

How the Aging Workforce Can Solve the Wisdom Gap Created By AI



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Sarah Chen, a 68-year-old former project manager at a Fortune 500 company, was supposed to be enjoying retirement. Instead, she found herself back in the workforce, this time as a "Digital Context Officer" — a role that didn't exist five years ago. While artificial intelligence handles the company's data analysis and routine decision-making, Sarah's four decades of experience help bridge what many are calling "the wisdom gap" — the critical space between AI's computational power and the nuanced judgment that only human experience can provide.

"The AI can tell us what the data suggests," Sarah explains, "but it can't tell us when it's hallucinating or when to ignore that data based on subtle market signals or customer relationships that took years to understand. That's where we come in."

Sarah splits her time across three teams in the organization, supporting them with the additional expertise and wisdom she brings to the table. In this company's project-based environment, it is relatively easy for Sarah to organize her time flexibly to meet her team's commitments and needs.



Her company has been operating in a hybrid model since the pandemic, but the reality is that as a large company with many locations across North America, her teams have long been working together virtually across offices on various collaboration toolkits. This allows her even more autonomy on organizing when, where and how she works. Since rejoining her company, she has been working part-time, which suits how she envisions her work-life balance in this next chapter. "I've really been able to prioritize my wellness and my family and friends in way that was harder to do even 10 years ago" she says smiling, "I've never been more content and at ease when it comes to work."

Sarah is a fictitious character, but her story is becoming more real every day and is not that unique. Across industries, companies are discovering that while AI excels at processing information, it struggles with the kind of intuitive decision-making that comes from years of hands-on experience.

A recent Deloitte Study¹ found that 54% of organizations observed improved strategic decision making when combining AI capabilities with experienced human wisdom than compared to those relying on AI alone.

This realization is central to the debate on AI powering humans vs replacing them, and with it a new light is being cast on the older worker, shifting them from presumed (expensive) technological outsiders to essential components in using artificial intelligence. Their deep understanding of industry nuances, stakeholder relationships, and complex problem-solving is becoming more valuable, not less, in an AI-driven world.

Additionally — and possibly more pressing — is that global demographic changes are also putting the older worker in the spotlight. It is projected that by 2032 one in four US workers will be 55 or over, with close to one in ten being 65 or older.² Across the Group of Seven nations, workers 55 and older will exceed a quarter of the workforce by 2031, in Japan the number is closer to 40%.³ These trends will have numerous impacts to the underlying complexion, needs and demands of the future workforce, all coming at a time where AI is expected to proliferate across numerous industries.

But having the older worker simply step in and become the solution to the “wisdom gap” anticipated as AI proliferates is not a foregone conclusion. These trends raise numerous questions. First and foremost, are organizations even paying attention to this looming challenge? Are they watching these demographic shifts and the growing talent pool represented by the 55+ worker? Second, as they explore AI in the workplace (over 80% believe AI will differentiate their business⁴), do they see the emerging need for more human expertise? Finally, are organizations ready to make the operational and workplace changes to bring human expertise to the table in an AI driven world?

At OpenWater, we explored these questions and dug into the emerging trends and their implications. In this paper we take a deeper look at the rise of the older worker, the “wisdom gap” and how organizations need to adapt to be ready for this looming challenge.



¹ Deloitte [State of Generative AI in the Enterprise 2024](#) | Deloitte US | October 2024

² Harvard [Redesigning Retirement](#), March - April 2024

³ Bain, "Better with Age: The Rising Importance of Older Workers," November 5, 2024

⁴ Deloitte [State of Generative AI in the Enterprise 2024](#) | Deloitte US | October 2024

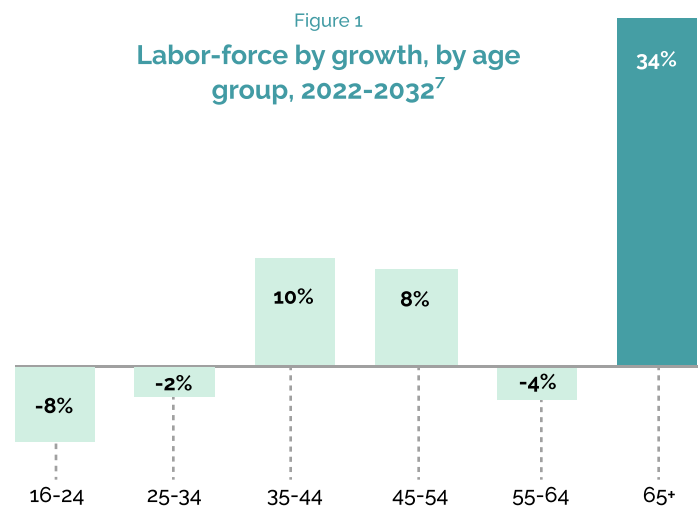
The Global Workforce Transformation

Getting older doesn't mean what it used to. Walk into any modern office and you'll see something that would have been rare just a generation ago: people in their 60s and 70s working alongside recent college graduates. According to [Pew Research](#)⁵, adults aged 65 and older are projected to comprise 8.6% of the U.S. labor force by 2032, a significant increase from 6.6% in 2022. This means nearly one in ten workers will be over 65 — a jump from about one in fifteen just a decade earlier.

