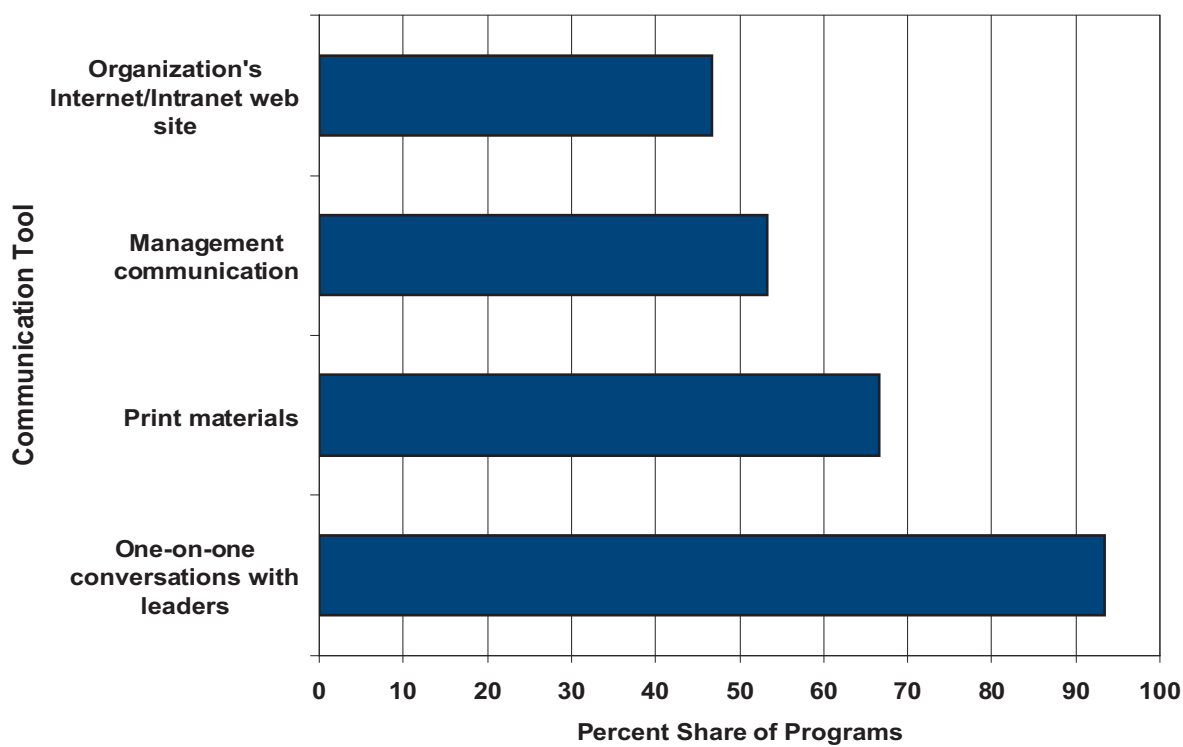
Chart 4-2
Targeted Retention Tools, Reason for Implementation (percent)



Most retention tools have communication strategies. When it comes to communications tools, retention is decidedly “old school”. Chart 4-3 clearly depicts the primacy of traditional approaches – interpersonal communication and printed materials. The digital approach is operative in fewer than one-half of the cases.

Recruitment and Retention of Strategic Work Force Cohorts

Chart 4-3
Targeted Retention, Communication Tools (percent)



One measure of the effectiveness of a targeted retention tool is how many people are retained as a result of its deployment. Around one-half of respondents state that in 2008 fewer than 10 staff were hired as a result of deploying the various tools. Only six percent of respondents state that either they do not know or find it difficult to identify how many staff were hired as a result of deploying the tools.

Notwithstanding the number hired, a tool must also help a company meet its retention needs. The industry's senior human resource managers have a favourable view of the targeted tools. One-third think that, compared to other tools, targeted tools facilitate the attainment of retention needs *to a great extent*; two-thirds, *to some extent*. When asked about their effectiveness with respect to the retention of employees in major occupational categories, respondents perceive targeted tools as *very effective* (Table 4-4). Effectiveness varies by category. For example, these tools are *very effective* (score = 100) for retaining staff in the underwriting, broker, senior management, and sales support categories. They are *somewhat effective* (score = 67) for retaining middle and front line management and customer service representatives.

Part 4: Survey of Senior Human Resource Management Professionals

Table 4-4: Effectiveness of Targeted Retention Tools by Occupational Category

Occupational Category	Score
Underwriter	100
Senior executive/management	100
Sales support	100
Broker/agent	100
Information technology	92
Actuarial	90
Claims adjuster/examiner	81
Claims support	79
Underwriting support	77
Marketing/field representative	71
Middle management	67
Front line management	67
Customer service representative	67
Average	84
Very effective = 100 /Somewhat effective = 67	

What Do the Data Tell Us

- ❑ On average, more retention than recruitment tools are deployed.
- ❑ There is a direct relationship between organizational size and the deployment of both types of tools.
- ❑ The approaches of Crown corporations and private sector insurers, respectively, are somewhat different. The former deploy, on average, more programs and place more emphasis on different programs.
- ❑ A targeted approach is not widespread, especially for retention.
- ❑ Youth are the primary target of both recruitment and retention
- ❑ Mature workers and Aboriginals, respectively, have some visibility as a target group.
- ❑ Visible minorities have a minimal profile as a target group.
- ❑ The purpose of targeting is to address specific occupational/skill needs.
- ❑ The most utilized recruitment and retention tools, both targeted and non-targeted, focus on knowledge and skill development.
- ❑ The communications approach for targeted retention is more “traditional” in that it is highly reliant on interpersonal dialogue.
- ❑ Both targeted recruitment and retention tools are perceived as effective overall as well as with respect to specific occupational groups.

PART 5: Survey of Industry Employees

Introduction

The report, *A Demographic Analysis of the Property and Casualty Insurance Industry in Canada, 2007-2017*⁶⁹, focused on the age and sex profile of workers in selected professional occupational categories. To build on that demographic foundation, a survey of employees in those categories was conducted in the early part of 2009. The selected occupational categories are:

- Underwriter
- Claims adjuster/examiner
- Broker/agent
- Customer service representative
- Marketing/field representative
- Sale support
- Actuary
- Information technology
- Senior/middle/front line management

The broad purpose of the survey is to identify and analyze the perceptions of these employees on their current jobs (including training issues) and careers within the industry. Their perceptions can be linked to the recruitment and retention issues and strategies examined in this report. In particular, it is possible to isolate the perceptions of respondents in the four strategic cohorts: youth, Aboriginals, visible minorities, and mature workers.

The 75 companies that were invited to respond to the survey of human resource management professionals were also asked to give permission for their employees to respond to this survey on job and career matters. Participating companies then notified their employees that the survey was available online. The employee questionnaire (see APPENDIX F) was posted on SurveyMonkey.com (<http://www.surveymonkey.com>). Employees were assured that every possible step would be taken by the consultant to ensure the anonymity of their individual responses.

Respondents

Sample

The total number of employees in the selected occupational categories who responded is 2,894. They work for 23 companies. Six companies account for 72 percent of the respondents.

Using the employment estimate developed by the Insurance Bureau of Canada (IBC)⁷⁰ as the reference point, the sample over-represents Ontario and the West and under-represents other parts of the country. About one-half of the respondents (49 percent) work in Ontario compared to 39 percent in the IBC estimate. Two-fifths work in the four western provinces (31 percent in the IBC estimate). The IBC share for Québec is 22 percent but only six percent in our sample. Atlantic Canada has eight percent of industry employment and a five percent share of the sample. The confidence interval at the national level is ± 1.8 percentage points. The regional intervals are higher:⁷¹

⁶⁹ Insurance Institute of Canada, *A Demographic Analysis of the Property and Casualty Insurance Industry in Canada, 2007-2017: Full Report* (May, 2008).

⁷⁰ Insurance Bureau of Canada, *Facts 2008*, Appendix J.

⁷¹ The confidence intervals are calculated on the basis of the IBC's estimated totals by province for 2008. Since the IBC provides data for all employees and not just the employees in the occupational categories examined in this report, the intervals are actually lower.

Recruitment and Retention of Strategic Work Force Cohorts

Atlantic	± 8.59
Québec	± 8.09
Ontario	± 2.72
West	± 2.99

Around four in five respondents (84 percent) work in Census Metropolitan Areas (CMA's) such Toronto, Regina, or Vancouver

Occupation

The distribution of survey respondents among the occupational categories is (percent share of sample):

- Underwriter (21 percent)
- Claims adjuster/examiner (21.5 percent)
- Broker/agent (19 percent)
- Customer service representative (11.4 percent)
- Marketing/field representative (2.8 percent)
- Sale support (2.5 percent)
- Actuary (0.7 percent)
- Information technology (6.3 percent)
- Senior/middle/front line management (14.7 percent)

The distribution of the 2009 sample compares favourably with that in the 2008 report with the exception of two categories – claims adjuster/examiner and broker/agent. The latter is under-represented compared to the 2008 profile, and the former, over-represented.

Demographic Profile

Females are somewhat over-represented in the survey sample. Seventy (70) percent of respondents are female compared to the 61 percent share identified in the IIC's 2008 report. The share of respondents who are visible minorities (13.5 percent) is just less than the visible minority share of Canada's population (16.5 percent in 2006). The Aboriginal share in the sample (3.2 percent) is close to the 3.8 percent share identified in the *2006 Census*.

Four in five respondents (81 percent) were born in Canada. On average, those who have immigrated to Canada have lived here for 24 years. Almost one-third (32 percent) of employees who are immigrants came to Canada from Asia. More than one-quarter (29 percent) emigrated from Europe. North and Central America account for seven percent; the Caribbean region, eight percent.

Both the average and median age is 41.0 (the same as 2008 study). The cohort distribution in 2008 and 2009, respectively, is depicted in Table 5-1. Two cohort templates are used. The first is the boom, bust, and echo template popularized by David K. Foot. The second is the labour force cohorts generally employed by Statistics Canada. Compared to 2008, the 2009 survey sample under-represents the boomers and over-represents the bust and echo cohorts. With the slight exception of the 55-plus cohort, the data on labour market cohorts in 2008 and 2009 are similar.

Table 5-1: Distribution of Sample by Cohorts (percent)

Cohorts	2008	2009	Cohorts	2008	2009
Boomers (43-62)	49	43	Entrants (under 25)	5	5
Bust (30-42)	36	38	Core (25-54)	84	83
Echo (under 30)	12	17	Retirees (55+)	11	13

Social

English is the language of work for 95 percent of the respondents. Seven in ten (71 percent) are either married or living with a partner. Four in ten (41 percent) have children under 18 living with them. One in five (21 percent) have caregiver responsibilities.

Education

The academic background of a majority of respondents (56 percent) is business or public administration. The share that has a university certificate, diploma, or degree is two-fifths. Two-fifths also hold one or more professional designations. One-fifth of respondents (22 percent) hold the CIP designation.

Career

The respondents have a good level of experience both with their current employer and in the property and casualty insurance industry (see Table 5-2). Although only about one-third (35 percent) have been with their current employer for ten or more years, almost one-half have been in the industry for that long. One-quarter have been in the industry for 20 or more years. Employer loyalty is also good. A majority of respondents (57 percent) have worked for one employer, and 31 percent have worked for two or three employers.

Table 5-2: Length of Time with Current Employer and Industry (percent)

Duration (years)	Current Employer	Industry
Less than 2 years	24	17
2 to less than 5	19	13
5 to less than 10	22	21
10 to less than 15	14	15
15 to less than 20	7	10
20 years or more	14	25

Most respondents are full-time, permanent employees (93 percent). Three-quarters (77 percent) earn less than \$70,000 annually; just under one-half (47 percent) earn less than \$50,000. Women are around twice as likely as men to earn less than \$50,000 (55 versus 29 percent).

Respondents were asked: *When you were hired into your first job in the property and casualty industry, how did you learn about the job opening?* The responses are illustrated in Chart 5-1. Overwhelmingly, referral by a family member or friend in the industry is the main avenue of entry. The Internet is salient for only six percent of respondents. This fact is driven home even further by the data in Table 5-3. The youngest cohorts are more likely than other cohorts to use the Internet but they are also the most reliant on a referral by a family member or friend in the industry. Tapscott’s Net Generation have apparently not totally forsaken tradition.

Recruitment and Retention of Strategic Work Force Cohorts



Table 5-3: First Job Information Source by Cohort (percent)

Information Source	Cohort					
	Boom	Bust	Echo	Entrant	Core	Retiree
Family/friend in industry referred you	37	44	48	47	43	34
Internet	2	8	15	14	7	0

Youth Respondents

The echo cohort represent 17 percent of the sample. Just under two-thirds (64 percent) of this cohort are working in the West. In addition, a little more than one-quarter (28 percent) of youth work in non-CMA areas.

Aboriginal Respondents

In comparing Aboriginal with non-Aboriginal respondents, Aboriginals are more likely to:

- Work in the claims adjuster/examiner and the customer service occupational categories.
- Be younger (36.1 is the average age).
- Work in the West and in non-CMA areas.
- Have worked less than two years with both their current employer and in the industry.
- Have worked with only one employer.
- Earn less than \$50,000 annually.
- To have relied on personal initiative in obtaining their first industry job.

They are less likely to hold:

- A university degree.
- The CIP designation.

Visible Minority Respondents

In comparing respondents who identify themselves as visible minorities to those who do not, visible minorities are more likely to:

- Have emigrated from Asia.
- Be younger (39.1 is average age).
- Work in Ontario and CMA's.
- Have a university degree.
- Have worked both with current employer and in the industry from five to less than ten years.

They are less likely to:

- Hold a management position.
- Have been born in Canada.

Summary

The statistical quality of the sample is excellent at the national level and in Ontario and the West. It is acceptable in the other parts of the country. The sample is a fairly representative one. It is well aligned with a number of the demographic characteristics of both the property and casualty industry work force and the Canadian population. These attributes of the sample provide a basis for having a high degree of confidence in the results of the survey.

Survey Results

Training

Respondents were asked to indicate from a list what kinds of training they had taken during 2008. The results of their choices are presented in Table 5-4. Three major trends are evident:

- Programs pertaining to the insurance field have the highest take up. Training leading to *insurance professional certification* has the highest participation rate (30 percent) followed by *insurance education* that is not linked to certification (26 percent). Respondents who are members of the echo cohort are much more involved in certification training (52 percent).
- The third largest training program is *no training*. About one in six respondents did not take any training in 2008. One in five of both the boomers and the bust cohort fall into this group. The Aboriginal *no training* rate (8 percent) is less than one-half that for non-Aboriginals (19 percent). Over one-quarter (26 percent) of the respondents in the information technology category did not take training. The lowest *no training* rate belongs to the broker/agent occupational category (10 percent).
- "Literacy" training programs (e.g., written communication) have low participation rates. However, Aboriginals are more likely than non-Aboriginals to take training in oral and written communications.

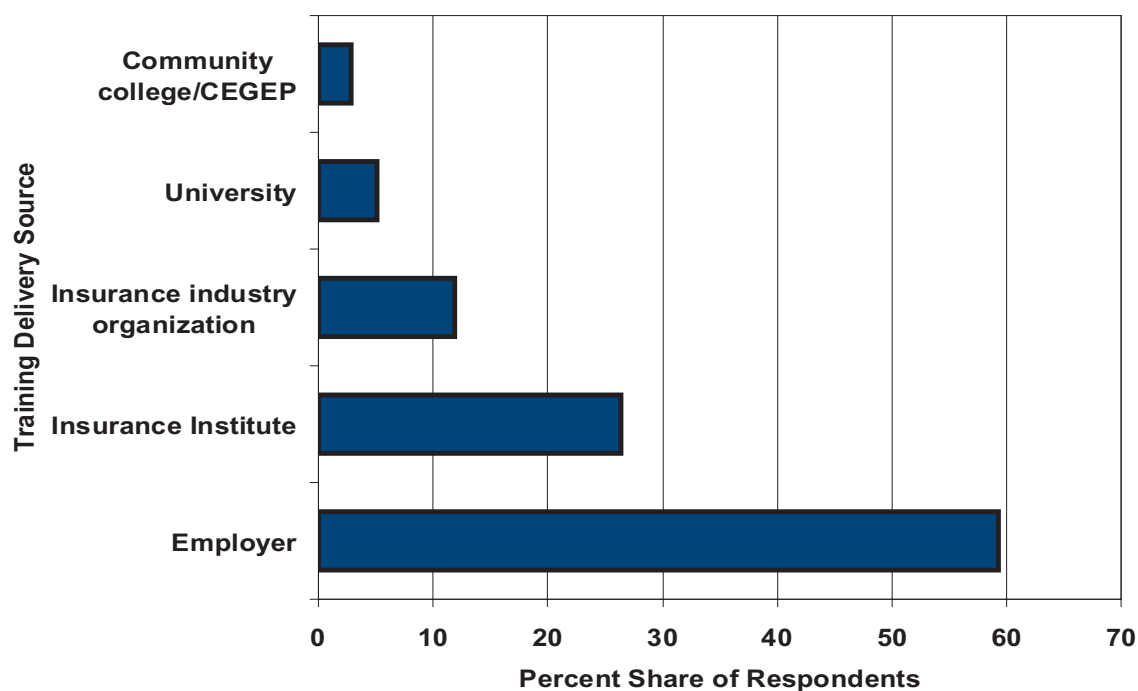
Recruitment and Retention of Strategic Work Force Cohorts

Table 5-4: Type of Training Taken

Type of Training	Percent of Respondents
Insurance professional certification	29.6
Insurance education (non-certification)	26.0
No training	16.8
Team building	15.9
Computer software or systems	14.3
Leadership	14.2
Management/supervisory skills	13.8
Sales and marketing	13.4
Ethics	11.6
Group decision-making/problem-solving	8.3
Orientation for new employees	8.1
Other	7.4
Oral communication	5.9
Written communication	4.7
Occupational health and safety	3.9
Numeracy/financial skills	2.3
Computer hardware	1.8
English as a second language	0.2

Training delivery is mostly by industry organizations, particularly employers (Chart 5-2). The Insurance Institute also has a notable presence.

**Chart 5-2
Sources of Training Delivery**



Job Satisfaction

The issue of job satisfaction was examined from several angles. The first was the respondent's level of satisfaction (measured by a four-point scale ranging from *very satisfied* to *very dissatisfied*) with a long list of employer policies and programs pertaining to compensation, training, and work organization elements. Respondents also had the option of indicating that a specific policy or program was not available in their work situation.

The data in Table 5-5 show that overall respondents are *somewhat satisfied* with their employers' policies and programs (average score = 70). The highest level of satisfaction is reserved for:

- Financial support for insurance development and designation (84)
- Flexible working arrangements (80)
- Volunteer opportunities (77)
- Financial support for post-secondary education (76)

Day care support (56) and retention bonus (59) receive the lowest level of satisfaction (*somewhat dissatisfied*).

On average, two-thirds (65 percent) of respondents indicate that these types of policies and programs are available. Nine in ten respondents have access to: enhanced benefits; enhanced salary; long-term financial incentives/pension; individualized career development; and flexible work arrangements. Eight programs are not available to a majority of respondents:

- Hiring bonus
- Part-time work
- Internships/co-op programs
- Phased retirement
- Retention bonus
- Scholarships
- Sabbatical
- Day care support

Day care support and retention bonus have both low availability and low satisfaction (*somewhat dissatisfied*).

Recruitment and Retention of Strategic Work Force Cohorts

Table 5-5: Employer Job Policies and Programs, Satisfaction and Availability

Employer Policies & Programs	Availability (%)	Score⁷²
Enhanced benefits	96	75
Enhanced salary	93	69
Long-term financial incentives/pension	92	71
Individualized career development	90	67
Flexible work arrangements	88	80
Financial assistance for insurance development & designation	87	84
Mentoring	86	66
Technical expertise development & networking	84	69
Work/life balance programs	81	71
Trainee program	79	69
Differentiated compensation	75	70
Developmental project assignments	70	69
Volunteer opportunities	68	77
Language support	59	74
Financial assistance for post-secondary education	57	76
Telecommuting	57	69
Job rotation	53	69
Financial assistance for non-insurance designations	50	69
Hiring bonus	49	67
Part-time work	44	72
Internships/co-op programs	44	72
Phased retirement	44	66
Retention bonus	43	59
Scholarships	41	70
Sabbatical	40	65
Day care support	20	56
Average	65	70

For a majority of policies and programs (e.g., retention bonus), availability declines to some extent with age (cohort). In addition, day care support, part-time work, internships/co-op programs, scholarships, sabbaticals, phased retirement, and financial support for non-industry designations are not available to a majority of respondents in all cohorts.