The US Bureau of Labor Statistics⁶ projects the total U.S. workforce will grow from 167.8 million people in 2023 to 174.6 million by 2033, representing a more modest 4.0% growth rate than previous decades. However, beneath these numbers lies a more complex story. Figure 1 highlights a transformation reshaping the American workplace: the traditional core of the workforce is shrinking. The prime working-age population (25-64 years old) is experiencing an unprecedented decline, creating a vacuum that's being filled by an unexpected source: older workers. In fact, the 65+ worker is growing significantly faster than all other age groups.

The global workforce is also experiencing this unprecedented age transformation, perhaps even faster than the US. Global data from the United Nations suggests. There is an even more dramatic shift on the horizon: by 2050, the global population aged 65 and older is projected to more than double, reaching 1.6 billion people and representing approximately 16% of the total world population.

The impact is particularly noticeable in developed nations like the Group of Seven, where traditional notions of retirement at 65 are rapidly becoming obsolete. By 2032, [the World Economic Forum](#)⁹ projections show that a quarter of men and 17% of women over 65 will remain active in the workforce.



These changes challenge our traditional understanding of career trajectories and workplace dynamics. The linear path of education, career, and retirement is giving way to more flexible and varied approaches to work and aging. As this trend accelerates, organizations must adapt their practices and policies to harness the potential of an increasingly age-diverse workforce.

⁵ [Pew Research](#), "The Growth of the Older Workforce," December 14, 2023

⁶ [Bureau of Labor Statistics](#), "Industry and Occupational Employment Projections Overview and Highlights, 2023-33," November 2024

⁷ [Harvard Redesigning Retirement](#) March - April 2024

⁸ [United Nations](#), "Global Issues: Ageing," October 1, 2024

⁹ [World Economic Forum](#), "Age Diversity in the Workforce Future," May 15, 2024

Drivers of Change

But raw numbers only tell part of the story. This isn't just about people working longer because they have to (though financial readiness and rising costs of living play a role). Many are choosing to stay in the workforce because they're healthier, more engaged, and frankly, not ready for the traditional notion of retirement. They're starting businesses, mentoring younger colleagues, and bringing decades of experience to complex problems. It's a shift that will push companies to rethink everything from office design to upskilling programs to benefits packages. The "golden years" are being redefined, and with them, our entire concept of what a typical workplace looks like. The expansion of the older workforce stems from several interconnected factors that are reshaping how we think about work and retirement:

Economic Forces

The International Labour Organization¹¹ identifies several financial pressures keeping people in the workforce longer. These include reduced retirement savings, the shift away from traditional pensions, and rising healthcare costs. The 2008 financial crisis also forced many to rethink their retirement plans

Educational Attainment

In the US, the share of older workers with a bachelor's degree has more than doubled since 1987, reaching 44% in 2023, equaling their younger counterparts.¹² Globally, across the OECD, higher education levels are linked to longer workforce participation. Countries like Germany and South Korea have seen similar educational gains among older populations.¹³

Medical Advances and Longevity

Scientific breakthroughs and better healthcare have dramatically extended life expectancy, and more importantly, "health-spans" creating more years of healthy, productive work life. According to the United Nations Population Division, global life expectancy at birth for both sexes has improved from 46.5 years in 1950 to 71.7 years in 2022 and is expected to rise to 77.3 by 2050.¹⁰ In the US for example the average life expectancy will be 84 by 2050 vs 77 today



Cultural Evolution

Society's view of aging retirement is undergoing a fundamental change. The old model of working until 65 and then retiring completely is giving way to more flexible approaches. People increasingly see work as a source of purpose and engagement, not just income.

The Experience Premium

In our rapidly changing technological landscape, the combination of deep experience and adaptability has become increasingly valuable. Organizations are discovering that older workers' accumulated knowledge—especially in areas requiring careful judgment and strategic thinking—is essential for bridging the gap between artificial and human intelligence.

¹⁰ <https://www.statista.com/chart/2266/life-expectancy-by-world-region>, Feb 20, 2023

¹¹ International Labour Organization, "Challenges and Opportunities of an Ageing Workforce," June 30, 2024

¹² Pew Research, "The Growth of the Older Workforce," December 14, 2023

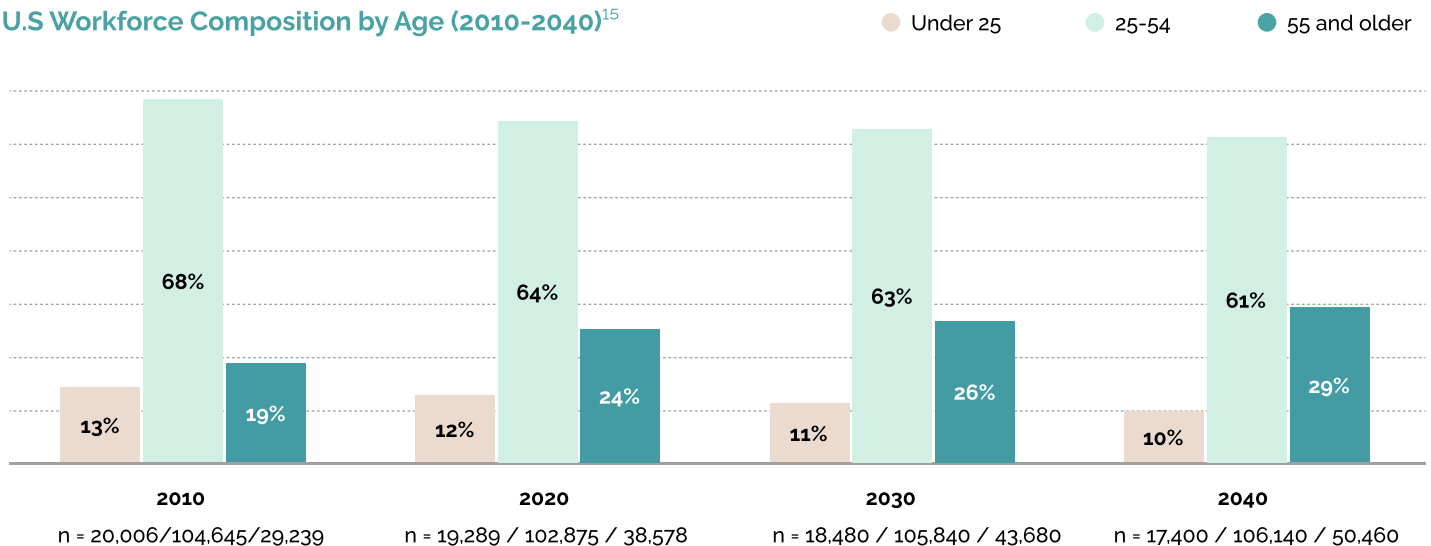
¹³ Bain, "Better with Age: The Rising Importance of Older Workers," November 5, 2024

Long-Term Workforce Trends

While the most striking demographic trend is the unprecedented growth of older workers age 55+ comprising one quarter of the US workforce by 2030 and a third by 2040, it is more compelling when placed in context with other working age groups.

The Bureau of Labor Statistics¹⁴ projects that the younger age groups 16 to 24 and 25-54 have both been declining, as a percentage of the US Workforce, and are projected to continue to decline into 2040. As you can see from the chart below, they drop 3% and 7% respectively over that time period. Although the US Labor force has been growing and projected to continue to grow to 174M Workers in 2040, this still means an absolute drop in the size of the youth in the labor force from 20M in 2010 to 17.5M in 2040, and only a modest gain for the core workforce from 104.5M in 2010 to 106M in 2040.

U.S Workforce Composition by Age (2010-2040)¹⁵



Meanwhile size of the 55+ group grows substantially. As noted, they will be a quarter of the US workforce in 2030 and a third in 2040, which in absolute terms means growing from 43M workers in 2030 to over 50M in 2040.

So given these trends are underway and projected to loom large in the future, are organizations paying attention? Not as strongly as they might need to be. We conducted a short pulse survey of our members in leadership positions in Business and HR, mostly small to medium size enterprises, and found that 40% are neutral about the rise of the older worker with close to 30% seeing it as not at all important. More concerning, no organization surveyed sees this as an important trend.

So if the majority of organizations appear to be more neutral or less concerned about the ageing workforce trend, what is their stance on the "wisdom gap"?