⁷² Response key and scores: excellent = 100; good = 75; fair = 50; and poor = 25.

Table 5-6: Availability of Policies and Programs by Labour Force Cohort

Employer Policies & Programs	% Not Available		
	Youth	Core	Mature
Enhanced salary	3	7	8
Enhanced benefits	4	4	5
Differentiated compensation	19	24	35
Hiring bonus	36	50	66
Retention bonus	42	57	70
Part-time work	57	55	54
Flexible work arrangements	7	11	19
Job rotation	23	47	60
Volunteer opportunities	32	31	39
Day care support	72	79	89
Internships/co-op programs	52	55	60
Scholarships	59	58	63
Financial assistance for insurance development & designation	20	12	18
Financial assistance for post-secondary education	40	41	53
Financial assistance for non-insurance designations	50	49	58
Telecommuting	40	42	53
Developmental project assignments	26	28	39
Work/life balance programs	25	17	23
Trainee program	9	20	26
Individualized career development	7	9	17
Mentoring	10	13	18
Sabbatical	56	60	63
Phased retirement	55	57	53
Technical expertise development & networking	17	16	19
Long-term financial incentives/pension	10	7	8
Language support	38	39	48
Average	31	34	41

Respondent’s job satisfaction was next looked at in terms of the opportunity for:

- Career advancement
- Participating in or influence workplace decisions
- Lateral moves to broaden experience
- Receiving recognition and rewards for performance
- Acquiring new knowledge or expertise
- Salary increases
- Accessing training/education
- Accessing developmental assignments
- Accessing latest technology
- Working with respected colleagues

Recruitment and Retention of Strategic Work Force Cohorts

These aspects of their work were rated on a four-point scale ranging from *excellent* to *poor*.

The data in Table 5-7 indicate that, in general, respondents regard current job opportunity as *good* (average score = 66). Among the labour force cohorts, the average score is highest for youth (71), followed by core workers (66) and mature workers (64). Managers (73) have a higher score than non-management staff (67). Opportunity is highest with respect to:

- Working with respected colleagues (78)
- Access to training and education (73)
- Acquisition of new knowledge or expertise (70)

The lowest rated factors (*fair* to *good* range) are:

- Recognition and rewards for performance (62)
- Access to the latest technology (62)
- Lateral moves to broaden experience (62)
- Salary increases (56)

Table 5-7: Aspects of Job Opportunity

Current Opportunity for/to:	Score⁷³
Work with respected colleagues	78
Access training/education	73
Acquire new knowledge or expertise	70
Career advancement	67
Participate in or influence workplace decisions	65
Access developmental assignments	63
Lateral moves to broaden experience	62
Access latest technology	62
Receive recognition and rewards for performance	62
Salary increases	56
Average	66

Fifty-five (55) percent of respondents state that they have been promoted by their current employer (question #17). Job satisfaction is very much related to how an employee perceives the **transparency** and fairness of the competition for promotion. Respondents were given a chance to assess this element of their workplaces. They were asked: "Thinking about the job competition process within your organization, state your level of agreement with the following statements." The response key was *strongly agree*, *somewhat agree*, *somewhat disagree*, and *strongly disagree*. They also had the option of stating *don't know/not applicable*.

Respondents *somewhat agree* (average score = 75) that the job competition process is transparent and fair (Table 5-8). The average score of managers is somewhat higher than that of non-managers (77 versus 68). The strongest support is given to two characteristics that pertain to the candidate's prior information about a competition:

- Awareness that jobs are available (84)
- Understanding of job requirements (79)

The lowest support is registered for feedback about the lack of success in a competition (66), although this response is still within the *somewhat agree* range. With respect to the feedback characteristic, one-half of respondents selected the *don't know/not applicable*. Two-thirds of managers and one-half of non-management staff opted for *don't know/not applicable* response.

⁷³ Response key and scores: excellent = 100; good = 75; fair = 50; and poor = 25.

Table 5-8: Job Competition Process

Characteristics of the Job Competition Process	Score ⁷⁴
Aware of available jobs	84
Understand job requirements	79
Competition was run fairly	75
Opportunity to demonstrate my capabilities	75
Hire people who can do the job	71
Process of selecting a person for a job is fair	71
Given feedback about why I was not successful	66
Average	75

It can be contended that satisfaction with one’s compensation package is at the heart of the job satisfaction issue. In question #14 of the survey, respondents had the chance to show where they stood on this matter. They were invited to identify their level of satisfaction with base salary/wages, variable compensation, and health and other benefits (a four-point scale ranging from *very satisfied* to *very dissatisfied*)⁷⁵. Their responses demonstrate that they have a qualified level of satisfaction with all three compensation components. The highest level is with health and other benefits (78 percent)⁷⁶. Next is base salary/wages (69 percent). Variable compensation (65 percent) ranks third. There is no variation in this pattern among the boom, bust, and echo cohorts (see Table 5-9). However, managers, especially senior/executive level, are more satisfied with base salary/wages and variable compensation than non-management staff.

Table 5-9: Satisfaction with Compensation by Cohort (percent)

Compensation Component	% very/somewhat satisfied		
	Boom	Bust	Echo
Base salary/wages	74	66	66
Variable compensation	67	64	66
Health and other benefits	78	76	81

Finally, when asked to indicate their overall level of satisfaction with their jobs, over one-third (36 percent) of respondents choose *very satisfied* and one-half, *somewhat satisfied*. This perspective is upheld by each of the boom, bust, and echo cohorts. Around one-half of managers are *very satisfied* compared to one-third of non-management staff.

Career

The perspective of industry employees on their careers was dissected in terms of four factors:

- Influences
- Progress
- Promotion
- Future plans

⁷⁴ Response key and scores: strongly agree = 100; somewhat agree = 75; somewhat disagree = 50; and strongly disagree = 25.

⁷⁵ Response key and scores: very satisfied = 100; somewhat satisfied = 75; somewhat dissatisfied = 50; and very dissatisfied = 25.

⁷⁶ Percent share of respondents who are either *very* or *somewhat satisfied*.

Recruitment and Retention of Strategic Work Force Cohorts

Question #15 identifies 13 potential influences on one's career ranging from parents to motivational speakers. Respondents could rate these influences on a four-point scale (score values in brackets): *very influential* (100); *somewhat influential* (67); *not too influential* (33); and *not at all influential* (0).

Table 5-10 illustrates the fact that no one source stands out as the dominant career influence (average score = 30). The most influential sources are those with whom respondents have the closest personal and work relationships: manager/supervisor at work (52); colleague/co-worker (50); spouse (47); and parent (43). All sources are more influential for Aboriginals (average = 39) than non-Aboriginals (average = 30). Youth rate all sources more highly than core or mature workers. The influence of a parent is especially salient for youth (72) compared to core workers (44) and mature workers (30). This suggests that a parent may provide the initial inspiration but as one's career progresses, people in the workplace come to the fore. This interpretation is supported by the finding that managers, among the most experienced employees, attribute greater influence to their superiors and colleagues than do non-managers.

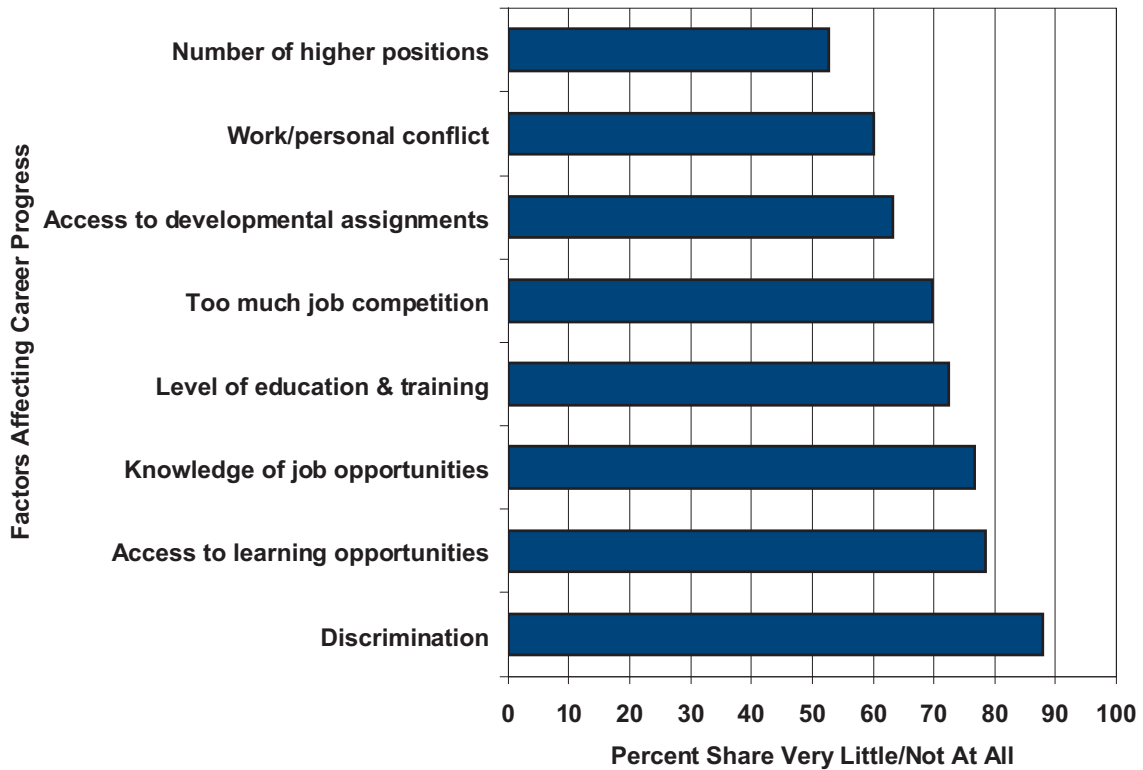
Table 5-10: Career Influences

Source of Influence	Score
Manager/supervisor at work	52
Colleague/co-worker	50
Spouse	47
Parent	43
Friend or acquaintance of similar age	37
Workplace leader (e.g. CEO)	35
Older friend or acquaintance	32
Other close relative	28
Teacher/professor	21
Counselor/advisor	15
Motivational speaker	14
Community leader	10
High profile public figure	9
Average	30

What factors affect the progress of an employee's career? We provided a list of eight factors (see question #16). The results are presented in Chart 5-3. No one factor stands out as dominant (average score = 30)⁷⁷. The majority of respondents perceive each factor as having either *very little* or *no impact*. A lower share of Aboriginals (46 percent) than non-Aboriginals (74 percent) perceive either *very little* or *no impact* regarding the factor of training and education. Discrimination is the factor with the least impact but a higher share of visible minorities (27 percent) than those who are not visible minorities (10 percent) suggest that the impact of discrimination ranges from *a great* to *some* extent. Overall, the factor with the greatest impact is an insufficient number of higher positions. Both visible minorities and those who do not identify themselves as visible minorities agree with this view.

⁷⁷ Response key and scores: to a great extent = 100; to some extent = 67; to a very little extent = 33; and not at all = 0.

Chart 5-3
Factors Affecting Career Progress, Percent Share *Very little/Not at all*

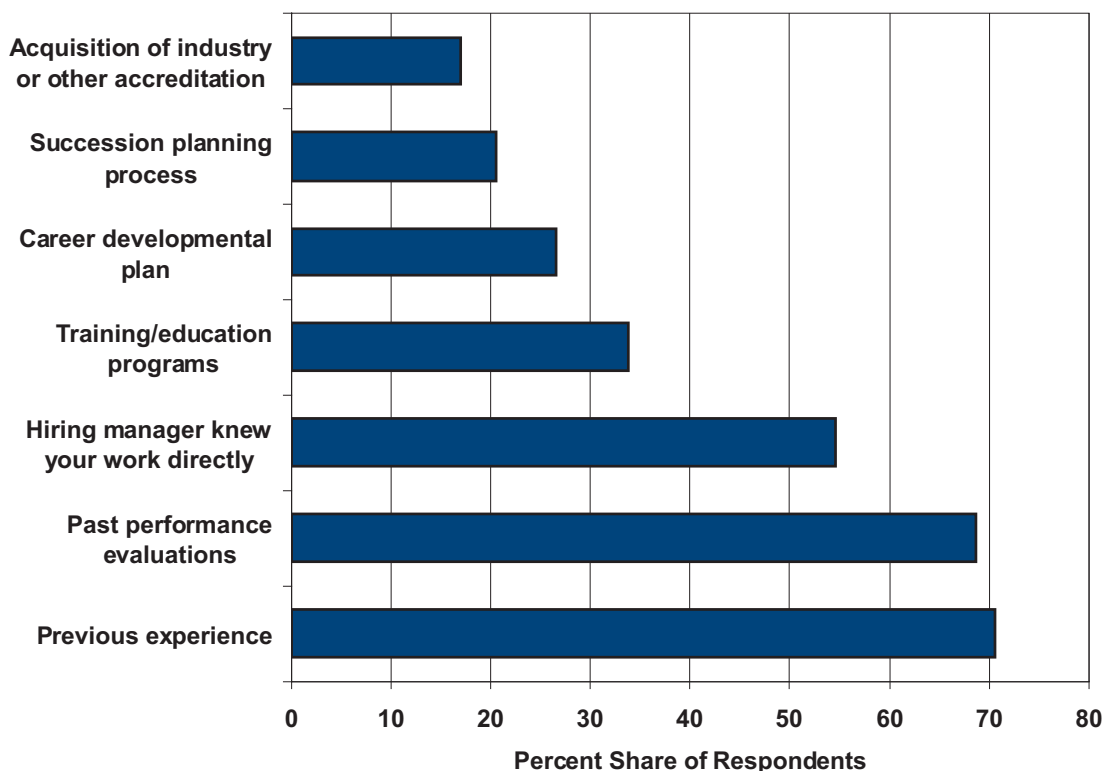


One in two (55 percent) respondents and three in four (77 percent) managers have been promoted by their current employers. What is their perception of why they were promoted?

The most important factors for promoted employees are related to performance and not expertise (see Chart 5-4). *Previous experience* is cited by 71 percent of respondents; *past performance evaluations* by 69 percent; and *hiring manager knew [respondent's] work directly* by 55 percent. A lower share of Aboriginals (55 percent) than non-Aboriginals (71 percent) cite the factor of *previous experience*. This is not surprising given their relatively younger profile. Managers are twice as likely as non-managers to point to *succession planning* (34 versus 17 percent) as an important factor.

Recruitment and Retention of Strategic Work Force Cohorts

Chart 5-4
Factors Affecting Career Promotion (percent)



Factors pertaining to training and development (e.g., *career development plan*) are identified by one-third or fewer respondents. Three of the strategic work force cohorts stray from this trend. A higher share of Aboriginals (49 percent) than non-Aboriginals (34 percent) stress the importance of *training and education programs*. Youth are more likely (58 percent) than either core (34 percent) or mature (28 percent) workers to cite *training and education programs*. Visible minorities are somewhat more inclined than those who are not visible minorities to select *training and education programs* (40 versus 33 percent) and *career development plan* (33 versus 26 percent).

The perception that experience trumps education and training, including the *acquisition of industry or other accreditation* (the least important factor), deserves comment. The finding raises the question of the relationship between education and training and job performance (as demonstrated over a period of years). Is performance ultimately better as a result of prior participation in education and training programs or is performance over time essentially independent of these variables? We did not pose this question in this survey but in light of our results, it is one that should be posed in future surveys. There is a hint in the cross-tabulated data of this survey that the emphasis on experience is driven more by experienced employees (10-plus years in the industry) and conversely, that the emphasis on education and training is pushed more by less experienced employees (less than 10 years). Our hypothesis would be that there is an increasing perceptual “disconnect” between the factors of education/training and performance as one’s career progresses. As time goes by, it appears that career progress is “all about me”. What may be buried in this perception is the notion of “how did I become me”. In this regard, we contend that education and training, particularly the accreditation that is so valued in the other findings of this survey, likely plays a substantial role.

Career Plans

Only one-third (34 percent) of respondents intend to leave their current employers within next five years. This share varies by labour force cohort with mature workers, the most likely candidates for retirement, having the highest share (see Chart 5-5). What are the reasons one-third of employees may leave? The answers are in Table 5-11, and with the exception of retirement, it's all about compensation and career development. A bare majority of respondents (52 percent) would leave for a higher salary; two-fifths (42 percent), to advance their careers; just over one-third (36 percent), either to pursue non-industry opportunities or to retire; and just under one-third (31 percent), to make better use of their training and skills. Aboriginals are more likely to leave for outside opportunities (50 versus 31 percent). "Personal" factors are salient for no more than 17 percent of respondents (e.g., *family obligations* or *spouse's relocation*).

Chart 5-5
Exit from Current Job within Next Five Years, Share by Cohort (percent)

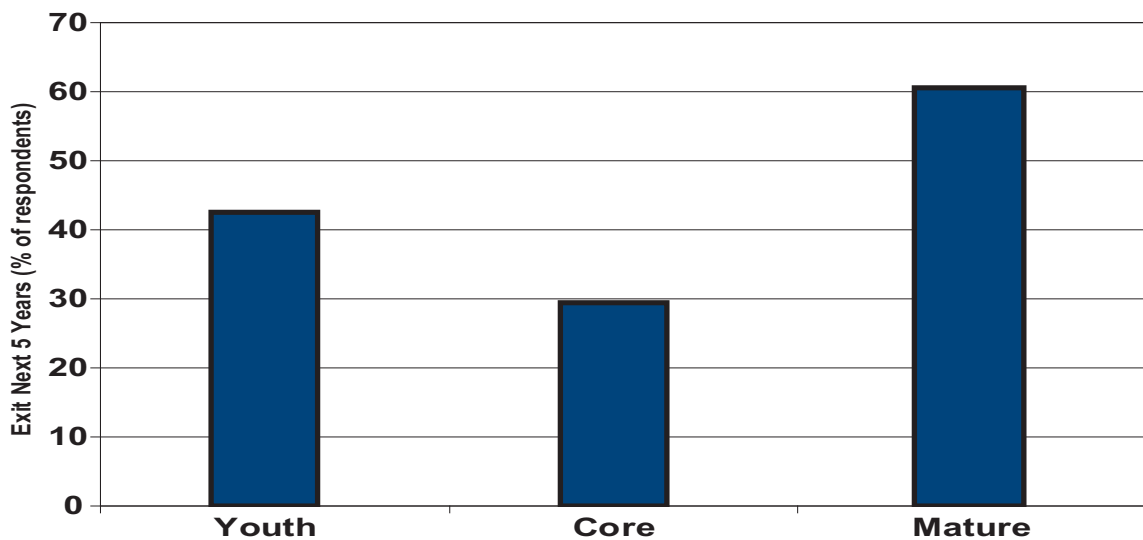


Table 5-11: Reasons for Leaving Current Employer within Next Five Years (percent)

Reason for Exit	Percent Share of Respondents
Offer of higher salary	56
Career advancement within the industry	42
Employment opportunities outside the industry	36
Retirement	36
To make better use of my training and skills	31
Family obligations	17
Workplace difficulties with supervising manager	12
Spouse's relocation	10
Return to school	7
Workplace difficulties with colleagues	7
Inability to meet employer's expectations	6
Health reasons	5
End of contract or term of employment	3

Recruitment and Retention of Strategic Work Force Cohorts

One in two (50 percent) managers plan to leave by retiring compared to one in four (28 percent) of non-management staff. The cross-tabulations for the exit data also yield a number of observations about the four strategic work force cohorts. The top three reasons for exit are:

- **YOUTH:** Higher salary (40 percent), outside opportunities (37 percent), and return to school (33 percent).
- **ABORIGINALS:** Outside opportunities (50 percent), higher salary (42 percent), and industry career advancement (33 percent).
- **VISIBLE MINORITIES:** Higher salary (56 percent), industry career advancement (46 percent), and outside opportunities (43 percent).
- **MATURE WORKERS:** Retirement (93 percent), higher salary (11 percent), and outside opportunities (8 percent).

Excluding the unique concern of mature workers (i.e., retirement), the top reasons are largely similar. However, each of the other three cohorts puts a difference emphasis on the exit decision. For youth and visible minorities, a higher salary is the key. For Aboriginals, outside opportunities head the list (by comparison only 30 percent of non-Aboriginals choose outside opportunities).