¹⁴ Bureau of Labor Statistics, "Labor Force Projections to 2024," November 1, 2024

¹⁵ Civilian labor force, by age, sex, race, and ethnicity : U.S. Bureau of Labor Statistics August 29, 2024
 Congressional Budget Office, Long Term Budget Outlook, September 21, 2020 [files](#)



The Wisdom Gap: A Critical Challenge in the Age of AI

The Wisdom Gap represents one of the most significant yet underexplored challenges of our time. As [Forbes](#)¹⁶ notes, we're witnessing an unprecedented divide between our capacity to accumulate knowledge and our ability to apply it wisely. This critical disconnect between information accumulation and wisdom application in the digital age defines the gap. This gap continues to manifest as a growing chasm between our increased ability to access and process information and our capacity to apply it meaningfully and ethically in practical context.

There have been some interesting recent studies to both define and quantify the Wisdom Gap. [McKinsey research](#)¹⁷ shows that while 65% of organizations are now regularly using generative AI (nearly double from just ten months ago), there's a widening gap between technological capability and wise implementation. The research notes there's a big difference between being smart and being wise. AI is incredible at

crunching numbers and spotting patterns - it can process more data in a minute than we could in a lifetime. But what about when it comes to actual wisdom?

Research by MIT shows that despite its impressive capabilities, AI still lacks a coherent understanding of the world.¹⁸ This is why even with a robust market discussion on the likelihood of AI replacing humans at work, many experts still strongly contend that it is humans and machines working together that creates the real value.

Think about it like this: AI is like having the world's biggest library in your pocket. It's got all the facts, all the figures, all the information you could ever want. But wisdom? That's knowing which book to read, when to read it, and how to use what you learned. It's about understanding the stuff that isn't written down anywhere. This presents an opportunity for humans to step up and apply our unique strengths in ways AI simply can't match.

This matters more than you might think. The trickiest problems aren't just about having the right information — they're about knowing what to do with it. Take running a business, for example. While AI can outperform humans in data-driven tasks¹⁹, it can't tell you how to handle a difficult client meeting or when to trust your gut about a risky decision.

The real value comes when you apply experience and judgment — things you can't just download or program. Research shows that pairing human knowledge and experiences with AI capabilities allows for tackling complex decisions with greater confidence.²⁰ It's knowing how to read a room during a presentation, sensing when your team is burning out (even if they're not saying it), or understanding why a technically perfect solution might still be the wrong choice for your company's culture.

This isn't about AI being bad at its job — it's actually amazing at what it does. It's more about recognizing that human wisdom brings something different to the table, something that's becoming more valuable, not less, as AI gets better at everything else. As researchers have found, the key isn't about choosing between human wisdom and AI — it's about understanding when and how to leverage each one's unique strengths.²¹



¹⁶ [Forbes](#), "Bridging the Gap to Wisdom: Metacognition as the Next Frontier for AI," November 16, 2024

¹⁷ [McKinsey](#), "Why Wisdom Matters in the Age of Artificial Intelligence," October 5, 2024

¹⁸ MIT News, [AI lacks coherent world understanding](#), November 5, 2024

¹⁹ Harvard Business Review, [The irreplaceable value of human decision-making](#), December 2024

²⁰ Deloitte, [Pairing human knowledge with AI](#) July 2023

²¹ MIT Sloan, [Human and AI collaboration](#), October 28, 2024

The Role of Experience in Bridging the Gap

You've probably already made the leap. If the really valuable results come from experience, judgement, perception and empathy when paired with AI and its output, then where better to look for those capabilities than with your most experienced workforce? A recent [Forbes](#)²² article summarized this, noting that experienced workers bring several crucial elements to the workplace that AI cannot replicate:



**Pattern recognition based on
decades of real-world experience**



**Intuitive understanding
of human behavior and motivation**



**Capacity to mentor
and guide younger colleagues**



**Ability to navigate
ambiguous situations**

It is also worth noting that there are economic consequences here. The wisdom gap can have significant implications on the bottom line. [Harvard Business Review](#)²³ research indicates that organizations losing experienced workers already face:

Increased decision-making errors

Higher costs from repeated mistakes

Lost institutional knowledge

Reduced efficiency in complex problem-solving

²² [Forbes](#), "Bridging the Gap to Wisdom: Metacognition as the Next Frontier for AI," November 16, 2024

²³ [Harvard Business Review](#), "The Hidden Cost of Losing Organizational Knowledge," September 20, 2024

How much greater could this be in a world where language models are absorbing and processing ever larger quantities of data to more rapidly provide insights (or not) to an organization? As of 2024, approximately 40% of global companies have integrated AI into their operations, with 82% either using or exploring AI applications.²⁴ Additionally, the AI market is anticipated to experience a compound annual growth rate (CAGR) of 37.3% from 2024 to 2030, suggesting a substantial increase in AI integration within business processes.²⁵ The scale is enormous and the next 10 years will be crucial for addressing the wisdom gap in tandem with AI's growth and proliferation across industries.

Research from the University of Chicago's [Wisdom Center](#)²⁶ is one organization looking at this problem, and suggests that we need to develop more holistic approaches that combine technological advancement with human wisdom development. They apply a simple three-dimensional wisdom scale to assess areas of wisdom in light of AI: Cognitive, Reflective and Affective. The first, cognitive, which is synthesizing information, is where AI excels. Reflective, which is about self-awareness and introspection, and Affective which is about empathy and emotional regulation, are areas that AI is not capable.



Our Pulse Survey

Here at OpenWater, we took the pulse of our network to understand if organizations are looking at the emerging wisdom gap and/or the rise of the older worker as a key emerging trends and what, if anything they might be doing about it.

Is your organization ready to leverage the potential of older workers?

• Only 10% are ready to do so, and close to 30% state they are not at all or only slightly ready to leverage the impact of the older worker. The remaining 60% are neutral which correlates with the above finding on organizational awareness of the issue.

• Also worth noting when asked specifically if they had systems in place to focus on seasoned professionals for critical roles, almost all of our respondents said "no".

²⁴ [Exploding Topics](#), How Many Companies use AI? August 21, 2024

²⁵ [Exploding Topics](#), How Many Companies use AI? August 21, 2024

²⁶ [Exploring artificial intelligence as a tool for enhancing wisdom: | Center for Practical Wisdom | The University of Chicago](#), September 4, 2024

Does your organization view the wisdom gap as an emerging challenge?

Only 20% have this on their radar, as important or very important, while a full 79% do not see this issue on their radar or see it as not that important.

Is your organization prepared to address the wisdom gap?

Similarly, only 22% are doing anything about it, with no organization fully ready to tackle it, and over half not doing anything at all (55%)

Does your organization view the rise of the older worker as a key talent trend?

The findings are surprisingly neutral with over 70% seeing it as something to watch, but have not yet considered important or very important. No organization surveyed sees this as an important trend, and close to 30% see it as not at all important.



Our Pulse Survey

Our pulse survey also tested the emerging issue regarding wisdom in the workplace. Only 20% of those surveyed have this trend on their radar, viewing it as important or very important, while a full 79% view this trend as not that important or do not see it at all. When gauged on preparedness to address the wisdom gap, the findings were similar. As you would expect only 22% are doing anything about to address it, with no organization fully ready to tackle it, and over half not doing anything at all.

The findings were not that surprising, it's early days in the emergence of both of these trends and often issues like this take time to gain steam. For example, Deloitte raised the idea of Humans and AI working together on teams as

collaborators in their 2017 Human Capital Trends Report²⁷, but it has taken the advancements in AI over the past 24 months to once again have the issue raised by Marc Benioff at Davos this January. The important element in observing trends is first, gaining awareness of them, and then of course, starting to prepare for the opportunity they present. But that preparation itself can be tricky. You are talking about the future, so the tools, solutions and even the organization itself are not static. New solutions are emerging and the organization itself is adapting. Therefore, as we start to explore how organization should begin to prepare, we also need to take a look as to where the modern workplace is headed and what this could mean for the older worker.

²⁷ Introduction: 2017 Global Human Capital Trends | Deloitte Insights



The Technology Paradox: AI, Robotics, and the Older Workforce

Often the conversation on the older workforce is colored by myths about certain skills or capabilities that are vital to the workplace diminishing as people age. This could be their lack of technology skills or acumen which applies across most industries today; or for certain frontline or manual jobs, their ability to keep up physically as they age. If you dig underneath however, we find a more promising reality to counter those myths, and this new emerging reality is, in large part, due to technology.

First, let's take a look at technical skills acquired by the 55+ worker, starting with AI adoption. Recent [AARP research](#)²⁸ indicates that only 22% of adults age 50 and older view AI as a potential threat to their jobs, which is corroborated with a recent [WEF](#)²⁹ report where the number for the US Workforce as whole is only 20% (WEF also

coined a new term here – FOBO – the Fear of Being Obsolete). This contradicts the prevailing myth that AI is widely feared as a job threat. In both studies, close to 80% do not suffer from FOBO. As for AI Adoption, the 2024 Microsoft Work Index³⁰ highlights that AI adoption is not limited to younger generations. For example, 73% of workers aged 58 and older reported using AI tools at work. This is comparable to adoption rates among younger age groups like Millennials (78%) and Gen X (76%). Additionally, Microsoft notes that a significant trend across all age groups, including older workers, is the use of personal AI tools at work. This behavior reflects a proactive approach to integrating AI into their tasks, regardless of whether the tools are officially provided by their organizations.