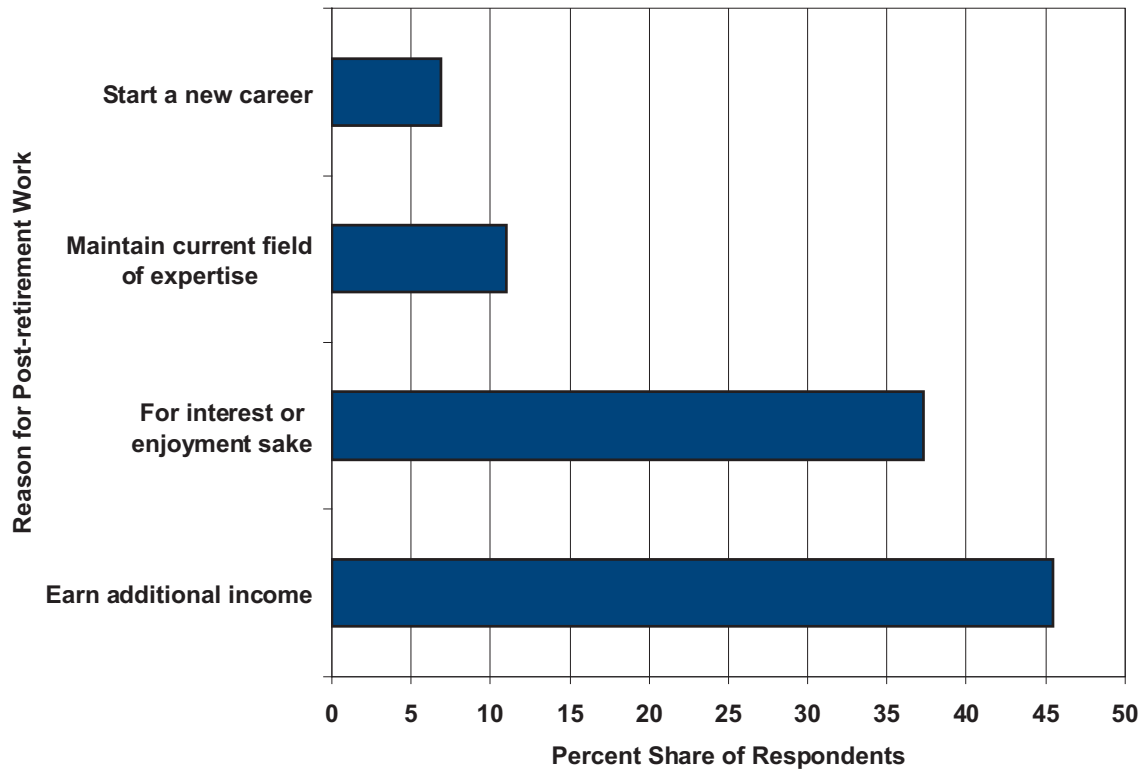
Given the potential for the retirement of the industry's workers over the next ten years that was documented in the 2008 IIC report, it is important to explore the retirement issue further. Three-quarters (73 percent) of respondents who intend to retire within next five years would also like to work post-retirement. This finding is consistent with the findings on mature workers identified in the literature review in Part 3 of the report. Moreover, 87 percent want to work part-time, another finding that is aligned with the literature review. However, certain groups are more likely to want full-time employment: Aboriginals (33 versus 13 percent), visible minorities (33 versus 13 percent), and managers (22 versus 11 percent).⁷⁸

Chart 5-6 shows that additional income is the leading factor driving post-retirement work (46 percent), followed by interest or enjoyment in work (37 percent). Only six percent want to start a new career. Ninety (90) percent are interested in working with their current employer. A lower share of Aboriginals (67 percent) than non-Aboriginals (90 percent) is willing to work for their current employers.⁷⁹ Why the industry's employees would like to work post-retirement parallels the reasons identified earlier in the literature review.

⁷⁸ The numbers for these sub-samples are small. Therefore, caution should be exercised in claiming that working full-time post-retirement is more important to the members of these groups. The finding does suggest an interesting hypothesis for future surveys.

⁷⁹ The size of the sub-sample is small. Caution should be used in interpreting this result.

Chart 5-6
Reasons for Working Post-retirement (percent)



Implicit in the other questions asked about career plans is the notion of what constitutes an “ideal job”. Question #20 provides the parameters of an “ideal job”. Respondents were given a list of 16 job aspects and asked to select no more than five. Restricting choice was a deliberate strategy on our part. Too often surveys of this type do not restrict choice and the results are somewhat predictable – we want our jobs to be packed with as many good things as possible. A better sense of priority is conveyed when we are forced to choose either a single factor or just several factors.

Looking at Table 5-12, it is clear that a substantial majority of respondents describe their ideal job in terms of a *competitive salary* (85 percent) and *good healthcare and other benefits* (63 percent). Other aspects receiving majority support mostly reflect the “pay and benefits” theme either directly (e.g., *good pension benefits*) or indirectly (e.g., *full-time, permanent employment*). Aboriginals (52 percent) are more likely than non-Aboriginals (37 percent) to favour *opportunity for promotion*; less likely to want *flexible work arrangements* (42 versus 56 percent). What can be described as social-psychological (e.g., *job autonomy*) and career development factors (e.g., *access to training/education*) are not identified by a majority of respondents. The weakest support is for part-time work and workplace diversity (9 percent). A higher share of visible minorities than those who are not (21 versus 7 percent) include work place diversity in their definition of an ideal job.

Recruitment and Retention of Strategic Work Force Cohorts

Table 5-12: Aspects of an Ideal Job (percent)

Aspects of an Ideal Job	Percent Share of Respondents
Competitive salary	85
Good healthcare and other benefits	63
Flexible work arrangements	59
Full-time, permanent employment	55
Good pension benefits	53
Adequate paid time off (e.g. vacation)	52
Challenging work	46
Collegial and respectful work environment	40
Opportunity for promotion	39
A short commute	36
Access to training/education	27
Corporate culture that support your values	25
Job autonomy	19
Corporate social responsibility of the organization	15
Opportunity for part-time work	9
Diverse workplace in ethnic and racial terms	9

Many factors decline in salience as employees move through the career cycle. All cohorts want good compensation (especially a competitive salary) and flexible work arrangements. Youth show a greater preference for full-time, permanent employment, the opportunity for promotion and challenging work. Mature workers value pension benefits and place less emphasis on full-time, permanent employment. Workplace diversity, corporate social responsibility, and alignment between corporate and personal values find lesser favour as aspects of one's ideal job (although there is a hint of relatively stronger support by youth).

Table 5-13: Aspects of an Ideal Job by Cohort (percent)

Ideal Job Factors	% of Respondents		
	Youth	Core	Mature
Flexible work arrangements	52	57	56
A short commute	40	35	33
Good healthcare and other benefits	60	60	65
Good pension benefits	37	49	66
Competitive salary	81	84	68
Adequate paid time off (e.g. vacation)	57	50	46
Full-time, permanent employment	74	54	42
Opportunity for part-time work	8	8	16
Opportunity for promotion	61	39	11
Access to training/education	43	27	12
Challenging work	54	44	41
Job autonomy	19	18	24
Collegial and respectful work environment	47	38	34
Corporate culture that support your values	22	24	22
Diverse workplace in ethnic and racial terms	18	8	7
Corporate social responsibility of the organization	20	14	11

Part 5: Survey of Industry Employees

We conclude the examination of career plans with the question: “Given your education, training, and experience, how would you assess your opportunity for career advancement within [your company] and [industry]?” The response scale is *excellent*, *good*, *fair*, and *poor* with the option of *don’t know*. Three-fifths of respondents perceive their opportunity for career advancement within their current company as either *excellent* (20 percent) or *good* (40 percent). Perceived opportunity within a company declines by age (cohort). Nearly four in five (78 percent) youth see their opportunity for internal advancement as either *excellent* or *good*. This perception is held by three in five (61 percent) core workers and one in two (47 percent) mature workers. Managers also perceive more opportunity than non-managers (69 versus 58 percent).

Respondent’s optimism about advancement is even higher within the industry context. Three-quarters of respondents perceive their opportunity for industry career advancement as either *excellent* (27 percent) or *good* (48 percent). Once again, the perception wanes as one moves through the career cycle.

What Do the Data Tell Us?

- ❑ The findings are highly representative of the views of employees across the industry. The national and some regional confidence intervals are low, and there is good alignment with 2008 demographic profiles.
- ❑ Aboriginals are different, particularly in their need to education, training, and career development opportunities.
- ❑ Referral by family and friends in the industry is a powerful recruitment tool even for today's Net Generation.
- ❑ Training is industry-focused in terms of content and delivery.
- ❑ On balance, the industry's employees are satisfied with their current jobs. The level of satisfaction is higher for managers than non-managers.
- ❑ Some key recruitment (e.g., scholarships) and retention (e.g., phased retirement) programs have a low level of availability. Overall, availability is lowest for mature workers. This finding reflects a trend identified in the literature review and the survey of the industry's human resource management professionals.
- ❑ Employees view people closest to them at work and within their families as having the greatest influence on their careers. The impact of parents is especially salient for youth. As one's career matures, people above and beside you in the workplace assume greater importance.
- ❑ Employees have a positive view of career advancement both within their companies and the industry.
- ❑ No one factor appears to be having an adverse impact on career progression.
- ❑ Promotion is viewed as a result of personal performance not the simple acquisition of training and credentials. The lesser emphasis on training and credentials may be explained by the factor of "experience". The fruits of prior training and accreditation may be embedded in the psyche of more experienced workers and therefore, less visible as a factor.
- ❑ Excluding potential retirees, employees who plan to exit are doing so largely for financial and career reasons.
- ❑ Compensation factors are the major aspect of an "ideal" job for employees of all ages.
- ❑ The potential for retaining employees post-retirement is high, especially on a part-time basis. This finding is aligned with the findings of the literature review. However, the key question is whether the industry has the necessary retention tools such as phased retirement in place.

PART 6: Conclusions and Recommendations

Conclusions

❑ Cohort Profiles:

- Women already account for three in five employees across the property and casualty insurance industry in Canada. Generally, women have a higher presence than men in the academic field of business, management, and public administration; in business, management, and administrative occupations; and in the finance and insurance industry sector. This pattern holds for Aboriginal women and visible minority women. Recruiting women into the property and casualty insurance industry will not be the challenge. The challenge across all cohorts will be recruiting men.
- Aboriginals represent a “niche market of youth in an aging labour force.” The property and casualty insurance industry must be sure that it recruits its share of this strategic cohort. The public administration sector appears to have made progress on this matter. The recruitment and retention challenges are managing the issue of lower Aboriginal educational attainment; the geographic concentration of Aboriginals; and the male/female divide with respect to occupational preferences.
- Canadians who identify themselves as a visible minority offer many strengths to the property and casualty insurance industry. They are relatively young; they are the dynamic component of Canada’s projected population growth; they are highly educated; and they already have a presence in the finance and insurance sector and professional, scientific, and technical services sector. A key challenge is that this cohort, like Aboriginals, is concentrated geographically.
- Mature workers are well educated and experienced. However, their attachment to the labour force declines after the age of 60. Also, their presence in the finance and insurance sector is below average. The challenge with this cohort is increasing labour force participation, particularly for women (who have lower rates than men) and men who are unemployed (and have difficulty regaining employment).

❑ Literature Review:

- There is some evidence that the concerns of youth and other cohorts about job and career matters converge in many ways. A baseline concern with compensation matters is as characteristic of workers under 30 as it is of workers in their fifties.
- Youth recruitment strategies must include a substantial effort to generate career awareness among youth at and below the post-secondary level, their teachers and academic counselors, and their parents.
- Detailed narrative descriptions and video portrayals of careers, interactive tools (for both employers and targeted workers), and employment support services appear to be effective recruitment mechanisms.
- Partnerships, with community-based organizations and governments, are important devices for moving on the issues facing the cohorts (e.g., the sector council model). A good example is the Aboriginal Human Resource Council which provides a number of **resources to facilitate the recruitment and retention of Aboriginals.**

Recruitment and Retention of Strategic Work Force Cohorts

- Government internship programs for Aboriginals offer a potential model for programs in other industries.
 - In-depth demographic and socio-economic research on the target cohorts is highly touted as the foundation of strategy development.
 - The barriers facing the four cohorts are well documented.
 - The insurance industry generally has a low profile with respect to initiatives to target Aboriginals, visible minorities, and mature workers.
 - Labour market need tends to drive action. Industries in the natural resources sector and in the West are the most active in targeting one or more of the strategic cohorts.
- ☐ Human Resource Management Survey:
- Targeting is perceived as effective for addressing skill needs but it is not widespread as an approach within the property and casualty insurance industry.
 - Youth remain the primary target of both recruitment and retention. Youth recruitment is primarily focused at the post-secondary level.
 - Both recruitment and retention tools aim at the training needs of youth (and the employer) not the importance that youth give to compensation matters.
 - Large companies and the Crown Corporations appear to be providing most of the momentum in targeting one or more of the four cohorts.
 - The survey results cannot explain why there are relatively few targeted programs. One possible explanation is that companies are able to meet their work force needs through the use of traditional recruitment and retention tools. Another explanation may be that companies have yet to adopt a proactive, strategic perspective on the emerging labour market trends documented in this report and the research published by the Institute in 2008.
- ☐ Industry Employee Survey:
- The survey results show that both the property and casualty insurance industry and its employees “fit the mould” discernible from the literature review and the survey of human resource management professionals:
 - ❖ One of the most pressing needs for Aboriginal employees is training and education.
 - ❖ “Old school” approaches work for youth – referral, career influences, and compensation as a motivator to come, stay, or go.
 - ❖ Mature workers want to work on a more flexible basis for pay after they retire.
 - ❖ There is limited programming for the retention of mature workers.
 - Employees appear to be reasonably satisfied with their jobs and careers. Companies are content to focus on industry-specific training. The perception of barriers by Aboriginals and visible minorities, respectively, does not appear to be problematic. Is this the “calm before the [labour market] storm” or are things well in hand?

Perspectives from the Industry Workshop

At the Industry Workshop convened in Toronto on April 15, 2009 by the Insurance Institute, key stakeholders within the industry's human resources management community (see APPENDIX G) had an opportunity to receive the research results of the project and to discuss them. The discussion was pointed towards a review of the industry's recruitment and retention efforts in terms of strengths, weaknesses, opportunities, and constraints. The ultimate goal of the discussion was to make recommendations regarding where the industry goes from here.

For discussion purposes, participants were divided into two groups. One group represented "small" employers (i.e., under 1,000 employees) and the other, "large" (1,000-plus). In our view, certain themes emerge from the summaries of the discussions found in APPENDIX H:

Small Organizations

- An over-arching concern regarding recruitment and retention for small companies is cost. A related concern is administrative complexity. Both of these concerns convey a sense of reluctance regarding change.
- With the exception of youth, small companies appear to have undertaken few formal initiatives regarding the cohorts.
- The concerns of the group representing the small companies about the conflict potential of a "multi-generational" workplace are at odds with the findings of this report, especially, the results of the employee survey. Indeed, youth have specific concerns that reflect their age and career position but they also share many concerns with other workers, particularly those pertaining to compensation matters.
- The recommendations of the small companies focus on mature workers. The recommendations are sound in terms of the analysis presented in this report. However, are there resources and sufficient resolve to see these proposed programs through to implementation?

Large Organizations

- The representatives of the large companies put forward a more fulsome case regarding the need to target all of the cohorts.
- Their recommendations hit on the key drivers of systematic analysis, partnership, marketing, and the re-shaping of internal culture. The proposed initiatives from post-secondary outreach to mentoring are well based in the findings of this report.
- A crucial step identified by this group is that the human resource management community must take the lead in building the "business case" for company executives regarding the need for the recommended programs.

Recruitment and Retention of Strategic Work Force Cohorts

Recommendations

Employer-level

This report in conjunction with the 2008 report should lead senior management of the industry's employers to one inescapable conclusion: in the next ten years, a proactive, strategic approach to human resource management is essential for industry sustainability. The current economic situation and the attitude that "we have always done it this way" are constraints that must be overcome.

Strategy must be tailor-made for each organization. It starts with employers analyzing the demographic make-up of their organization. It then proceeds through a series of deliberate steps. We understand that currently many organizations, particularly the large ones, will have strategy development processes. We suggest that any process should mirror the template set out by AARP in its 2004 *Staying Ahead of the Curve* report:

- **Analyze workforce demographics.** The analytical tools to do this task annually at the company level have been set out in both the 2008 and 2009 demographic research reports. A proactive, strategic approach to human resource management means that demographic profiles of key occupational categories, work force projections, and data on employee perceptions of recruitment and retention matters are maintained on a timely and substantive basis. Furthermore, analysis should assist corporate decision makers with the task of determining the relative priority of recruitment and retention programs directed at one or more of the four labour force cohorts.
- **Identify potential solutions.** In Part 3 of this report, a myriad of solutions for each of the targeted cohorts is identified. In general, there is no need "to re-invent the wheel." Analytical tools, information, research, model programs, and funding are available.
- **Assess the fit to the company.** It is crucial to ensure that potential solutions fit the realities of your organization as defined through continuing analysis and the learning accumulated through experience. For example, while it is clear that Aboriginals are an important cohort for companies in Saskatchewan or Manitoba, it is likely more important for companies in Ontario and British Columbia to give greater priority to the recruitment and retention of visible minorities.
- **Design the details of the specific program to fit the context.** The survey of human resource management professionals points to the factors of organizational size and structure as two key factors in determining what initiatives individual employers can take. Larger organizations will likely have the resources to pursue a variety of initiatives. Smaller organizations will face more formidable financial and staffing limits, thereby, placing greater emphasis on creativity (for example, partnerships with non-insurance businesses).
- **Pay particular attention to implementation.** Mature workers provide a case study for this part of the strategy template. The research has been done. Employees' views are known. What is missing is programs to recruit and retain mature workers. For example, the results of both of the surveys undertaken for this report show that phased retirement, one of the most effective tools, is not widely available in the property and casualty insurance industry.

Another observation is that there can be a disconnect between the identification of a strategic action and its implementation. One useful device for preventing this situation is the Action Plan framework deployed by the Internationally-trained Workers Partnership (see APPENDIX C).

Part 6: Conclusions and Recommendations

- **Monitor results and utilization of programs implemented.** Monitoring program utilization and results along with evaluation is always important. If these tasks are not carried out in a timely and effective manner, then it is difficult to link the expenditure of resources with the attainment of organizational goals. In this regard, we note that over one-third of the employers with targeted recruitment tools state that either they do not know or find it difficult to identify how many staff were hired as a result of deploying the tools.
- **Evaluate.**
- **Refine as necessary.** Programs must not remain static since both the internal and external environments of organizations are dynamic. Continuous analysis of these environments provides a basis for program evolution.

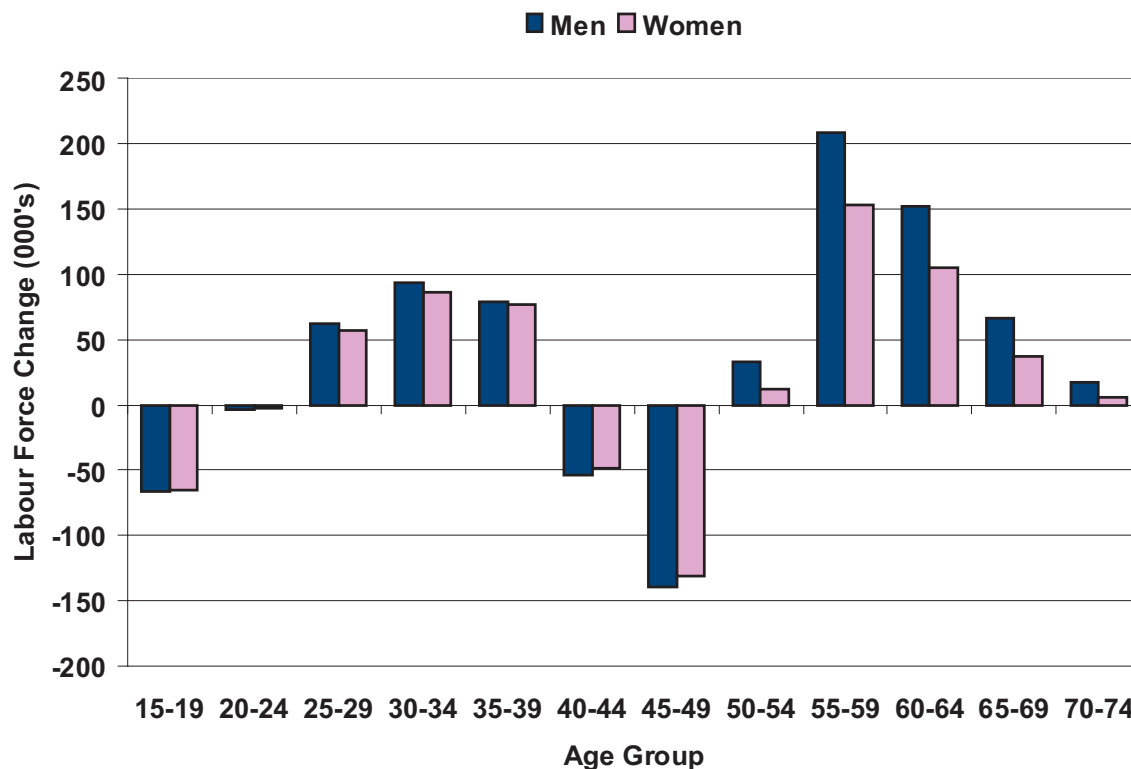
RECOMMENDATION: Companies should develop on an annual basis a human resource management strategy that is comprehensive and research-based. The strategy template promoted by AARP and the findings evident in this research report provide a solid foundation for companies undertaking this process for the first time. For companies with existing processes, the AARP template and this research may suggest areas for improvement.

R.A.L. Consulting Limited has developed a projection of Canada's labour force for the 2008 to 2018 period. The projection is based on Statistics Canada's reference population projection and the average labour force participation rates by age and sex for the 2000 to 2007 period. The projection indicates a number of strategic labour force trends (see Chart 6-1):

- The labour force entry cohort (under 25) will decrease by 138,000;
- The core labour force cohort (25 to 54) will increase by 128,000 (but the 40 to 49 age group will decline by 371,000); and
- The mature worker cohort will expand by 744,000.

Recruitment and Retention of Strategic Work Force Cohorts

Chart 6-1
Projected Labour Force Change by Age and Sex, Canada, 2008-2018 (thousands)



Source: Statistics Canada and R.A.L. Consulting Limited

Using projections developed by Statistics Canada⁸⁰, it is clear Canada's Aboriginal peoples will be a crucial component of the nation's youth in the future. We have calculated that ten years from now one in three Aboriginals will be in the 15 to 34 age group compared to one in four in the general population.

Statistics Canada has also developed projections for the visible minority element of the population. The implications for the labour force are profound:

Under the reference scenario, the renewal potential of the working-age visible minority population, with an entries-to-exits ratio of 1.42 in 2017, would be far greater than that of the non-visible minority population, which would have an entries-to-exits ratio of less than 1 (0.75) in 2017. This means that in 2017, **for every 100 visible minority persons old enough to leave the labour force, there would be 142 old enough to join it, whereas in the rest of the population, there would be only 75 potential entries for every 100 potential exits.**⁸¹

In the Insurance Institute's 2008 report, we projected a potential decrease of 25 percent in the work force of the property and casualty industry as a result of retirement alone.⁸²

⁸⁰ Statistics Canada, *Projections of the Aboriginal Populations of Canada, Provinces and Territories: Detailed Statistical Tables, 2001 to 2017*.

⁸¹ Statistics Canada, *Population Projections of Visible Minority Groups: Canada, Provinces and Regions, 2001-2017*, page 16.

⁸² Insurance Institute of Canada, *A Demographic Analysis of the Property and Casualty Insurance Industry in Canada, 2007-2017: Full Report* (May, 2008), pages 103-106.

Part 6: Conclusions and Recommendations

Bringing together labour force trends and potential industry need over the next ten years, it is clear that the targeting of the cohorts will be a necessity. Determining who to target and how will be a reflection of the human resource requirements identified by individual employers through their strategic planning processes.

At present, the property and casualty insurance industry has a low profile in many of the initiatives targeted at the four cohorts. This is evident in the various “best employer” competitions as well as on a number of web sites that have been reviewed in this report. The findings of the survey of the industry’s human resource management professionals confirm the limited use of targeting and the preoccupation with youth as a target group. Phased retirement programs are an effective way to recruit and retain mature workers. The ranks of mature workers are expected to swell in the coming years. Yet, the current availability of phased retirement programs in the industry is low.

RECOMMENDATION: Companies should review the findings of this report regarding the recruitment and retention of youth, Aboriginals, immigrants, and mature workers and develop, through their strategic planning processes, initiatives appropriate to their specific needs. A desirable outcome of such efforts would be the selection as a “best employer” for one or more of the cohorts within the next few years.

Industry-level

These two demographic research studies sponsored by the Insurance Institute have put a spotlight on the urgency of labour force trends and issues within Canada’s property and casualty insurance industry. They also point to the strategic need to have a regular cycle of research activity at both the industry and company levels. Replicating both the demographic and survey research work on a timely basis are required. Timely, industry-wide research can establish benchmarks and trends against which employer initiatives can be measured and evaluated.

The research clearly demonstrates that, in order to meet the future human resource needs of the industry, a multi-pronged approach is necessary. Industry and career awareness and more competitive recruitment initiatives targeted at the youth cohort and the cohorts that overlap - Aboriginals and immigrants – are necessary not only at the company level but industry-wide as well. Such initiatives as the Institute’s Career Connections program (which has many of the features of the initiatives directed at youth and the other cohorts that we identified in Part 3), is a prime example of an industry-wide program that is furthering the goals related to youth recruitment.

Other initiatives such as the Sector Councils, which can be effective partnerships in the human resource management area, could be explored. For example, the database developed by the Alberta Chamber of Resources on Aboriginal workforce development programs in the resource industries is an excellent model of industry-wide information sharing. Collecting this type of information is a necessary condition for effective strategic planning. Another example of effective industry-wide cooperation is the variety of initiatives targeted at internationally-trained workers by the Information and Communications Technology Council.

In conclusion, this report should meet the purpose of the research: to assist industry stakeholders with the recruitment and retention of strategic labour market cohorts – youth, Aboriginals, immigrants, and mature workers.

LAST WORD FROM THE INSURANCE INSTITUTE

The Insurance Institute of Canada is proud to present this second demographic research study of the property & casualty industry. We are confident that the first and now this second research study provide information that is valuable to our stakeholders and the industry. While we recognize the daunting task awaiting many of the human resource professionals in the industry, we are confident that the knowledge gained from this report will provide employers with the impetus and information to develop and implement appropriate strategies to meet your future human resource requirements.

At the time of publication (July, 2009), the economy is still entrenched in a downturn and has not yet rebounded. Many have been speculating that the retirement projections of the first study may now be wrong. But, as our research consultant Richard Loreto, has explained, "it is important to recognize that even if some mature workers delay retirement and the timeframe shifts a little, the projected numbers or proportion of workers eligible to retire stays the same and therefore the pending mass exodus and leadership gap is still looming."

The research tells us that there are not enough entrants to replace those exiting. Targeted recruitment of youth, including immigrants/new Canadians and aboriginals, is critical in an aging work force. The research also tells us that retention and succession planning – of younger employees/recent entrants and mature workers – is critical to the industry's sustainability.

This second report picks up on the first report's recommendation that there is a need for industry-wide and company-specific systematic work force planning required as applied to the four cohorts – **youth, immigrants, aboriginals and mature workers**. We hope that this **resource guide** will help organizations create the strategies needed to meet their hiring needs, training and development assessments, and the potential leadership gaps.

From the Institute's perspective, we are confident that the Career Connections program – the career awareness and insurance education program run by the Institute on behalf of the industry – will continue to grow and succeed in achieving its mission. We are pleased that the information contained herein can and is contributing strategically to the advancement of the Career Connections program.

APPENDIX A: Statistical Portrait

Table A-1: Educational Attainment by Age (Youth) and Sex, Canada, 2006 (percent)

Highest Level of Educational Attainment	All Ages		
	Both	Men	Women
No certificate, diploma or degree	23.8	11.7	12.1
High school certificate or equivalent	25.5	11.8	13.7
Apprenticeship or trades certificate or diploma	10.9	6.9	3.9
College, CEGEP or other non-university certificate or diploma	17.3	7.4	9.9
University certificate, diploma or degree	22.6	10.7	11.9
Highest Level of Educational Attainment	20-24		
	Both	Men	Women
No certificate, diploma or degree	13.8	8.1	5.7
High school certificate or equivalent	42.9	22.7	20.2
Apprenticeship or trades certificate or diploma	7.3	4.5	2.8
College, CEGEP or other non-university certificate or diploma	19.3	8.5	10.8
University certificate, diploma or degree	16.6	6.5	10.1
Highest Level of Educational Attainment	25-29		
	Both	Men	Women
No certificate, diploma or degree	11.2	6.4	4.8
High school certificate or equivalent	32.3	13.2	19.1
Apprenticeship or trades certificate or diploma	23.8	13.1	10.8
College, CEGEP or other non-university certificate or diploma	10.2	6.3	4.0
University certificate, diploma or degree	22.5	10.0	12.5

Source: Statistics Canada, 2006 Census of Canada.

Table A-2: Field of Study by Age (Youth) and Sex, Canada, 2006 (percent)

Field of Study	All Ages			25-34		
	Both	Men	Women	Both	Men	Women
No postsecondary certificate, diploma or degree	49.3	23.5	25.8	33.4	18.4	15.0
Education	3.9	1.0	2.9	4.3	0.8	3.4
Visual and performing arts, and communications technologies	1.9	0.9	1.0	3.1	1.4	1.7
Humanities	2.8	1.1	1.7	3.6	1.3	2.3
Social and behavioural sciences and law	5.0	1.8	3.2	8.2	2.5	5.8
Business, management and public administration	10.9	4.0	7.0	14.0	4.9	9.1
Physical and life sciences and technologies	1.8	1.0	0.8	2.7	1.2	1.5
Mathematics, computer and information sciences	2.2	1.3	0.9	4.3	2.9	1.4
Architecture, engineering, and related technologies	11.4	10.5	0.9	12.3	10.7	1.5
Agriculture, natural resources and conservation	1.1	0.8	0.3	1.6	1.0	0.7
Health, parks, recreation and fitness	6.7	1.3	5.5	8.3	1.6	6.7
Personal, protective and transportation services	3.0	1.5	1.5	4.1	2.0	2.1

Source: Statistics Canada, 2006 Census of Canada.

Recruitment and Retention of Strategic Work Force Cohorts

Table A-3: Occupation by Age (Youth) and Sex, Canada, 2006 (percent)

Occupational Categories	All Ages		
	Both	Men	Women
Management occupations	9.7	6.1	3.6
Business, finance and administrative occupations	17.9	5.1	12.8
Natural and applied sciences and related occupations	6.6	5.1	1.4
Health occupations	5.6	1.1	4.5
Occupations in social science, education, government service and religion	7.4	2.6	4.7
Occupations in art, culture, recreation and sport	3.0	1.3	1.6
Sales and service occupations	25.0	10.2	14.7
Trades, transport and equipment operators and related occupations	14.5	13.5	1.0
Occupations unique to primary industry	3.8	3.0	0.9
Occupations unique to processing, manufacturing and utilities	6.5	4.5	2.0
Occupational Categories	20-24		
	Both	Men	Women
Management occupations	3.6	1.8	1.8
Business, finance and administrative occupations	15.9	5.2	10.7
Natural and applied sciences and related occupations	5.2	4.0	1.2
Health occupations	3.8	0.5	3.3
Occupations in social science, education, government service and religion	4.4	1.4	3.1
Occupations in art, culture, recreation and sport	3.7	1.5	2.2
Sales and service occupations	38.1	15.3	22.9
Trades, transport and equipment operators and related occupations	14.5	13.6	1.0
Occupations unique to primary industry	4.4	3.5	1.0
Occupations unique to processing, manufacturing and utilities	6.3	4.8	1.6
Occupational Categories	25-29		
	Both	Men	Women
Management occupations	6.8	3.8	3.0
Business, finance and administrative occupations	18.5	5.9	12.6
Natural and applied sciences and related occupations	9.0	6.7	2.3
Health occupations	6.1	1.0	5.1
Occupations in social science, education, government service and religion	9.6	2.8	6.8
Occupations in art, culture, recreation and sport	3.7	1.6	2.0
Sales and service occupations	23.0	9.6	13.3
Trades, transport and equipment operators and related occupations	14.0	13.1	0.9
Occupations unique to primary industry	3.1	2.5	0.6
Occupations unique to processing, manufacturing and utilities	6.3	4.6	1.7

Source: Statistics Canada, 2006 Census of Canada.

Table A-4: Industry by Age (Youth) and Sex, Canada, 2006 (percent)

Industry	All Ages			20-29		
	Both	Men	Women	Both	Men	Women
Agriculture, forestry, fishing and hunting	3.1	2.2	0.9	2.2	1.5	0.7
Mining and oil and gas extraction	1.4	1.2	0.3	1.7	1.4	0.3
Utilities	0.8	0.6	0.2	0.5	0.4	0.2
Construction	6.3	5.6	0.8	7.0	6.3	0.7
Manufacturing	11.9	8.4	3.5	10.2	7.3	2.9
Wholesale trade	4.4	2.9	1.5	3.9	2.5	1.3
Retail trade	11.4	5.1	6.3	14.3	6.4	7.9
Transportation and warehousing	4.9	3.6	1.2	3.3	2.4	0.9
Information and cultural industries	2.5	1.3	1.1	2.8	1.5	1.3
Finance and insurance	4.1	1.5	2.6	4.0	1.5	2.5
Real estate and rental and leasing	1.8	1.0	0.8	1.4	0.8	0.7
Professional, scientific and technical services	6.7	3.7	3.0	6.6	3.4	3.2
Management of companies and enterprises	0.1	0.1	0.1	0.1	0.0	0.0
Administrative and support, waste management and remediation services	4.3	2.4	1.9	5.5	3.2	2.3
Educational services	6.8	2.3	4.6	5.9	1.9	4.0
Health care and social assistance	10.2	1.8	8.4	8.6	1.3	7.3
Arts, entertainment and recreation	2.1	1.1	1.0	2.7	1.3	1.4
Accommodation and food services	6.7	2.6	4.0	10.1	3.9	6.1
Other services (except public administration)	4.9	2.3	2.6	4.8	2.1	2.6
Public administration	5.8	3.1	2.7	4.5	2.3	2.1

Source: Statistics Canada, 2006 Census of Canada.

Recruitment and Retention of Strategic Work Force Cohorts

Table A-5: Educational Attainment by Age, Sex, and Aboriginal Status, Canada, 2006 (percent)

Highest Level of Attainment	Aboriginal All Ages			Non-Aboriginal All Ages		
	Both	Men	Women	Both	Men	Women
No certificate, diploma or degree	43.7	22.1	21.5	23.1	11.4	11.7
High school certificate or equivalent	21.8	9.9	11.9	25.7	11.9	13.8
Apprenticeship or trades certificate or diploma	11.4	7.1	4.3	10.8	6.9	3.9
College, CEGEP or other non-university certificate or diploma	14.5	5.6	9.0	17.4	7.5	9.9
University certificate, diploma or degree	8.6	3.1	5.5	23.0	11.0	12.1
Highest Level of Attainment	15-24			15-24		
	Both	Men	Women	Both	Men	Women
No certificate, diploma or degree	62.6	32.5	30.0	38.7	21.0	17.7
High school certificate or equivalent	25.8	12.1	13.8	36.9	18.9	17.9
Apprenticeship or trades certificate or diploma	3.7	2.3	1.4	4.4	2.7	1.7
College, CEGEP or other non-university certificate or diploma	5.5	2.2	3.4	11.2	4.9	6.3
University certificate, diploma or degree	2.4	0.8	1.6	8.8	3.5	5.3
Highest Level of Attainment	25-34			25-34		
	Both	Men	Women	Both	Men	Women
No certificate, diploma or degree	31.9	16.6	15.3	10.0	5.8	4.2
High school certificate or equivalent	26.2	12.4	13.8	22.4	12.2	10.2
Apprenticeship or trades certificate or diploma	11.8	7.2	4.6	10.4	6.3	4.1
College, CEGEP or other non-university certificate or diploma	18.9	7.0	11.9	22.9	10.1	12.8
University certificate, diploma or degree	11.2	3.9	7.2	34.4	14.5	19.8

Source: Statistics Canada, 2006 Census of Canada.

Table A-6: Field of Study by Age, Sex, and Aboriginal Status, Canada, 2006 (percent)

Field of Study	Aboriginal, 25-34			Non-Aboriginal, 25-34		
	Both	Men	Women	Both	Men	Women
No postsecondary certificate, diploma or degree	58.2	29.0	29.1	32.4	17.9	14.4
Education	2.5	0.5	2.0	4.3	0.9	3.5
Visual and performing arts, and communications technologies	1.4	0.6	0.7	3.2	1.4	1.7
Humanities	1.6	0.6	1.0	3.7	1.4	2.4
Social and behavioural sciences and law	4.8	1.1	3.7	8.4	2.5	5.9
Business, management and public administration	8.5	1.9	6.7	14.3	5.0	9.2
Physical and life sciences and technologies	0.6	0.3	0.4	2.8	1.3	1.5
Mathematics, computer and information sciences	1.8	1.0	0.8	4.4	3.0	1.4
Architecture, engineering, and related technologies	8.3	7.4	0.9	12.5	10.9	1.6
Agriculture, natural resources and conservation	1.5	0.9	0.5	1.7	1.0	0.7
Health, parks, recreation and fitness	5.7	0.9	4.8	8.4	1.7	6.7
Personal, protective and transportation services	5.1	2.9	2.1	4.1	2.0	2.1

Source: Statistics Canada, *2006 Census of Canada*.**Table A-7: Occupation by Age, Sex, and Aboriginal Status, Canada, 2006 (percent)**

Occupational Categories	Aboriginal, All Ages			Non-Aboriginal, All Ages		
	Both	Men	Women	Both	Men	Women
Management occupations	6.4	3.5	3.0	9.8	6.2	3.6
Business, finance and administrative occupations	14.5	3.2	11.3	18.0	5.2	12.9
Natural and applied sciences and related occupations	3.3	2.4	0.9	6.7	5.2	1.5
Health occupations	4.0	.6	3.4	5.7	1.1	4.5
Occupations in social science, education, government service and religion	9.6	2.4	7.2	8.4	2.7	5.7
Occupations in art, culture, recreation and sport	2.2	1.1	1.2	3.0	1.3	1.7
Sales and service occupations	28.5	10.7	17.9	23.8	10.2	13.6
Trades, transport and equipment operators and related occupations	20.1	18.4	1.8	15.0	14.0	1.0
Occupations unique to primary industry	6.1	5.1	1.0	3.8	2.9	0.9
Occupations unique to processing, manufacturing and utilities	5.2	3.7	1.5	5.9	3.9	2.0
Occupational Categories	Aboriginal, 15-24			Non-Aboriginal, 15-24		
	Both	Men	Women	Both	Men	Women
Management occupations	1.7	0.8	0.9	2.4	1.2	1.2
Business, finance and administrative occupations	10.5	2.8	7.7	13.1	4.6	8.5
Natural and applied sciences and related occupations	2.0	1.4	0.6	3.6	2.8	0.9
Health occupations	2.0	0.3	1.7	2.7	0.4	2.3

Recruitment and Retention of Strategic Work Force Cohorts

Occupations in social science, education, government service and religion	4.4	1.1	3.4	4.0	1.0	3.0
Occupations in art, culture, recreation and sport	2.6	1.3	1.4	3.8	1.6	2.2
Sales and service occupations	47.4	18.5	28.8	47.7	20.1	27.6
Trades, transport and equipment operators and related occupations	17.5	16.0	1.5	12.8	11.9	0.9
Occupations unique to primary industry	7.0	6.0	1.1	5.0	3.8	1.1
Occupations unique to processing, manufacturing and utilities	4.8	3.5	1.3	5.0	3.6	1.3
Occupational Categories	Aboriginal, 25-44			Non-Aboriginal, 25-44		
	Both	Men	Women	Both	Men	Women
Management occupations	6.7	3.5	3.2	10.4	6.3	4.1
Business, finance and administrative occupations	15.9	3.3	12.5	18.5	5.2	13.3
Natural and applied sciences and related occupations	4.1	3.0	1.1	8.7	6.6	2.1
Health occupations	4.6	0.7	3.9	6.3	1.2	5.1
Occupations in social science, education, government service and religion	10.5	2.5	8.1	9.8	2.8	7.0
Occupations in art, culture, recreation and sport	2.1	1.0	1.1	3.1	1.4	1.7
Sales and service occupations	24.6	9.2	15.4	19.2	8.2	11.0
Trades, transport and equipment operators and related occupations	20.5	18.6	1.9	15.0	14.0	1.0
Occupations unique to primary industry	5.7	4.8	0.9	2.8	2.2	0.6
Occupations unique to processing, manufacturing and utilities	5.4	3.9	1.5	6.2	4.1	2.1

Source: Statistics Canada, 2006 Census of Canada.