Secondly, let's look past just AI to the trend of bringing more digital tools to the workplace, which has been accelerating. Has this left the older worker behind? Over the past two years, organizations have increasingly implemented digital tools to facilitate collaboration, increase online and virtual work, and enable broader digitization across sectors. For example, the typical enterprise currently has over 367 applications on its desktop all geared to enhance collaboration and productivity.³¹ This, of course, has led to a substantial boost in the digital workplace sector which is projected to continue. The global digital workplace market was valued at approximately USD 48.81 billion in 2024 and is anticipated to grow at a compound annual growth rate (CAGR) of 22.8% from

²⁸ [AARP](#), "Automation Technology Work," August 8, 2024

²⁹ [Is AI making you suffer from FOBO? Here's what can help](#) | World Economic Forum, December 20, 2023

³⁰ [2024 Annual Work Trend Index from Microsoft and LinkedIn](#), May 8, 2024

³¹ [Report: Data silos cause employees to lose 12 hours a week chasing data](#) | VentureBeat, December 2022

³² [Grand View Research](#), Digital Workplace Market, 2024

2025 to 2030, reaching an estimated USD 166.27 billion by 2030.³² This matters across all workforce segments and demographics given that more and more work will be conducted on laptops, iPads, and mobile phones. Interestingly, older workers are not significantly less engaged with these tools than their younger counterparts, with 73% of Boomers and 76% of Gen X using digital tools like email, video conferencing and MS Teams at work vs 78% Millennials or 85% for Gen Z.³³ There are some interesting differences in preferences: older workers tend to use email and younger ones prefer instant messaging, but this does not support the myth of the technological outsider. These technologies are moving forward in ways that further enable organizations in every industry to be more virtual yet increasingly connected, and for work to be more distributed — happening across locations and time zones. This encourages organizations to be more fluid when it comes to hybrid and remote work. We will come back to these topics later in the paper.

Finally, the last myth worth exploring is that older workers will have physical limitations to certain jobs. Broadly this has largely been true for generations, but advancements in health and longevity as well as developments in AI and Robotics are shifting this reality and extending 55+ workers in frontline and manual work. AI and Robotics on manufacturing floors shift the workforce to managing, assessing and calibrating the production line. In distribution centers it becomes managing the robots and stepping in to fix anomalies. There is still manual work, but not to the same extent. Additionally,

though this shift applies across all workers, a study by Mass Robotics³⁴ highlights how robotics and assistive technologies are making workplaces more accessible and comfortable for aging workers, extending their careers. MIT research³⁵ reveals that manufacturing areas experiencing a 10% increase in older workers as part of their population also saw a corresponding 6.5% increase in industrial robot installations. Rather than displacing older workers, research suggests that robotics are creating highly skilled jobs and environments conducive to extending older workers' careers, thus filling labor shortages caused by demographic shifts.³⁶ The upshot is that as technology proliferates across all industries and segments, it is showing the potential to extend the careers of its workforce. The need for human experience and judgement, paired with technology, applies across all industries and segments, not just knowledge-based work.

In sum, the advancement of technology doesn't mean we are leaving the older worker behind. Far from it, these advancements in the modern workplace will make it more feasible, viable and more importantly, desirable — keeping the older worker actively engaged and productive in the workforce of the future. Given this emerging reality the new question becomes what do older workers want and can organizations deliver?



³³ [2024 Annual Work Trend Index from Microsoft and LinkedIn](#), May 8, 2024

³⁴ [Mass Robotics](#), "Robotics in Age Assistive Tech," July 30, 2024

³⁵ [MIT News](#), "Aging Workers Automation," September 15, 2021

³⁶ [VanEck](#), "The Aging Population: Robotics as the Long-Term Play," April 28, 2024



What Older Workers Really Want

Solving the challenges of the evolving workforce goes beyond demographic shifts, to understanding the nuanced preferences of older workers themselves. Recall we are talking about over 40M workers in by 2030 and 50M by 2040 in the US alone. This is far from a monolithic group seeking a traditional vision of retirement, but a dynamic cohort with a variety of different aspirations and specific needs and requirements. Many are simply not ready to retire. It is important to call out financial considerations as an issue. According to a 2024 AARP survey, one in five adults aged 50 and above have no retirement savings, and 61% of people 50 and over are concerned they won't have sufficient funds to support themselves in retirement.³⁷ This is an important and worrying trend, but addressing it needs to be far more nuanced than simply extending workers full-time well past what is currently considered normal retirement. Many different answers are emerging for how one creates a next chapter that can support financial needs, if desired, and still be personally fulfilling.

³⁷ [AARP Financial Security Trends Survey, September 13, 2024](#)

Bain research³⁸ reveals a fascinating evolution of worker motivations with age. Before 60, workers are primarily driven by compensation, but around age 60, a critical shift occurs. Interesting work becomes the top priority, with autonomy and meaningful engagement rising to the forefront.

Older workers prioritize:

- **Interesting and purposeful work**
- **Opportunities for autonomy**
- **Meaningful professional engagement**
- **Environments that value their experience and expertise**
- **Continuous learning and growth opportunities**



Dig a little further and you start to see trending elements of the modern workplace: meaningful work that engages and motivates; flexible scheduling to enable personal needs in balance with work; virtual and remote work to reduce commute time and allow work from any location; and part-time work to accommodate the desire to engage in a mix of activities both inside and outside the workplace. These trends, of course, impact all workers. One example is the growth of freelance, contingent and gig work in the US, predicted to surpass 90M US workers by 2030 according to Upwork³⁹, a prominent gig platform. Another example is the rise of hybrid and remote work models. As of mid-year of 2024, over 50% of US workers reported working hybrid⁴⁰, with 72% citing this as their preferred work model.⁴¹ Even with the ongoing back and forth regarding RTO (return to office) it is predicted that alternative work models such as hybrid will continue given technologies continuing to improve, and how worker preferences will influence the future. Returning to the Bain Research report, it highlights the importance of meaningful work, autonomy, growth and flexibility as key to the older worker. This underscores the importance of these modern workplace trends, given that they enable what older workers will need and want as they become an increasingly important pool of talent for organizations.

³⁸ Bain, "Better with Age: The Rising Importance of Older Workers," November 5, 2024

³⁹ Gig Economy Statistics and Market Trends for 2025 - Upwork, November 7, 2024

⁴⁰ Hybrid vs remote work U.S. 2024 | Statista, August 26, 2024

⁴¹ Statistics On Remote Workers That Will Surprise You (2025), January 22, 2025

How Organizations Need to Adapt

So how then do organizations need to adapt if they are going to attract and retain the older worker and engage that wisdom to partner with AI and Robotics? It is important to reiterate knowledge and wisdom will be valuable and needed across many industries and worker segments. And it won't just be knowledge-based work or needed full-time, but rather expertise at key moments for different teams and workers depending on the project, effort or business objective. A product launch, an engineering problem, calibrating a production line, or a medical diagnosis will all be powered by AI and Robotics as these technologies become more widespread. When thought about this way, the following organizational and workplace strategies emerge.

Team and project-based models (which most organizations use today) enable the part-time or contingent worker to be part of the team where they can offer their expertise. These models enable the creation of new roles in the hierarchy geared to older workers (recall Sarah from our story). This can be full-time across many teams, part-time across fewer teams, and flexible in terms of scheduling. This strategy can foster retention of older workers and transition them to play a role in the organization geared to their expertise. Additionally, it is predicted that intelligent machines will, in a sense, be part of the team too. Adding

the older worker can be a way to marry their expertise and wisdom to the teams' efforts as it is powered by AI.

Alternative Talent Models, such as part-time, contingent and gig models will enable both retention of current older workers (per the above) and attraction of new ones as you create a stable of talent to lean on. A recent joint Deloitte / MIT study illustrates how organizations are increasing their hiring ecosystem relying on both internal and external contributors, with some companies having upwards of 30% to 50% of their workforce composed of contingent workers.⁴² Managing and curating a larger ecosystem of talent is an emerging trend

“Older workers could be great “troubleshooters” hired to be the canary in the coal mine, the “red” on “blue” wargamers that try to determine how ideas will succeed and fail and ask the questions that reveal what younger workers haven’t thought about that will blow up their plans (not the edge case).”



Our team did have some compelling ideas though when asked how to solve this challenge. A few select ones stood out, beyond the classic mentoring/ reverse mentoring



that is increasingly important for any organization to succeed. Doing so with an eye to the wisdom and experience you need will guide the curation of that talent pool and, in tandem, target the needs and preferences of the older worker.