Table A-8: Industry by Age, Sex, and Aboriginal Status, Canada, 2006 (percent)

Industry	Aboriginals, All Ages			Non-Aboriginals, All Ages		
	Both	Men	Women	Both	Men	Women
Agriculture, forestry, fishing and hunting	4.1	3.1	0.9	3.1	2.2	0.9
Mining and oil and gas extraction	3.0	2.5	0.5	1.4	1.1	0.3
Utilities	0.9	0.8	0.2	0.8	0.6	0.2
Construction	8.8	7.9	0.9	6.3	5.5	0.8
Manufacturing	8.0	5.8	2.2	12.0	8.5	3.5
Wholesale trade	2.4	1.7	0.7	4.4	3.0	1.5
Retail trade	10.4	4.2	6.1	11.4	5.1	6.3
Transportation and warehousing	4.9	3.5	1.3	4.9	3.7	1.2
Information and cultural industries	1.4	0.7	0.7	2.5	1.4	1.2
Finance and insurance	1.7	0.4	1.3	4.2	1.5	2.6
Real estate and rental and leasing	1.3	0.7	0.7	1.8	1.0	0.8
Professional, scientific and technical services	2.8	1.3	1.5	6.8	3.8	3.0
Management of companies and enterprises	0.1	0.0	0.0	0.1	0.1	0.1
Administrative and support, waste management and remediation services	4.9	2.6	2.2	4.3	2.4	1.9

Educational services	6.6	1.8	4.8	6.8	2.3	4.6
Health care and social assistance	11.7	2.0	9.7	10.1	1.8	8.3
Arts, entertainment and recreation	2.5	1.3	1.2	2.0	1.0	1.0
Accommodation and food services	8.3	2.6	5.7	6.6	2.6	4.0
Other services (except public administration)	4.6	2.1	2.5	4.9	2.3	2.6
Public administration	11.6	5.8	5.9	5.6	3.0	2.6

Source: Statistics Canada, 2006 Census of Canada.

Table A-9: Educational Attainment by Age, Sex, and Visible Minority Status, Canada, 2006 (percent)

Highest Level of Attainment	Visible Minority, All Ages			Not a Visible Minority, All Ages		
	Both	Men	Women	Both	Men	Women
No certificate, diploma or degree	20.2	9.1	11.1	24.4	12.2	12.2
High school certificate or equivalent	24.9	12.0	12.9	25.7	11.8	13.9
Apprenticeship or trades certificate or diploma	6.1	3.2	2.9	11.7	7.6	4.1
College, CEGEP or other non-university certificate or diploma	13.3	5.9	7.4	18.0	7.7	10.3
University certificate or diploma below the bachelor level	7.5	3.4	4.1	3.9	1.6	2.3
University certificate, diploma or degree	27.9	14.3	13.7	16.4	7.9	8.5
Highest Level of Attainment	15-24			15-24		
	Both	Men	Women	Both	Men	Women
No certificate, diploma or degree	34.0	18.1	15.9	41.3	22.4	18.8
High school certificate or equivalent	40.6	21.1	19.5	35.3	18.0	17.3
Apprenticeship or trades certificate or diploma	2.8	1.5	1.3	4.8	3.0	1.8
College, CEGEP or other non-university certificate or diploma	9.0	4.3	4.7	11.3	4.9	6.4
University certificate or diploma below the bachelor level	4.4	2.1	2.3	1.6	0.7	0.9
University certificate, diploma or degree	9.2	3.8	5.3	5.8	2.1	3.7
Highest Level of Attainment	25-34			25-34		
	Both	Men	Women	Both	Men	Women
No certificate, diploma or degree	8.1	4.0	4.2	11.6	6.8	4.8
High school certificate or equivalent	20.6	10.5	10.1	23.0	12.6	10.4
Apprenticeship or trades certificate or diploma	5.6	2.8	2.8	11.7	7.3	4.4
College, CEGEP or other non-university certificate or diploma	16.7	7.4	9.3	24.2	10.6	13.6
University certificate or diploma below the bachelor level	8.4	3.7	4.7	3.6	1.6	2.0
University certificate, diploma or degree	40.7	18.0	22.7	25.9	10.6	15.3

Source: Statistics Canada, 2006 Census of Canada.

Recruitment and Retention of Strategic Work Force Cohorts

Table A-10: Field of Study by Sex and Visible Minority Status, Canada, 2006 (percent)

Field of Study	Visible Minority, All Ages			Not a Visible Minority, All Ages		
	Both	Men	Women	Both	Men	Women
Education	4.8	1.1	3.7	8.3	2.1	6.2
Visual and performing arts, and communications technologies	3.3	1.4	1.9	3.8	1.8	2.0
Humanities	6.2	2.0	4.2	5.4	2.2	3.2
Social and behavioral sciences and law	10.4	3.7	6.7	9.7	3.4	6.3
Business, management and public administration	23.9	9.6	14.3	21.1	7.5	13.5
Physical and life sciences and technologies	5.6	2.8	2.8	3.1	1.7	1.4
Mathematics, computer and information sciences	7.6	4.7	2.9	3.7	2.3	1.5
Architecture, engineering, and related technologies	21.0	18.1	2.9	22.7	21.3	1.4
Agriculture, natural resources and conservation	1.3	0.8	0.5	2.4	1.7	0.7
Health, parks, recreation and fitness	12.7	3.2	9.5	13.4	2.4	11.0
Personal, protective and transportation services	3.3	1.5	1.8	6.4	3.2	3.2

Source: Statistics Canada, 2006 Census of Canada.

Table A-11: Occupation by Sex and Visible Minority Status, Canada, 2006 (percent)

Occupational Categories	Visible Minority, All Ages			Not a Visible Minority, All Ages		
	Both	Men	Women	Both	Men	Women
Management occupations	8.4	5.4	3.0	9.9	6.3	3.6
Business, finance and administrative occupations	18.6	6.5	12.0	17.8	4.9	13.0
Natural and applied sciences and related occupations	9.1	7.0	2.1	6.1	4.8	1.3
Health occupations	6.2	1.6	4.6	5.5	1.0	4.5
Occupations in social science, education, government service and religion	6.6	2.4	4.2	8.7	2.7	6.0
Occupations in art, culture, recreation and sport	2.2	1.1	1.1	3.1	1.4	1.7
Sales and service occupations	26.9	12.1	14.9	23.4	9.8	13.6
Trades, transport and equipment operators and related occupations	10.7	9.7	0.9	15.9	14.9	1.1
Occupations unique to primary industry	1.3	0.9	0.5	4.3	3.4	0.9
Occupations unique to processing, manufacturing and utilities	9.9	5.5	4.4	5.2	3.6	1.5

Source: Statistics Canada, 2006 Census of Canada.

Table A-12: Industry by Sex and Visible Minority Status, Canada, 2006 (percent)

Industry	Visible Minority, All Ages			Not a Visible Minority, All Ages		
	Both	Men	Women	Both	Men	Women
Agriculture, forestry, fishing and hunting	1.1	0.6	0.5	3.5	2.5	1.0
Mining and oil and gas extraction	0.5	0.4	0.2	1.6	1.3	0.3
Utilities	0.4	0.3	0.1	0.9	0.6	0.2
Construction	3.1	2.7	0.4	6.9	6.1	0.8
Manufacturing	15.2	9.7	5.5	11.3	8.2	3.1
Wholesale trade	5.0	3.1	1.9	4.3	2.9	1.4
Retail trade	11.8	5.6	6.2	11.3	5.0	6.3
Transportation and warehousing	5.0	3.9	1.1	4.8	3.6	1.2
Information and cultural industries	2.8	1.6	1.2	2.4	1.3	1.1
Finance and insurance	5.7	2.3	3.4	3.8	1.4	2.4
Real estate and rental and leasing	1.9	1.0	0.8	1.8	1.0	0.8
Professional, scientific and technical services	7.8	4.6	3.2	6.4	3.5	2.9
Management of companies and enterprises	0.1	0.1	0.1	0.1	0.1	0.1
Administrative and support, waste management and remediation services	5.5	3.0	2.5	4.1	2.3	1.8
Educational services	4.9	2.0	2.8	7.2	2.3	4.9
Health care and social assistance	10.0	2.2	7.8	10.2	1.8	8.4
Arts, entertainment and recreation	1.4	0.8	0.6	2.2	1.1	1.1
Accommodation and food services	9.5	4.6	4.8	6.2	2.3	3.9
Other services (except public administration)	5.1	2.2	2.9	4.8	2.3	2.5
Public administration	3.3	1.6	1.6	6.3	3.3	2.9

Source: Statistics Canada, 2006 Census of Canada.

Table A-13: Educational Attainment by Age (Mature) and Sex, Canada, 2006 (percent)

Highest Level of Educational Attainment	All Ages		
	Both	Men	Women
No certificate, diploma or degree	23.8	11.7	12.1
High school certificate or equivalent	25.5	11.8	13.7
Apprenticeship or trades certificate or diploma	10.9	6.9	3.9
College, CEGEP or other non-university certificate or diploma	17.3	7.4	9.9
University certificate, diploma or degree	22.6	10.7	11.9
Highest Level of Educational Attainment	55-64		
	Both	Men	Women
No certificate, diploma or degree	22.9	10.7	12.2
High school certificate or equivalent	23.9	10.2	13.8
Apprenticeship or trades certificate or diploma	13.1	8.5	4.6
College, CEGEP or other non-university certificate or diploma	16.2	7.1	9.1
University certificate, diploma or degree	23.9	12.7	11.3

Source: Statistics Canada, 2006 Census of Canada.

Recruitment and Retention of Strategic Work Force Cohorts

Table A-14: Field of Study by Age (Mature) and Sex, Canada, 2006 (percent)

Field of Study	All Ages			55-64		
	Both	Men	Women	Both	Men	Women
No postsecondary certificate, diploma or degree	49.3	23.5	25.8	46.8	20.8	25.9
Education	3.9	1.0	2.9	6.5	1.9	4.6
Visual and performing arts, and communications technologies	1.9	0.9	1.0	1.4	0.7	0.6
Humanities	2.8	1.1	1.7	3.0	1.4	1.7
Social and behavioural sciences and law	5.0	1.8	3.2	4.3	2.0	2.2
Business, management and public administration	10.9	4.0	7.0	11.1	4.5	6.6
Physical and life sciences and technologies	1.8	1.0	0.8	1.5	1.1	0.5
Mathematics, computer and information sciences	2.2	1.3	0.9	1.4	0.8	0.7
Architecture, engineering, and related technologies	11.4	10.5	0.9	12.6	12.1	0.4
Agriculture, natural resources and conservation	1.1	0.8	0.3	1.0	0.8	0.2
Health, parks, recreation and fitness	6.7	1.3	5.5	7.6	1.4	6.2
Personal, protective and transportation services	3.0	1.5	1.5	2.8	1.5	1.3

Source: Statistics Canada, 2006 Census of Canada.

Table A-15: Occupation by Age (Mature) and Sex, Canada, 2006 (percent)

Occupational Categories	All Ages		
	Both	Men	Women
Management occupations	9.7	6.1	3.6
Business, finance and administrative occupations	17.9	5.1	12.8
Natural and applied sciences and related occupations	6.6	5.1	1.4
Health occupations	5.6	1.1	4.5
Occupations in social science, education, government service and religion	7.4	2.6	4.7
Occupations in art, culture, recreation and sport	3.0	1.3	1.6
Sales and service occupations	25.0	10.2	14.7
Trades, transport and equipment operators and related occupations	14.5	13.5	1.0
Occupations unique to primary industry	3.8	3.0	0.9
Occupations unique to processing, manufacturing and utilities	6.5	4.5	2.0
Occupational Categories	55-64		
	Both	Men	Women
Management occupations	11.5	8.2	3.3
Business, finance and administrative occupations	18.9	5.8	13.1
Natural and applied sciences and related occupations	4.7	4.1	0.6
Health occupations	5.9	1.4	4.5
Occupations in social science, education, government service and religion	8.5	3.9	4.7
Occupations in art, culture, recreation and sport	2.6	1.3	1.3
Sales and service occupations	21.8	9.6	12.2
Trades, transport and equipment operators and related occupations	15.6	14.6	1.0
Occupations unique to primary industry	4.5	3.4	1.1
Occupations unique to processing, manufacturing and utilities	6.0	4.1	1.9

Source: Statistics Canada, 2006 Census of Canada.

Table A-16: Industry by Age (Mature) and Sex, Canada, 2006 (percent)

Industry	All Ages			55-64		
	Both	Men	Women	Both	Men	Women
Agriculture, forestry, fishing and hunting	3.1	2.2	0.9	4.2	3.0	1.3
Mining and oil and gas extraction	1.4	1.2	0.3	1.2	1.0	0.2
Utilities	0.8	0.6	0.2	0.8	0.7	0.1
Construction	6.3	5.6	0.8	6.3	5.5	0.8
Manufacturing	11.9	8.4	3.5	11.8	8.6	3.2
Wholesale trade	4.4	2.9	1.5	4.3	3.1	1.2
Retail trade	11.4	5.1	6.3	9.5	4.5	5.0
Transportation and warehousing	4.9	3.6	1.2	5.9	4.7	1.2
Information and cultural industries	2.5	1.3	1.1	1.7	0.9	0.8
Finance and insurance	4.1	1.5	2.6	3.5	1.5	2.0
Real estate and rental and leasing	1.8	1.0	0.8	2.7	1.6	1.1
Professional, scientific and technical services	6.7	3.7	3.0	6.8	4.3	2.5
Management of companies and enterprises	0.1	0.1	0.1	0.2	0.1	0.1
Administrative and support, waste management and remediation services	4.3	2.4	1.9	4.2	2.5	1.7
Educational services	6.8	2.3	4.6	8.5	3.3	5.2
Health care and social assistance	10.2	1.8	8.4	11.3	2.3	9.0
Arts, entertainment and recreation	2.1	1.1	1.0	1.8	1.0	0.8
Accommodation and food services	6.7	2.6	4.0	3.9	1.6	2.3
Other services (except public administration)	4.9	2.3	2.6	5.5	2.7	2.8
Public administration	5.8	3.1	2.7	5.9	3.4	2.5

Source: Statistics Canada, *2006 Census of Canada*.

APPENDIX B: School-to-work Transition Partnerships

Co-op/Internship Programs

The Dexter Institute is a good example of a local college/employer partnership to help students with the school-to-work transition. The program, started in 2001, is a partnership between Dexter Construction and the Nova Scotia Community College (NSCC) to address the company's critical skills shortage in the heavy construction industry. The company was having trouble recruiting young workers because they see heavy construction as summer employment rather than a career. The solution was the Dexter Institute – a strategic partnership between NSCC and Dexter. The result is a program offering a two-year heavy construction college diploma that targets students who are just about to graduate high school. The model offers a mix of learning methods (classroom time at NSCC, practical training, and paid work experience in all facets of the company). Dexter offers guaranteed employment in a growing industry upon graduation in the program. The company emphasizes careers in the construction industry, not just a job. As well, work assignments expose individuals to all aspects of civil construction. There is also a retention bonus – if students stay with Dexter for two years after graduation, they get half their tuition paid for.

Career Fairs and Talks

...Randy Callaghan, Field Personnel Advisor for PCL Construction in British Columbia, regularly gives talks to high school carpentry classes and gives them construction site tours. PCL sponsors their hard hats, safety glasses, vests, etc., which they donate to the school district. Mr. Callahan also keeps in contact with both shop teachers and counselors for prospective apprentices – often they come to him and say they have students they feel would be good candidates for apprenticeships. So it is a good recruiting tool for PCL.

Outreach/Awareness Building Aimed at Younger Students

Trade Up is a partnership between Hydro One (Ontario) and its trade union (Power Workers Union). Information kits and a website have been targeted at different groups (students, parents, guidance counselors) to make them aware of career opportunities in the power industry in Ontario. The electricity industry is facing the demographic challenges of an aging workforce and a smaller talent pool of employees entering the electricity sector. It is hoped that programs like this will attract more people to the electricity sector and help grow the talent pool that electricity companies can draw from.

Toolkits

The Halton District School Board in Burlington, Ontario, has developed several tools to help every student plan their high school curriculum and to explore various career and post-secondary education pathways. This includes:

- Pathways planners for students: This helps students explore careers they may be interested in based on skills, interests and abilities.
- Myblueprint.ca: Every student in either the District or Catholic School Boards in Halton can access this online program to create an individual education plan. This shows students the PSE and career opportunities that are available to them based on their chosen high school curriculum.
- Schooltocareer.ca: This one-stop Web resource is about all experiential learning programs in the Halton District School Board.

The aim of these tools is to help students “value all destinations” and help students and parents build a pathway through high school towards the student’s chosen post-secondary destination and career.

APPENDIX C: Internationally-trained Workers partnership – Action Plans

Mentorship

Description: Mentoring programs have proven to be very beneficial for skilled immigrants and their mentors. Mentors are people who have a combination of knowledge and Canadian business experience and agree to coach a newcomer in the same field. There are two general types of mentoring for immigrants: pre-employment mentoring and on-the-job mentoring.

Pre-employment mentoring refers to a skilled immigrant who is un-or-under employed being matched with an employed professional in a relevant field. These mentoring programs are generally formal (managed through a third party agency) and have set goals and time commitments. The goals are negotiated by both parties at the beginning of their relationship, and typically involve a variety of activities through which the mentor supports and encourages the immigrant in their efforts to become professionally established.

On-the-job mentoring refers to an immigrant being matched with a mentor within their organization once they have been hired. This may be a less formal arrangement, managed within the organization, through which an experienced employee assists a new employee in learning about and becoming integrated into the corporate culture.

Mentoring programs are available in Ottawa. For instance, Algonquin College, in partnership with LASI World Skills, operates the Connections Ottawa Mentorship Program (COMP), a pre-employment mentoring program that is currently active in the health care sector. Local stakeholders, with HIO support, are planning to coordinate and enhance mentoring programs in Ottawa, and the working groups will support those efforts. All working groups have expressed an interest in learning more about mentoring programs, and some will consider adopting a program. One of the organizations in the health care working group recently began participating in COMP – two employees are now receiving support from mentors.

Barrier(s) Addressed: Workplace Readiness, Cultural Issues, Qualifications and Experience

Activities:

- Employers to learn about and participate in mentoring programs where appropriate.
- Local stakeholders involved in mentoring programs to coordinate and enhance activities and programs. HIO will support, and keep working groups informed and engaged.

Expected Outcomes:

- Organizations, employees and skilled immigrants seeking employment gain improved cross-cultural understanding and competencies.
- Experienced professionals gain new skills (e.g. leadership development) and help immigrants establish themselves professionally.
- Skilled immigrants develop and expand professional networks.
- Skilled immigrants improve their job-search skills and are more likely to gain and retain skills-appropriate employment.

Status/Timeline: Early 2008 and ongoing

APPENDIX D: Best Employers for New Canadians

2009 Winners

Bank of Montreal
Bell Aliant Regional Communications, LP
Business Development Bank of Canada
CAE Inc.
Canadian Imperial Bank of Commerce / CIBC
Christie Digital Systems Canada, Inc.
Deloitte & Touche LLP
Energy Resources Conservation Board
Focus Corporation Ltd., The
Fraser Milner Casgrain LLP
Halton, The Regional Municipality of
KPMG LLP
Manulife Financial Corporation
Maple Trade Finance Inc.
MDS Nordion Inc.
Nexen Inc.
Providence Health Care
Rescan Environmental Services Ltd.
SaskEnergy Incorporated
St. Michael's Hospital
TD Bank Financial Group
Toronto Community Housing Corporation
TransCanada Corporation
Vancouver Coastal Health Authority
Wardrop Engineering Inc.

Recruitment and Retention of Strategic Work Force Cohorts

Case Study:

Some of the reasons why **Bank of Montreal** was selected as one of **Best Employers for New Canadians 2009**:

- Organizes onsite hiring fairs for new Canadians at BMO headquarters, where a panel fields questions on the bank's hiring practices and processes.
- Encourages new Canadian employees with international banking credentials to obtain Canadian registrations, licenses and credit training through BMO's Institute for Learning training centre.
- Helped develop the curriculum for Ryerson's Professional Communications program, a gateway program that helps new Canadians improve their business communication 'soft skills' in a learning environment

Hosting Onsite Recruitment Events for New Canadians

The Bank of Montreal hosts recruitment fairs at their downtown head office and at their suburban Institute for Learning training facility in partnership with ACCES, an employment services resource centre for newcomers. A panel of BMO employees provide an overview of the bank's history and operations, and new Canadian BMO employees describe their experiences looking for work in Canada. New Canadians in attendance then participate in networking and interviewing sessions, ask questions about career opportunities at the bank, and learn about the bank's hiring process.

The bank also participates in ACCES' Speed Mentoring program, which is designed to help new Canadian jobseekers develop their networking skills. Newcomer professionals meet with BMO human resources personnel for coaching sessions that rotate every 10 minutes. New Canadians receive one-on-one interview coaching, resume advice and other constructive feedback from senior-level BMO employees, and also collect resumes from participants.

"I am grateful for the feedback from the BMO team. I appreciate that they recognize my skill set and career preferences, and are willing to match these with an appropriate job position at the bank. This says a lot about how BMO supports employees' careers in the long-term."

— *Attendee*, BMO Recruitment Event for New Canadians

Case Study:

Some of the reasons why **St. Michael's Hospital** was selected as one of **Best Employers for New Canadians 2009**:

- Recently created the Specialist, Internationally-Trained Professionals role within the HR department to oversee and develop initiatives for new Canadians at the hospital.
- Provides paid, career-track work experience to new Canadians participating in the Career Bridge internship program.
- Was one of the first employers in Canada to introduce a mentorship program for internationally-trained professionals.
- Teaches other organizations how to create mentoring programs for immigrant jobseekers or employees.
- Offers mentoring, job shadowing, and work placements to new Canadian nurses through the CARE Centre for Internationally-Trained Nurses.

Creating a Designated Role to Oversee Their Immigrant Employment Initiatives

St. Michael's Hospital recently created the role of Specialist, Internationally Trained Professionals within their HR department to oversee and develop the hospital's immigrant employment initiatives.

The Specialist, Internationally Trained Professionals role will increase their pool of qualified new Canadian jobseekers by expanding partnerships with professional and community organizations, developing new programs for internationally-trained professionals, creating internal training programs for new Canadian employees, and ensuring the hospital advances the issue of immigrant employment within the broader community.

Providing Canadian Work Experience to Immigrant Jobseekers

St. Michael's Hospital participates in Career Bridge, a paid internship program managed by the Career Edge Organization. New Canadians complete four-, six-, or twelve-month internships in their fields of expertise. The hospital has hired many of their former interns.

"[I came to Canada] in 2006, with more than eight years of medical diagnostic sales experience in India. My one-year internship at St. Michael's Hospital gave me the opportunity to learn how the purchasing process works in the Canadian hospital environment. I was able to work in my field, and the Hospital was able to measure my skills and potential. I later received a job offer from St. Michael's before my internship was finished."

—2009 *Jogesh Dhir*, Vendor Administration

Sharing their Mentorship Model

In 2000, St. Michael's Hospital became one of the first employers in Canada to create a formal mentorship program designed especially for recent immigrants. Based on the success of this mentoring pilot program led to the publication of "Making Connections: A New Model of Mentoring for Internationally Trained Professionals", a guidebook for organizations interested in creating similar programs. Over 2000 copies have been requested by employers, government departments and non-profit organizations hoping to develop their own mentorship programs for new Canadians. St. Michael's also advises on new and emerging immigrant mentorship programs for other healthcare providers, engineers and social workers. The hospital's mentorship program has been recognized in academic literature, at national and international conferences and by policy makers around the world.

Recruitment and Retention of Strategic Work Force Cohorts

Case Study:

Some of the reasons why **SaskEnergy Incorporated** was selected as one of **Best Employers for New Canadians 2009**:

- 1 Does not screen out internationally-trained engineers during the hiring process.
- 2 Evaluates the international credentials of potential job candidates with the provincial International Qualifications Assessment Service.

Recognizing International Credentials

At SaskEnergy, job applicants with international credentials are not screened out during the hiring process. Rather, new Canadian job applicants have their credentials assessed by the International Qualifications Assessment Services (IQAS), a provincial service that helps employers, schools, professional licensing bodies, organizations and individuals compare international credentials with their Canadian equivalents.

"I joined SaskEnergy in 2005. From day one I experienced a very welcoming atmosphere. Emigrating from India to Canada, and especially to Regina, has been very fruitful for me and my family."

— *Aprameya N. Ambalae*, PEng, Engineer, System Integrity

APPENDIX E: Human Resource Professionals' Questionnaire

FOR SENIOR HR PROFESSIONALS TO COMPLETE: QUESTIONNAIRE OF INDUSTRY TOOLS FOR THE RECRUITMENT AND RETENTION OF STRATEGIC WORK FORCE COHORTS

Introduction

In the landmark study of the industry's work force released by The Insurance Institute of Canada in May, 2008 (*A Demographic Analysis of the Property and Casualty Insurance Industry in Canada, 2007 to 2017*), four labour force cohorts were identified that will increasingly play a strategic role in the growth of Canada's aging and more diverse labour force:

- Youth (under 25 years of age)
- Visible minorities
- Aboriginals⁸³
- Mature workers (55 years of age or older)⁸⁴

In the series of workshops across Canada that followed the release of the report, industry stakeholders agreed that the recruitment and retention of workers from these cohorts were important but they also had many questions about how this could be done effectively.

In response to the findings and recommendations of the 2008 study as well as the demand for a greater understanding of the socio-economic characteristics, values, and attitudes of workers in the four strategic cohorts, the Insurance Institute of Canada has again retained **R.A.L. Consulting Limited** to carry out additional demographic and survey research. Part of this research involves collecting information on current industry recruitment and retention tools that target one or more of the four strategic cohorts. The main research approach for collecting this information is the enclosed questionnaire directed at the industry's human resource management professionals.

In a survey of the industry's human resource management professionals conducted by the Insurance Institute in 2007, 60 percent of respondents indicated that their organizations had targeted recruitment initiatives and 33 percent stated that they used retention bonuses. In addition, there is anecdotal evidence that property and casualty insurance companies in Canada are undertaking recruitment and retention initiatives directly aimed at youth, visible minorities, aboriginals, and mature workers. One example is the *Aboriginal Professional Internship Program* created by Manitoba Public Insurance (MPI). On its web site, MPI states:

We've partnered with post-secondary institutions to introduce Aboriginal graduates to our company. It's a valuable opportunity to use your existing skills, and learn new ones. You may work in such areas as Public Affairs, Human Resources, Claims, the Call Centre, and Finance. (<http://www.mpi.mb.ca/english/careers/aeisuccess.html>)

⁸³ A member of a **visible minority** in Canada may be defined as someone (other than an Aboriginal person) who is non-white in colour/race, regardless of place of birth. For example, Black, Chinese, Filipino, Japanese, Korean, South Asian/East Indian, Southeast Asian, non-white West Asian, North African or Arab, non-white Latin American, person of mixed origin (with one parent in one of the visible minority groups in this list), or other visible minority group.

⁸⁴ An **Aboriginal person** is a North American Indian or a member of a First Nation, a Métis or an Inuk. North American Indians or members of a First Nation include status, treaty or registered Indians, as well as non-status and non-registered Indians.

Recruitment and Retention of Strategic Work Force Cohorts

Another example is the news report in *The Hamilton Spectator* ("It looks more like freedom 95 today", October 18, 2008) that identified a P&C insurer as one of several companies that have developed programs targeted specifically at the mature work force.

Purpose of the Survey

The purpose of this survey is to:

- Identify recruitment and retention tools that are targeted at one or more of the labour force cohorts; and
- Assess the effectiveness of these tools in recruiting or retaining workers in the four strategic labour force cohorts.

The final research report (projected release date of June, 2009) will include an analysis of how these tools are deployed within both the property and casualty insurance industry and other industries such as retail or banking.

If your organization has implemented tools targeted at the recruitment and retention of youth, visible minorities, aboriginals, or mature workers, please share your experience. Your contribution will greatly enhance the knowledge base of the industry and contribute to the development of recruitment and retention approaches at the company, sector, and industry levels. **The information provided will not be identified by company name, but will be presented anonymously.**

Complete all applicable parts of the questionnaire. Read the instructions carefully and mark your responses with an **X**.

Please send your completed questionnaire directly to:

Richard Loreto
R.A.L. Consulting Limited
By e-mail to: ralconsulting@cogeco.ca
Toll free telephone: 1-877-573-2777

Thank you for your participation in this survey.

Part A: Your Organization

For the purpose of collecting the information, but not for publication, please complete the following:

Organization: _____

Submitted by: _____

Title/Role/Position: _____

Street Address: _____

City: _____ Postal Code: _____

Phone: _____ E-mail: _____

1. What is the total number of employees in your company (all locations and all occupations in Canada related to the property and casualty business line):

Under 50 employees _____
 50-99 employees _____
 100-499 employees _____
 500-999 employees _____
 1,000 or more employees _____

2. Is your company a Crown corporation (select one response):

Yes ___ No ___

3. Which category best represents the organizational structure of your company (select one response):

Mutual insurer _____
 Direct response insurer _____
 Broker represented insurer _____
 Reinsurer _____
 Independent broker _____
 Independent adjuster _____

4. How many employees (in all occupations in Canada) did your organization recruit in 2008:

Fewer than 10 employees _____
 10-49 employees _____
 50-99 employees _____
 100 or more employees _____

5. In 2008, how many of your organization's employees in Canada exited by (select one response for each method of exit):

Recruitment and Retention of Strategic Work Force Cohorts

Method of exit	Number of exiting employees			
	Fewer than 10	10-49	50-99	100 or more
Voluntary exit				
Involuntary exit				
Retirement				

Please proceed to Part B.

Part B: Identification of Recruitment Tools

1. From the list of potential recruitment tools below:
2.
 - a. Please indicate which recruitment tools are currently used by your organization; and
 - b. Of those recruitment tools currently in use, please indicate whether it is specifically used to target one or more of the four labour force cohorts.

Tool	(a) Tool is currently in use	(b) Tool is primarily targeted at the recruitment of:			
		Youth	Visible minorities	Aboriginals	Mature workers
Enhanced salary					
Enhanced benefits					
Hiring bonus					
Part-time work					
Flexible work arrangements					
Job rotation					
Volunteer opportunities					
Day care support					
Internships/co-op programs					
Scholarships					
Financial assistance for insurance development & designation					
Financial assistance for post-secondary education					
Financial assistance for non-insurance designations					
Telecommuting					
Developmental project assignments					
Work/life balance programs					
Trainee program					
Language support					
Other (specify): _____					

If you do not have any tools that are specifically targeted at one or more of the four cohorts, please proceed to Part D. For example, if you use part-time work as a recruitment tool BUT that tool is not specifically targeting any of the four cohorts (it is used as an incentive for recruiting employees in general), then proceed to Part D (retention tools).

Otherwise, for each recruitment tool currently in use for which a targeted cohort has been indicated, please complete a separate Part C for each targeted cohort.

Recruitment and Retention of Strategic Work Force Cohorts

Part C: Description and Assessment of Recruitment Tools

For each recruitment tool currently in use for which a targeted cohort was indicated in Part B, please complete a separate Part C for each targeted cohort.

For example, if you use part-time work to target both youth and mature workers, then please make a copy of Part C and answer the questions as the tool applies to youth and then again as the tool applies to mature workers.

1. Identify recruitment tool and targeted cohort: _____
2. _____
2. How long has this recruitment tool been used: ____ years
3. Describe briefly the key implementation activities: _____

4. Why was this recruitment tool implemented (select all that apply):

- To meet the needs of specific occupations _____
(Identify occupations: _____)
- To create greater diversity in the workplace overall _____
- To replace retiring employees _____
- To bring new skills into the organization _____
(Identify skills: _____)
- To meet overall staffing needs _____
(Other (specify): _____)

5. Has a communications strategy been developed for this tool: Yes ____ No ____

If yes, what communications tools are utilized (select all that apply):

- Print materials (e.g., brochures) _____
- Organization's Internet/Intranet web site _____
- Other Internet web site (specify) _____
- Job boards (e.g., Workopolis) _____
- Radio advertisements _____
- Newspaper advertisements _____
- Television advertisements _____
- Booths at career fairs _____
- Presentations: High school _____
- Presentations: Community colleges/CEGEP _____
- Presentations: Universities _____
- Recruitment agencies _____

6. During 2008, how many employees were hired as a result of the deployment of this recruitment tool (select one response):

- Fewer than 10 _____
- 10-29 _____
- 30-49 _____

50 or more _____
 Don't know/difficult to identify _____

7. Compared to other recruitment tools, to what extent has this tool facilitated the attainment of your organization's recruitment needs for the targeted cohort (select one response):

To a great extent _____
 To some extent _____
 To a very little extent _____
 Not at all _____

8. Compared to other recruitment tools, how effective has this tool been in facilitating the recruitment of the targeted cohort into the occupations identified below (select one response for each occupation):

Occupation	Level of effectiveness:				
	Very effective	Somewhat effective	Somewhat ineffective	Not at all effective	Not applicable
Underwriter					
Underwriting support					
Claims adjuster/ examiner					
Claims support					
Broker/agent					
Customer service representative					
Marketing/field representative					
Sales support					
Actuarial					
Information technology					
Senior executive/ management (all disciplines)					
Middle management (all disciplines)					
Front line management (all disciplines)					

Recruitment and Retention of Strategic Work Force Cohorts

Part D: Identification of Retention Tools

1. From the list of potential retention tools below:

- c.. Please indicate which retention tools are currently used by your organization; and
- d. Of those retention tools currently in use, please indicate whether it is specifically used to target one or more of the four labour force co

Tool	(a) Tool is currently in use	(b) Tool is targeted at the retention of:			
		Youth	Visible minorities	Aboriginals	Mature workers
Differentiated compensation					
Retention bonus					
Part-time work					
Flexible work arrangements					
Job rotation					
Financial assistance for insurance development & designation					
Financial assistance for post-secondary education					
Financial assistance for non-insurance designations					
Volunteer opportunities					
Day care support					
Individualized career development					
Mentoring					
Sabbatical					
Telecommuting					
Developmental project assignments					
Work/life balance programs					
Phased retirement					
Technical expertise development & networking					
Long-term financial incentives/pension					
Other: _____					

If you do not have any retention tools that are specifically targeted at one or more of the four cohorts, you do not need to complete Part E. For example, if you use volunteer work as a retention tool BUT that tool is not specifically targeting any of the four cohorts (it is used as an incentive for retaining employees in general), you do not need to complete Part E. Otherwise, for each retention tool currently in use for which a targeted cohort has been indicated, please complete a separate Part E for each targeted cohort.

Recruitment and Retention of Strategic Work Force Cohorts

Part E: Description and Assessment of Retention Tools

For each retention tool currently in use for which a targeted cohort was indicated in Part D, please complete a separate Part E for each targeted cohort.

For example, if you use volunteer work as a retention tool targeted at both youth and mature workers, please make a copy of Part E and answer the questions as the tool applies to youth and then again as the tool applies to mature workers.

1. Identify retention tool and targeted cohort: _____

2. How long has this retention tool been used: ____ years

3. Describe briefly the key implementation activities: _____

4. Why was this retention tool implemented (select all that apply):

To maintain staffing needs of specific occupations _____)
(Identify occupations): _____)

To maintain diversity in the workplace overall _____

To manage retirement issues _____

To facilitate the mentoring of younger workers _____

To retain specific skills in the organization _____

(Identify skills: _____)

To meet overall staffing needs _____

To manage succession planning _____

Other (specify): _____

5. Has a communications strategy been developed for this tool: Yes ____ No ____

If yes, what communications tools are utilized (select all that apply):

Print materials (e.g., brochures) _____

Organization's Intranet site _____

Management communication _____

One-on-one conversations with leaders _____

Other (specify) _____

6. During 2008, how many employees were targeted as a result of the deployment of this retention tool (select one response):

Fewer than 10 _____

10-29 _____

30-49 _____

50 or more _____

Don't know/difficult to identify _____

7. Compared to other retention tools, to what extent has this tool facilitated the attainment of your organization’s retention needs for the targeted cohort (select one response):

- To a great extent _____
- To some extent _____
- To a very little extent _____
- Not at all _____

8. Compared to other retention tools, how effective has this tool been in facilitating the retention of the target cohort in the occupations identified below (select one response for each occupation):

Occupation	Level of effectiveness:				
	Very effective	Somewhat effective	Somewhat ineffective	Not at all effective	Not applicable
Underwriter					
Underwriting support					
Claims adjuster/examiner					
Claims support					
Broker/agent					
Customer service representative					
Marketing/field representative					
Sales support					
Actuarial					
Information technology					
Senior executive/management (all disciplines)					
Middle management (all disciplines)					
Front line management (all disciplines)					

APPENDIX F: Employee Questionnaire

FOR INFORMATION ONLY – DO NOT FORWARD

This survey is to be conducted on-line using the direct link provided.

SURVEY OF PROFESSIONAL EMPLOYEES IN CANADA’S PROPERTY AND CASUALTY INSURANCE INDUSTRY: CAREER AND JOB PERSPECTIVES

Purpose of the Survey

In the landmark study released by The Insurance Institute of Canada in May, 2008 (*A Demographic Analysis of the Property and Casualty Insurance Industry in Canada, 2007 to 2017*), the need to plan for the evolution of the industry’s work force on the basis of solid and continuing research was clearly documented. In the series of workshops across Canada that followed the release of the report, industry stakeholders agreed that the recruitment and retention of professional employees in core industry occupations were important but they also had many questions about how this could be done effectively.

In response to the findings and recommendations of the 2008 study as well as the demand for a greater understanding of the socio-economic characteristics, values, and attitudes of the industry’s core professional employees, the Insurance Institute has again retained **R.A.L. Consulting Limited** to carry out additional demographic and survey research. Part of this research involves collecting information on the perspectives that the industry’s core professional employees hold on their current jobs as well as their career plans. The main research approach for collecting the information is this questionnaire. The data collected will potentially inform strategies and tactics that will be relevant to recruitment and retention efforts at the company, sector, and industry levels.

Confidentiality

In any survey of this type, it is essential to ensure that your answers and your identity are protected. Therefore, we are taking the following measures to ensure confidentiality:

- The survey is **ANONYMOUS**. Your name is not required.
- This survey is being conducted on an independent and secure web site, SurveyMonkey.com. Data entries for our surveys are protected by VeriSign Secure Sockets Layer (SSL) Certificate Authority, a form of data encryption used by the largest companies to protect their e-commerce transactions.
- The data will be used only to produce statistical summaries in the form of tables and graphs.
- All tables will be verified to ensure that they do not reveal anyone’s identity.
- Survey data at the individual level will be retained exclusively by the consultant, R.A.L. Consulting Limited, and will not be accessed by any company, association, or other organization within the property and casualty insurance industry.
- Individual responses will be destroyed by the consultant in December, 2009 (i.e., six months after the completion of the project).
- **Your company will only receive the results of the survey in aggregate form (i.e., all responses combined).**

Recruitment and Retention of Strategic Work Force Cohorts

Why You Should Participate

The survey gives you an opportunity in a clear and confidential manner to have your say about how your career is going now and how you see it unfolding in the future. Get involved and make a difference in not only your future but also your industry's future.

The results of the survey will be incorporated into a final research report (projected release date of June, 2009) that will include a comprehensive analysis of how the property and casualty industry can effectively recruit and retain core professional employees in Canada's changing labour market. The research for the report must go beyond the statistical analysis of the demographic characteristics of the industry's core professional employees to encompass the views that those employees have on their current jobs and their future career plans. The total research package will provide a sound foundation for planning and implementing dynamic and rewarding career paths for core professional employees in Canada's property and casualty insurance industry.

You will have full access to the final research report on the web site of the Insurance Institute (www.insuranceinstitute.ca; projected date of June, 2009).

Please complete Parts A, B, C, and D of the questionnaire. Read the instructions for each question carefully. In answering questions #16, 30, and 31, respectively, please note the definitions below each question.

If you have any questions regarding any aspect of the survey or have difficulty accessing the web site, please contact:

Richard Loreto
R.A.L. Consulting Limited
ralconsulting@cogeco.ca
1-877-573-2777 (toll free)

THANK YOU FOR YOUR PARTICIPATION IN THE SURVEY.

A. Your Career Background in the Property and Casualty Industry

1. What is your current occupational category (select one):

- Underwriter _____
- Underwriting support _____
- Claims adjuster/examiner _____
- Claims support _____
- Broker/agent _____
- Customer service representative _____
- Marketing/field representative _____
- Sales support _____
- Actuarial _____
- Information technology _____
- Senior/executive management (all disciplines) _____
- Middle management (all disciplines) _____
- Front line management (all disciplines) _____
- Other (specify) _____

2. In total, how many years have you worked for your current organization (select one):

- Less than 2 years _____
- 2 to less than 5 years _____
- 5 to less than 10 years _____
- 10 to less than 15 years _____
- 15 to less than 20 years _____
- 20 years or more _____

3. In total, how many years have you worked in the property and casualty insurance industry, including service with your current organization (select one):

- Less than 2 years _____
- 2 to less than 5 years _____
- 5 to less than 10 years _____
- 10 to less than 15 years _____
- 15 to less than 20 years _____
- 20 years or more _____

4. Including your current employer, how many different employers have you worked for within the property and casualty insurance industry (select one):

- One employer _____
- Two or three employers _____
- More than three employers _____

5. What is your current employee status (select one):

- Full-time, permanent _____
- Full-time, contract _____
- Part-time, permanent _____
- Part-time, contract _____

Recruitment and Retention of Strategic Work Force Cohorts

6. Which salary range corresponds to your current annual salary (select one):

- Less than \$30,000 _____
- \$30,000 to \$49,999 _____
- \$50,000 to \$69,999 _____
- \$70,000 to \$89,999 _____
- \$90,000 to \$109,999 _____
- \$110,000 to \$129,999 _____
- \$130,000 to \$149,999 _____
- \$150,000 or more _____

7. When you were hired into your first job in the property and casualty industry, how did you learn about the job opening (select all that apply):

- Directly recruited by employer _____
- Family/friend in industry referred you _____
- On-campus recruitment _____
- Recruitment agency (headhunter) _____
- Classified advertisement _____
- Canada Employment Centre/other government agency _____
- News story about the industry or company _____
- Job fair _____
- Personal initiative _____
- Internet _____

B. Perspectives on Your Current Job

8. In 2008, did you take training/education programs in any of the following areas (select all that apply):

- Management/supervisory skills _____
- Insurance professional certification _____
- Insurance education (non-certification) _____
- Sales and marketing _____
- Ethics _____
- Team building _____
- Leadership _____
- Group decision-making/problem-solving _____
- Written communication _____
- Oral communication _____
- English as a second language _____
- Numeracy/financial skills _____
- Occupational health and safety _____
- Computer hardware _____
- Computer software or systems _____
- Orientation for new employees _____
- Other (specify): _____
- Did not take any training/education (**go to #10**) _____

9. In 2008, did you take training/education programs that were delivered or sponsored by (select all that apply):

Your employer _____
 Insurance Institute _____
 Community college/CEGEP _____
 University _____
 Insurance industry organization (specify) _____
 Other (specify) _____

10. How satisfied are you with your employer’s policies/programs on (select one response for each item):

Policy/program	Level of satisfaction				
	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied	Not available
Enhanced salary					
Enhanced benefits					
Differentiated compensation					
Hiring bonus					
Retention bonus					
Part-time work					
Flexible work arrangements					
Job rotation					
Volunteer opportunities					
Day care support					
Internships/co-op programs					
Scholarships					
Financial assistance for insurance development & designation					
Financial assistance for post-secondary education					
Financial assistance for non-insurance designations					
Telecommuting					
Developmental project assignments					
Work/life balance programs					
Trainee program					
Individualized career development					
Mentoring					
Sabbatical					
Phased retirement					
Technical expertise development & networking					
Long-term financial incentives/pension					
Language support					

Recruitment and Retention of Strategic Work Force Cohorts

11. How would you rate your current job in terms of the opportunity for (select one response for each item).

Opportunity for/to	Rating			
	Excellent	Good	Fair	Poor
Career advancement				
Participate in or influence workplace decisions				
Lateral moves to broaden experience				
Receive recognition and rewards for performance				
Acquire new knowledge or expertise				
Salary increases				
Access training/education				
Access developmental assignments				
Access latest technology				
Work with respected colleagues				

12. Thinking about the job competition process within your organization, state your level of agreement with the following statements (select one response for each statement):

Statement	Level of agreement				
	Strongly agree	Somewhat agree	Somewhat disagree	Strongly disagree	Don't know/ not applicable
I am aware of jobs that are available.					
I understand what it takes to get the job I am seeking.					
I believe that we hire people who can do the job.					
I believe the process of selecting a person for a job is fair.					
When I was a candidate for a job during the past three years, I found that the competition was run fairly.					
When I was a candidate for a job during the past three years, I had the opportunity to demonstrate my capabilities for the job.					
When I was a candidate for a job during the past three years, I was given feedback about why I was not successful.					

13. Considering all aspects of your job, how satisfied are you with the job? Would you say that you are (select one):

Very satisfied

Somewhat satisfied

—

—

Somewhat dissatisfied
Very dissatisfied

—
—

14. Considering the duties and responsibilities of your job, how satisfied are you with the following elements of your compensation? Would you say that you are (select one for each element):

Compensation Element	Level of satisfaction:				
	Very satisfied	Somewhat satisfied	Somewhat dissatisfied	Very dissatisfied	Not applicable
Base salary/wages					
Variable compensation					
Health and other benefits					

C. Perspectives on Your Career

15. How influential would you say each of the following has been on your career and employment choices (select one response for each source of influence):

Source of Influence	Source has been:			
	Very influential	Somewhat influential	Not too influential	Not at all influential
Parent				
Spouse				
Other close relative				
Teacher/professor				
Counselor/adviser				
Manager/supervisor at work				
Colleague/co-worker				
Workplace leader (e.g., CEO)				
Older friend or acquaintance				
Friend or acquaintance of similar age to you				
Community leader				
High-profile public figure				
Motivational speaker or writer				

Recruitment and Retention of Strategic Work Force Cohorts

16. To what extent have any of the following factors adversely affected your career progress over the last three years (select one response for each factor):

Factor	The factor has affected my career progress:			
	To a great extent	To some extent	To a very little extent	Not at all
Conflict between work and family/personal obligations				
Insufficient number of positions above you				
Too many qualified workers at your level competing for the same positions				
Insufficient access to developmental assignments to prepare you for the next position				
Poor information about or awareness of job opportunities				
Your level of education and training				
Insufficient access to learning opportunities				
Discrimination (see definition below)				

DISCRIMINATION means to treat someone differently or unfairly because of a personal characteristic or distinction which, whether intentional or not, has an effect which imposes disadvantages not imposed upon others or which withholds or limits access to other members of society. There are eleven prohibited grounds under the *Canadian Human Rights Act*: race, national or ethnic origin, colour, religion, age, sex, sexual orientation, marital status, family status, mental or physical disability and pardoned conviction.

17. Have you ever been promoted while working for your current employer:

Yes _____
 No _____
 If yes: _____

Which of the following factors were important in earning your most recent promotion (select all that apply):

Previous experience _____
 Succession planning process _____
 Career developmental plan _____
 Hiring manager knew your work directly _____
 Acquisition of industry or other accreditation _____
 Past performance evaluations _____
 Training/education programs _____

18. Are you planning to leave your current employer within the next (select one response):

12 months _____
 2 years _____
 3 years _____
 4 years _____
 5 years _____
 No plan to leave within the next five years (**go to Question 20**) _____

19. If you plan to leave your current employer within the next five years, what would be the most likely reason or reasons for your departure (select all that apply):

- Retirement _____
- Family obligations _____
- Offer of higher salary _____
- Inability to meet employer’s expectations _____
- Return to school _____
- Career advancement within the industry _____
- Employment opportunities outside the industry _____
- Health reasons _____
- To make better use of my training and skills _____
- End of contract or term of employment _____
- Workplace difficulties (e.g., conflict with colleagues) _____
- Spouse’s relocation _____

20. For you personally at this point in your career, what are the most important aspects of your ideal job (select up to five):

- Flexible work arrangements _____
- A short commute _____
- Good healthcare and other benefits _____
- Good pension benefits _____
- Competitive salary _____
- Adequate paid time off (e.g., vacation) _____
- Full-time, permanent employment _____
- Opportunity for part-time work _____
- Opportunity for promotion _____
- Access to training/education _____
- Challenging work _____
- Job autonomy _____
- Collegial and respectful work environment _____
- Corporate culture that supports your values _____
- Diverse workplace in ethnic and racial terms _____
- Corporate social responsibility of the organization _____

21. Given your education, training, and experience, how would you assess your opportunity for career advancement within (select one response for each category):

Category	Your opportunity for career advancement is:				
	Excellent	Good	Fair	Poor	Don’t know
Within your current organization					
Within the property and casualty industry					

NOTE: Questions #22, 23, 24, and 25 should only be answered if you indicated in Question #19 that *retirement* was a reason you might leave your current employer within the next five years. If you did not, please go to Question #26.

22. If you retire from your current employer within the next five years, do you still intend to work:

- Yes _____
- No _____ (**go to Question #26**)

Recruitment and Retention of Strategic Work Force Cohorts

23. Do you intend to work:

Part-time _____
Full-time _____

24. Which of the following best describes your reason for working (select all that apply):

Maintain current field of expertise _____
Earn additional income _____
For interest or enjoyment sake _____
Start a new career _____

25. If provided a suitable opportunity, would you be interested in continuing to work for your current employer past your formal retirement date:

Yes _____
No _____

D. Your Personal Background

Providing information on your personal background will allow the research team to identify issues that are important to different groups within the industry's work force (e.g., older versus younger employees). This information, along with all your other responses, will be held in the strictest confidence by R.A.L. Consulting Limited and will only be released in aggregate form. Thank you for your cooperation in completing this important part of the questionnaire.

26. Are you:

Male _____
Female _____

27. In what year were you born: _____ year

28. What language do you most often use at work:

English _____
French _____
Other (specify): _____

29. Were you born in Canada:

Yes _____
No _____
If no:
In what year did you immigrate to Canada: _____
From what country did you emigrate: _____

30. Are you an Aboriginal person (**see definition below**):

Yes _____
No _____

An **ABORIGINAL PERSON** is a North American Indian or a member of a First Nation, a Métis or an Inuk. North American Indians or members of a First Nation include status, treaty or registered Indians, as well as non-status and non-registered Indians.

31. Are you a member of a visible minority group (**see definition below**):

Yes ___

No ___

A member of a **VISIBLE MINORITY** in Canada may be defined as someone (other than an Aboriginal person) who is non-white in colour/race, regardless of place of birth. For example, Black, Chinese, Filipino, Japanese, Korean, South Asian/East Indian, Southeast Asian, non-white West Asian, North African or Arab, non-white Latin American, person of mixed origin (with one parent in one of the visible minority groups in this list), or other visible minority group.

32. Are you:

Single (never married) _____

Married _____

Living as married or with a partner _____

Separated/divorced _____

Widowed _____

33. Do you currently have children under the age of 18 living with you:

Yes ___ No ___

34. Are you responsible for caring for any of the following (check all that apply):

A parent or in-law _____

A spouse _____

A grandchild _____

A friend _____

Another adult relative _____

35. What was the major field of study or training of your highest degree, certificate or diploma (excluding secondary or high school graduation certificates):

Humanities _____

Social sciences _____

Business or public administration _____

Natural sciences or engineering _____

Other (specify) _____

36. What is the highest level of education you have ever completed (select one):

Secondary/high school graduation certificate or equivalent or less _____

Diploma or certificate from a community college, CEGEP, _____

institute of technology, or a trades certificate or diploma _____

University certificate or diploma below the bachelor's level _____

University bachelor's degree _____

University graduate or professional degree _____

Recruitment and Retention of Strategic Work Force Cohorts

37. What professional designations have you earned (select all that apply):

- ACAS, ASA
- CA
- CAIB
- CCIB
- CEBS
- CFA
- CFP
- CGA
- CHRP
- CIP
- CMA
- CRM
- CPIB
- FCA
- FCAS
- FCIA
- FCIP
- FLMI
- PMP
- RF
- RFM
- Other (specify): _____

38. In which province or territory do you work:

- Newfoundland & Labrador
- Prince Edward Island
- Nova Scotia
- New Brunswick
- Quebec
- Ontario
- Manitoba
- Saskatchewan
- Alberta
- British Columbia
- Yukon
- Northwest Territories
- Nunavut

39. Identify the community (e.g., Regina) in which you work: _____

40. Identify the organization you work for: _____

THANK YOU FOR YOUR PARTICIPATION IN THE SURVEY.

APPENDIX G: Industry Workshop – Agenda and Participants

WORKSHOP AGENDA:

8:00 A.M.	Registration begins Continental Breakfast is available	
8:30	Session begins Welcome and Introductions – Margaret Parent	
8:45 – 9:45	Presentation of Research Findings – Part I – Richard Loreto Demographic Trends: Understanding Canada’s Workforce o1 Incorporate demographic research of the industry (last year’s reference to the four cohorts) o2 Census data on the four cohorts o3 Research data and best practices on other sectors’ and employers’ ability to recruit and retain employees from the four cohorts	Plenary
9:45 to 10:00	Refreshment Break	
10:00 -- 11:15	Presentation of Research Findings – Part II – Richard Loreto Demographic Research Phase II: What the industry tells us about Recruitment and Retention (based on this latest research) ▪ Key findings of survey of HR professionals ▪ Key findings of research on current employees	Plenary
11:15 – 11:45	Discussion of Findings: Impressions and Implications	Small group discussion at tables
11:45 – noon	Group Discussion	Plenary
12:00 P.M.	Lunch	
1:00 – 2:00	Opportunities and Constraints to implementing better recruitment and retention initiatives as discussed	Discussion Groups
2:00 – 2:30	Group Presentations – Opportunities and Constraints Group Discussion	Plenary
2:30 – 2:45	Refreshment Break	
2:45 – 3:45	Recommendations for company and industry initiatives for better recruitment and retention	Discussion Groups
3:45 –4:15	Group Presentations – Recommendations Group Discussion	Plenary
4:15	Wrap-up and Conclusions	
4:30	Adjournment	

Recruitment and Retention of Strategic Work Force Cohorts

WORKSHOP PARTICIPANTS:

First Name	Last Name	Title	Company
Erin	Adams	Assistant VP, Corporate Projects	Dominion of Canada General Insurance Co.
Helen	Bates		Johnson Inc.
Jan	Boase	Director, Human Resources	Liberty International Underwriters Canada
Patricia	Buffone	Manager, Human Resources	Travelers
Jeff	Desbiens		The Economical Insurance Group
Dianne	Fortune	Vice President, Human Resources	The Personal Insurance Company/DGIG
David	Gordon	Manager, Human Resources	State Farm Insurance Companies
Noula	Kondovski	Vice President, Talent Strategy	Aon Reed Stenhouse Inc.
Sara	Laidlaw	Vice President, Human Resources	ING Canada
Jason	Lang	Operations	Integro Insurance Brokers (Canada) Ltd.
Elaine	McCormick	Human Resources Manager	Cunningham Lindsey Canada Limited
Bernie	Mitchell	Vice President, Human Resources	Co-operators General Insurance Company/Group
Tracy	Nelson	Vice President, Human Resources	The Wawanesa Mutual Insurance Company
Lyna	Newman	Vice President, Human Resources & Operations	KRG Insurance Brokers Inc.
Erin	O'Donoghue	Vice President, Human Resources	HUB International Ontario Limited
Danielle	Rossi		Johnson Inc.
Shelli	Schwartz	Human Resources Manager	Boiler Inspection & Insurance Company of Canada
Gail	St. Germain	Managing Director, Human Resources	Marsh Canada Limited
Janice	Veilleux	AVP, People Services	Aviva Canada Inc.
Harold	Weckworth	Manager, Compensation & Benefits	Lombard Canada
Lori	Weir	Senior VP	Marsh Canada Limited
Adam	Wright	Manager, Human Resources & Administration	SCOR Canada Reinsurance Company
Jo-Anne	Yanuziello	Assistant Vice President, Human Resources	Sovereign General Insurance Company

APPENDIX H: Industry Workshop – Discussion

Summary: “Small” Company Participants

Overview

For the most part, the participants in this group did not feel a sense of urgency regarding the labour market trends outlined in the morning information sessions of the workshop. This perception may explain why targeted recruitment and retention tools are not currently widespread across the industry. There was also a sense that any proposed, recruitment or retention strategy would likely be viewed as too costly by company executives, i.e., the strategies would not pass the “business-case” test.

Strengths

- Recruitment and retention is currently facilitated by good compensation packages in the industry, a perception that has some basis in the findings of the employee survey.
- Retention programs for mature workers already are in place by allowing retirees to return for contract work.
- Some companies deploy mentoring programs that foster a higher sense of loyalty (and possibly retention) among current employees.
- A few companies reported targeted recruitment efforts, but only targeted towards youth.
- Some companies do regular analysis of the trends in their work forces.
- Most companies use Internet sources to post jobs and accept applications. Participants suggested a heavier reliance on the Internet than appeared to be the case in both surveys.

Weaknesses

- The emphasis on hiring youth [although this emphasis was not evident in the data collected for the 2008 IIC study], who are by definition less experienced, means a lower level for productivity.
- Some companies have cut benefits for 65-plus workers, although it was not felt that this strategy hindered retention efforts.

Opportunities

- The skills of experienced workers can be used to training new employees, thereby mitigating to some extent productivity effects.
- Compared to other cohorts, youth are bright and technologically savvy. These attributes support the increasing need to incorporate technology into a smaller company’s administrative processes.

Constraints/Challenges

- There was a sentiment expressed that hiring too many youth results in a multi-generational workplace where the different values and work ethics can clash. “Younger workers are more demanding, have a higher sense of entitlement, and have less of a sense of duty.”
- It takes a lot of time to train new workers. There is a loss of time for the experienced workers who help train these new hires.
- Programs are costly, especially for smaller companies, and there is the question of whether it the programs will actually benefit the company.

Recruitment and Retention of Strategic Work Force Cohorts

- It is difficult to satisfy the need of mature workers for more scheduling flexibility – how would this impact a company’s ability to service clients?
- It would be difficult to target and hire Aboriginals due to their relatively lower levels of education.
- Most companies see the need for recruitment but they must also focus on retention or face a critical loss of experience.

Recommendations

R1: Employee Sabbaticals (for those with 5-plus years of experience)

Rationale: To foster effective retention and recruitment.

How: Through a salary deferral option for employees.

Challenges: Would the program be open to everyone and for how long? Is it possible for small companies to do this, where key, experienced personnel could be away for significant amount of time?

Summary: This may only be possible for larger companies

R2: Flexible Work Arrangements (for all workers), which would include some or all of the following features:

- **telecommuting**
- **compressed work week**
- **job sharing/‘buddy system’**
- **flex hours**
- **vacation buy-back**

Rationale: To foster effective retention and recruitment.

Challenges: Does it fit the “business model”? How would management schedule work and keep track of employee performance?

R3: Phased Retirement Program Feasibility (PRP)

What: Collect company information to determine the potential uptake of a PRP program, and how such a program would fit within a company’s succession plan. It would involve a process of dialogue between HR staff and workers, not just data analysis.

Rationale: Support retention.

Challenges: If a PRP was eventually implemented, how would this impact employee benefits?

R4: Enhanced Benefits (for items not already covered in benefit plans)

Rationale: To foster effective retention and recruitment.

Challenges: Program cost.

Summary: “Large” Company Participants

Strengths of the Industry

- Stability
- Location:
 - cross-country
 - urban/rural
- Referrals:
 - effective industry network
- Growth industry with employment opportunities
- Supports education/training
- Opportunities for professional development:
 - promotion
 - “many careers under one roof”
- Insurance product is valued
- Can create a feeling of “serving/helping”
- Affects all industries:
 - varied expertise and knowledge
 - skills and knowledge from other sectors
- Global perspective (some companies)
- Community-based/broker in the neighbourhood:
 - role can impact change in the community
- Relationship-based industry

Weaknesses of the Industry

- Perceptions of the industry:
 - stuffy, old-boys, conservative, boring
 - unknown (companies, brokerages)
 - tough sell
 - not on list of possible careers
 - not on their radar in general
 - not even a possibility for non-insurance roles within industry
- Internal technology “not state of the art” – not youth-friendly
- Promotional opportunities may be limited:
 - flat organization
 - “lifers”, i.e., a career job
- Not nimble organizations (may apply to large organizations predominantly):
 - analysis paralysis
 - resistance to change
 - may not encourage innovation/change (may be part of who we are/what we sell -- averse to risk)
- Are we reflective of the communities we work in:
 - employees
 - products
- Alternative work arrangements may not be available (technology or willingness)
- Other incentives/benefits do not compare well with other financial sectors

Recruitment and Retention of Strategic Work Force Cohorts

Opportunities

Youth Recruitment

- Referral program (formalized)
- More *Career Connections*
- Stronger relationships with eight colleges and universities with insurance programs
- Co-op/internship programs
- Work with hiring managers to expand recruitment strategy since most hiring is not done by the HR department but by the team leaders and business unit leaders.
- Leverage interests of youth
- Attractive internet-based recruitment
- Promote corporate responsibility
- Mentorship programs/strong networking support groups
- “Grow our managers internally”

Visible Minorities

- Partner with organizations that support new Canadians
- Understand communication channels
- Employee referrals
- Mentorship (informal employee groups)/promotional opportunities/training to move to management roles (business literacy and recruitment)
- Embrace diversity
- Internal data-mining by HR: percent share of visible minorities in all roles
- Represent diversity in promotion

Aboriginals

- Connect with programs
- Diversity training internally to overcome stereotypes
- Understanding how to enable process for recruitment/retention
- Corporate responsibility/values diversity

Mature Workers

- Employee referrals (recruitment)
- Type or work/work conditions
- Allow them the flexibility
- Contract work (with benefits and other add-ons)
- Promotion/awareness
- Training needs
- Discussion/communication (equity issues)
- Phased recruitment strategy

Constraints

- Where they are living/what your needs are
- Lots of steps/relationships to build this segment
- Time/resources
- Defining roles/relationships between young and old (better) mentorship
- Awareness from above that changes are happening (HR sees the issues but not everyone else sees it)

- Proactive, strategic approach:
 - currently, hiring & salary freezes
- Overcoming bias towards cohorts
- Need to be open minded/creative to the fact that it will be different than today:
 - “Can’t just build it and they will come”
- Better promotion to all recruitment groups
- In recruiting all, need to maintain quality
- Do we have the right training program(s) in place?
- Do not do a good enough job on succession planning

Recommendations

- Create the business case for our leaders (company executives/CEO’s) to understand the necessity and the sense of urgency
- Establish relationships with colleges and universities:
 - career events
 - speakers’ series
 - posting positions
- Utilize *Career Connections*/Institute programs
- Selling of industry and companies – get better at telling our story
- Networking in the community/relationship building (“know” – referrals):
 - conventions
 - community (corporate sponsorship)
 - different associations (transferable skills)
 - HR driven/employee outreach
 - “put a face to industry”
- Enhance referral programs
- Internal/external volunteer programs – encourage mentoring programs
- Build an internal culture:
 - committing to defining a “people culture”
 - become “employers of choice”
 - leads to better opportunities
- Industry wide (common goal) – better perception (IBC):
 - build greater trust and reputation
 - do more in sustainability/green as areas of interest to next generation
- Alberta Jump Start program/internship program
- Managers need to be recruiters – partnership
- Do a (better) good job of ensuring (education) that immigrants first experience “new drivers” with insurance in Canada is good “storefront”
- How do we help to integrate immigrants:
 - some type of program that helps immigrants
 - language (English/insurance)
 - business culture
- Education of immigrants on basic insurance principles (public relations)
- Partnering with aboriginal organizations

Recruitment and Retention of Strategic Work Force Cohorts

Recommendations: Mature Workers

- Ensure we have the culture that supports this type of worker:
 - part time
 - flexibility
 - managers (training orientation) – role and responsibility clarity/buy-in/strategy
- Partnering with other associations (CARP)
- Identifying what/how benefits would be a value proposition for these workers
- Mentoring programs (older – younger)
- Insurance career fairs

Selected Bibliography

Web Sites

Youth

Careers – The Next Generation: www.nextgen.org

Careers in Oil and Gas: www.careersinoilandgas.com/resources/youth.cfm

City of Calgary, Government of Alberta, and Government of Canada: www.nextsteps.org

Employee Evolution: www.employeeevolution.com

Growing Up Digital: www.growingupdigital.com

Youth Employment Services: www.yes.on.ca

Aboriginals

Aboriginal Financial Officers Association: www.foa.ca

Aboriginal Human Resource Council: www.aboriginalhr.ca/en/home

Aboriginal Youth Info + Net: <http://infonet.nextsteps.ca/abemplo.html>

Building Environmental Aboriginal Human Resources: www.beahr.com

Business Council of Manitoba, Aboriginal Education Awards: www.businesscouncilmb.ca/Initiatives/AboEducationAwrds

Centre for Aboriginal Human Resource Development: www.cahrd.org

Government of Alberta:

Ministry of Employment and Immigration

Aboriginal Training Programs: <http://employment.alberta.ca/cps/rde/xchg/hre/hs.xml/3160.html>

Government of British Columbia:

Ministry of Aboriginal Relations and Reconciliation

Student Bursary program, First Citizens' Fund: www.gov.bc.ca/arr/social/fcf/bursary.html

Public Service Agency

Aboriginal Youth Internship program: www.bcpublicservice.ca/aboriginalYouthInternship

Recruitment and Retention of Strategic Work Force Cohorts

Government of Manitoba:

Ministry of Education, Citizenship and Youth

Partners for Careers: www.partnersforcareers.mb.ca

Aboriginal Youth Mean Business: www.aymb.ca

Manitoba Civil Service Commission

Aboriginal Public Administration Program: www.gov.mb.ca/csc/equity/apap.html

Aboriginal Management Development Program: www.gov.mb.ca/csc/equity/amdp.html

Government of Saskatchewan:

Ministry of First Nations and Métis Relations

Aboriginal Employment Development Program: www.fnmr.gov.sk.ca/aedp

Human Resources and Skills Development Canada, Aboriginal Skills and Employment Partnership: www.hrsdc.gc.ca/eng/employment/aboriginal_training/about_asep/fact_sheet.shtml

Indian and Northern Affairs Canada, Aboriginal Workforce Participation Initiative: www.ainc-inac.gc.ca/emp/ae/awp/index-eng.asp

Manitoba Public Insurance, Aboriginal Professional Internship Program: www.mpi.mb.ca/english/careers/aeisuccess.html

SGI, Saskatchewan Indian Institute of Technology (SIIT) Scholarship: www.sgi.sk.ca/sgi_pub/in_your_community/sgi_scholarships/siit.html

SGI, Stan Hamilton Scholarship, First Nations University of Canada: www.sgi.sk.ca/sgi_pub/in_your_community/sgi_scholarships/stan_hamilton.html

Syncrude Canada Ltd., Aboriginal Relations: <http://sustainability.syncrude.ca/sustainability2006/social/aboriginalRelations/aboriginalRelations.html>

Immigrants

BC Internationally Trained Professionals Network: www.bcitp.net/index.cfm?wp=en&page=23

Best Employers for New Canadians: <http://www.canadastop100.com/immigrants>

Brampton (Ontario) Board of Trade – Skills Without Borders: www.skillswithoutborders.com/index.htm

Canadian Immigrant: www.canadianimmigrant.ca

Employment Access Strategy for Immigrants: www.lookingahead.bc.ca/preview.cfm?id=3

Government of Alberta:

Ministry of Employment and Immigration

Services to Immigrants: <http://employment.alberta.ca/cps/rde/xchg/hre/hs.xsl/4546.html>

Immigrant Skilled Trades Employment Program: www.istepbc.ca/about.html

Information and Communications Technology Council: www.ictc-ctic.ca/en/Default.aspx

Internationally-trained Workers partnership – Ottawa: www.itwp.ca/home.html

Metropolitan Immigrant Settlement Association: www.misa.ns.ca

National Visible Minority Council on Labour Force Development : www.nvmclfd.ca/index.htm

Niagara Immigrant Employment Council: www.niec.ca/canada/index.htm

Ontario Council of Agencies Serving Immigrants: www.ocasi.org/index.php

Skills Advantage: www.skillsadvantage.com/Default.aspx

The Alliance of Sector Councils: www.councils.org/gateway/index.cfm?pageid=2

Toronto Region Immigrant Employment Council: www.triec.ca

Waterloo (Ontario) Region Immigrant Employment Network: www.wrien.com/main.cfm

Mature Workers

AARP, Best Employers for Workers Over 50: www.aarp.org/money/work

CARP – Employment: www.50plus.com/Employment

Government of Nova Scotia, Older Workers: www.olderworker.ca/olderworker/index.shtml

Government of Saskatchewan, Targeted Initiative for Older Workers: www.aeel.gov.sk.ca/tiow

Human Resources and Skills Development Canada, Targeted Initiative for Older Workers: www.hrsdc.gc.ca/eng/employment/employment_measures/older_workers/index.shtml

Workplace Institute: www.workplaceinstitute.org

Other

Career Connections web site and job site: www.career-connections.info

DGA, Canada's National Insurance Recruiting Specialists: www.dgacareers.com/home.asp

Canadian Insurance Careers, sponsored by Canadian Insurance magazine: www.cdnins.com/careers

Recruitment and Retention of Strategic Work Force Cohorts

i-hire, Canada's Insurance Career Destination, sponsored by Canadian Underwriter magazine: www.i-hire.ca

Insurance-Canada, Directory of Insurance Jobs in Canada: www.insurance-canada.ca/jobs/jobs.php

Insurance Jobs, Your Insurance Hiring Network: www.insurancejobs.com

Insurance Works Jobsite: www.insuranceworks.ca/bins/index.asp

Syncrude Canada Ltd., Our People: <http://sustainability.synocrude.ca/sustainability2006/social/people/people.html>

www.workopolis.com

Documents

Youth

Alberta Human Resources and Employment, Economic and Demographic Analysis, Data Development and Evaluation. *Alberta Profile: Youth in the Labour Force* (June, 2003).

Beaujot, Roderic and Don Kerr. *Emerging Youth Transition Patterns in Canada: Opportunities and Risks*. University of Western Ontario, Population Studies Centre, 40 pages. Accessed at <http://sociology.uwo.ca/popstudies/dp/dp07-05.pdf>.

Black, Dan, Michael, Robert, and Charles Pierret. "Knowing Younger Workers Better: Information From the NYLS97." *Monthly Labor Review*, (U.S. Bureau of Labor Statistics: September, 2008), 42-51.

Harvard Business Publishing – Blogs (<http://blogs.harvardbusiness.org>):

Tammy Erickson, "Is Gen Y Really All That Narcissistic?" (February, 25, 2008)

Tammy Erickson, "On Young Bosses and Older Direct Reports" (March 26, 2008)

Bronwyn Fryer, "Are You Underutilizing Younger Employees" (May 22, 2008)

Tammy Erickson, "Guide to Managing Y's" (January 18, 2009)

Robert Half International and Yahoo! HotJobs. *What Millennial Workers Want: How to Attract and Retain Gen Y Employees* (November 12, 2007), accessed at www.roberthalffinance.com/PressRoom?id=2056.

Usalcas, Jeannine. "Youth and the Labour Market." *Perspectives on Labour and Income* (Statistics Canada: November, 2005), 5-10.

Aboriginals

Alberta Chamber of Resources. *Learning From Experience: Aboriginal Programs in the Resource Industries* (January, 2006), 104 pages, accessed at www.acr-alberta.com.

Government of Saskatchewan, Ministry of First Nations and Métis Relations. *Aboriginal Employment Development Program* (undated), accessed at www.fnmr.gov.sk.ca/Default.aspx?DN=c04cb2a4-cf76-40a4-9c65-80e302908c71.

Lamontagne, François. *The Aboriginal Workforce: What Lies Ahead* (Canadian Labour and Business Centre: September, 2004), 9 pages.

Luffman, Jacqueline and Deborah Sussman. "The Aboriginal Work Force in Western Canada." *Perspectives on Labour and Income* (Statistics Canada: January, 2007), 13-27.

Points West Management Consultants. *Conference Summary: Opportunities Work-Connecting Communities Conference* (Provincial Aboriginal Representative Workforce Council, February 2006), 37 pages, accessed at www.parwc.usask.ca/conference2005/pdf/PARWC_CONFERENCE_REPORT_FINAL.pdf.

Synchrude Canada Ltd. *Possibility Thrives on Common Ground: 2007 Aboriginal Review*, available at www.acr-aboriginalproject.org.

Immigrants

Alberta Employment, Industry and Immigration. "A Waste Of Talent" - *Recommendations For Calgary Business To Reap The Full Benefit Of Professional Immigrants* (2006), 32 pages.

Bélanger, A. and É. Caron Malenfant with the collaboration of L. Martel, Y. Carrière, C. Hicks, and G. Rowe. *Population projections of visible minority groups, Canada, provinces and regions 2001-2017* (Statistics Canada, Demography Division: 2005), 86 pages.

Catalyst and the Diversity Institute in Management & Technology, Ted Rogers School of Management, Ryerson University. *CAREER ADVANCEMENT IN CORPORATE CANADA: A Focus on Visible Minorities ~ Survey Findings* (Toronto: 2007), 67 pages.

Canadian Automotive and Repair Service. *Inventory – Internationally Trained Workers* (June, 2007), 18 pages, accessed at www.cars-council.ca.

Gilmore, Jason. *The Canadian Immigrant Labour Market in 2006: Analysis by Region or Country of Birth* (Statistics Canada, Labour Statistics Division: 2008), 42 pages.

Gilmore, Jason. *The Canadian Immigrant Labour Market in 2007* (Statistics Canada, Labour Statistics Division: 2008), 30 pages.

Gilmore, Jason and Christel Le Petit. *The Canadian Immigrant Labour Market in 2007: Analysis by Region of Post-secondary Education* (Statistics Canada, Labour Statistics Division: 2008), 32 pages.

Hire Immigrants Ottawa. *Working Groups Action Plan* (Ottawa: May, 2008), 27 pages.

Hire Immigrants Ottawa and Ontario Chamber of Commerce. *Employer's Guide to Integrating Immigrants into the Workplace* (Ottawa: undated), 29 pages.

Schellenberg, Grant. *Immigrants in Canada's Census Metropolitan Areas* (Statistics Canada, Business and Labour Market Analysis Division: 2004), 73 pages.

Weiner, Nan. "Breaking Down Barriers to Labour Market Integration of Newcomers in Toronto." *IRPP Choices* (September, 2008), 42 pages.

Zietsma, Danielle. *The Canadian Immigrant Labour Market in 2006: First Results from Canada's Labour Force Survey* (Statistics Canada, Labour Statistics Division: 2007), 26 pages.

Recruitment and Retention of Strategic Work Force Cohorts

Bélanger, A. and É. Caron Malenfant with the collaboration of L. Martel, Y. Carrière, C. Hicks, and G. Rowe. *Population projections of visible minority groups, Canada, provinces and regions 2001-2017* (Statistics Canada, Demography Division: 2005), 86 pages.

Mature Workers

Alberta Human Resources and Employment, Economic and Demographic Analysis, Data Development and Evaluation. *Alberta Profile: Older Workers in the Labour Force* (June, 2003), 26 pages.

AARP. *Staying Ahead of the Curve: The AARP Work and Career Study* (September, 2002), 197 pages.

AARP. *Staying Ahead of the Curve: The AARP Working in Retirement Study* (September, 2003), 151 pages.

AARP. *Staying Ahead of the Curve: Employer Best Practices for Mature Workers* (September, 2004), 84 pages.

AARP. *Staying Ahead of the Curve 2007: The AARP Work and Career Study* (September, 2008), 179 pages.

AARP. *International Retirement Security Survey* (July, 2005), accessed at <http://assets.aarp.org/rgcenter/general/irss.pdf>.

AARP. *RETHINKING THE ROLE OF OLDER WORKERS: Promoting Older Worker Employment in Europe and Japan* (Public Policy Institute: 2005), 32 pages.

Duchesne, Doreen. "More Seniors at Work." *Perspectives on Labour and Income* (Statistics Canada: February, 2004), 5-17.

CNW Group. "If you work in retirement, are you still retired?" (December 12, 2006), accessed at www.newswire.ca/en.

Expert Panel on Older Workers. *Supporting and Engaging Older Workers in the New Economy*. (Human Resources and Social Development Canada: 2007), 100 pages.

Government of Canada, Policy Research Initiative. *Population Aging and Life-course Flexibility: The Pivotal Role of Increased Choice in the Retirement Decision – Discussion Paper* (March, 2004), 42 pages.

Government of Canada, Policy Research Initiative. *Encouraging Choice in Work and Retirement – Project Report* (October, 2005), 57 pages.

Johnson, Richard W. "Trends in Job Demands Among Older Workers, 1992-2002." *Monthly Labor Review*, (U.S. Bureau of Labor Statistics: July, 2004), 48-56.

Malatest, R.A. and Associates Ltd. *The Aging Workforce and Human Resources Development Implications for Sector Councils* (The Alliance of Sector Councils: February, 2003), 38 pages.

Manpower Inc. *The New Agenda for an Older Workforce* (2007), 14 pages, accessed at www.manpower.com.

Manpower Inc. *Older Worker Recruiting and Retention Survey: Global Results* (April, 2008), 24 pages, accessed at www.manpower.com.

Marshall, Katherine and Vincent Ferrao. "Participation of Older Workers." *Perspectives on Labour and Income* (Statistics Canada: August, 2007), 5-11.

Morissette, René, Schellenberg, Grant, and Cynthia Silver. "Retaining Older Workers." *Perspectives on Labour and Income* (Statistics Canada: October, 2004), 15-20.

Sara E. Rix, *Aging and Work – A View From the United States* (AARP Public Policy Institute: February, 2004), 63 pages.

Sara E. Rix, *Rethinking the Role of Older Workers: Promoting Older Worker Employment in Europe and Japan* (AARP Public Policy Institute: 2005), 31 pages.

Schellenberg, Grant. *The Retirement Plans and Expectations of Non-retired Canadians Aged 45 to 59* (Statistics Canada, Business and Labour Market Analysis Division: June, 2004), 44 pages.

Schellenberg, Grant, Turcotte, Martin, and Bali Ram. "Post-retirement Employment." *Perspectives on Labour and Income* (Statistics Canada: September, 2004), 14-17.

Schellenberg, Grant and Cynthia Silver. "You can't always get what you want: Retirement preferences and experiences." *Canadian Social Trends* (Statistics Canada: Winter, 2004), 2-7.
The Alliance of Sector Councils. *Policy Roundtables - The Aging Workforce: Harnessing the Experience of Older Workers* (October, 2007), 22 pages.

United States General Accounting (Accountability) Office:

OLDER WORKERS: Demographic Trends Pose Challenges for Employers and Workers (November, 2001), 46 pages.

OLDER WORKERS: Policies of Other Nations to Increase Labor Force Participation (February, 2003), 59 pages.

OLDER WORKERS: Labor Can Help Employers and Employees Plan Better for the Future (December, 2005), 60 pages.

OLDER WORKERS: Some Best Practices and Strategies for Engaging and Retaining Older Workers (February, 2007), 17 pages.

Comptroller General's Forum: Highlights – Engaging and Retaining Older Workers (February, 2007), 25 pages.

OLDER WORKERS: Federal Agencies Face Challenges, but Have Opportunities to Hire and Retain Experienced Employees (April, 2008), 30 pages.

OLDER WORKERS: Enhanced Communication among Federal Agencies Could Improve Strategies for Hiring and Retaining Experienced Workers (February, 2009), 52 pages.

Other

Conference Board of Canada. *Strategies for Securing Our Future - Replacing Retiring IT Workers: Desjardins' IT Future* (June, 2008), 4 pages.

Conference Board of Canada. *Strategies for Securing Our Future – Preparing for Growth: Standard Life's IT Future* (June, 2008), 4 pages.