Additionally, ergonomic changes can be simple but critical for older workers. [PRIMA Central](#)⁴³ highlights that effective workplace accommodations are crucial as workers age, noting that ergonomics become increasingly important due to natural physical changes and cumulative workplace exposures. These could include: Ergonomic workplace adjustments, flexible job restructuring, adaptive technologies and/or specialized equipment like ergonomic chairs and larger computer screens. A well cited example is BMW's "Today for Tomorrow" program⁴⁴ using anti-fatigue mats for joint support and enhanced grips for improved dexterity.

Upskilling and training programs can have a critical impact in driving a tighter connection between advancing technology and human wisdom. Upskilling has been an ongoing trend for the past decade. The latest World Economic Forum's Jobs Report notes that currently 50% of workers have engaged in training, reskilling, or upskilling programs worldwide. It also predicts that approximately 39% of workers' core skills are projected to change by 2030⁴⁵, highlighting the need for continuous learning and adaptation across the workforce to continue. Regarding older workers, as previously noted, their adoption rates for AI are similar to other generations in the workplace. Organizations can harness this and gear their programs accordingly. Upskilling programs should center on advancing core human skills, mentoring and reverse mentoring opportunities between older and younger workers; and knowledge capture and retention.

Programs such as these signal the value of the older worker and serve to increase or unlock the human wisdom organizations need.

... "I think working with corporate to match wisdom workers with fractional opportunities can help corporate drive internal programs which would be helpful."



"I can imagine win-win arrangements for older professionals who are looking for an off-ramp, for advisory or fractional roles to offer their wisdom and expertise while not needing to remain on a traditional full-time and operator role they may no longer desire."



⁴² MIT Sloan Management Review, [Orchestrating Workforce Ecosystems: Strategically Managing Work Across and Beyond Organizational Boundaries](#) May 17, 2022

⁴³ [PRIMA Central](#), "Ergonomic Strategies Aging Workforce," October 10, 2024

⁴⁴ [How BMW reinvents the factory for older workers - CSMonitor.com](#), September 2, 2012

⁴⁵ [The Future of Jobs Report 2025 | World Economic Forum](#) January 7, 2025

Ageism – A Drag on Wisdom

Unfortunately, this paper would not be complete without touching on the key limiting factor to the success of the older worker in the organization of the future: Ageism. Recall the Bain Research listing “feeling valued” as a critical priority for older workers (or any worker for that matter). [AARP research](#)⁴⁶ reveals a stark reality: approximately 64% of workers aged 50 and older have experienced or witnessed age discrimination in the workplace. This takes the form of age-related stereotypes such as technology phobia or incompetence, pressure to fit in with younger colleagues, pigeonholing older workers into mentorship-only roles, and greater concern over discrimination in hiring.

Resume Builder noted among 800 hiring managers surveyed, 38% admitted to age bias during the application review process.⁴⁷ This of course directly impacts the organization's ability to source experienced older talent, attract and curate this desired talent in an ecosystem, retain the older talent you have today and effectively and productively bring older workers to a team. Thus, tackling ageism is critical to creating the right pathways for organizations to succeed with this vibrant and growing talent pool. Though, a shift in how we view older workers is clearly underway, it is still early days for many organizations, where some increasing outdated beliefs about older workers persist.

“Their knowledge and experience is invaluable but we need to do a better job of amplifying the instance and creating more mentorship opportunities.”



“They have witnessed multiple economic downturns and upswings and possess the ability to provide visionary leadership through both.”



“Prior experience navigating organizational growth through aspirational milestones is efficient, cost effective, and mitigates judgment errors. It also increases external perception of the team's credibility.”



⁴⁶ AARP, “Age Discrimination in the Workplace,” November 1, 2024

⁴⁷ [Addressing Ageism and Rethinking Workforce Development - National Civic League](#) Winter 2023



Summary of Actions for Organizations

- **New Roles** that are specific to more experienced workers contributing to projects or teams
- **Alternative Talent Models** such as contingent, part-time, freelance or gig models, where expertise is curated and brought to operations, projects or teams
- **Flexible Scheduling** for both full-time and part-time roles to provide enhanced autonomy for experienced workers
- **Business Resource Groups** geared to the 55+ worker to generate awareness across the organization, combat ageism and support community building
- **Formal Mentoring or Reverse-Mentoring Programs** to more directly tap into expertise
- **Career Development Programs** for older workers to get support and coaching in designing their next chapter(s). These could be internal or external programs as part of the overall learning offerings of an organization.
- **Enhanced Ergonomic Offerings** for older workers which could be systemic in office or production facility design or stipends to support worker's individual needs and choices.



The Competitive Advantage

The economic and demographic case for the older worker and their growing impact on an enterprise is clear. As AI technology continues to advance, the wisdom gap is predicted to become more pronounced. Organizations that successfully bridge this gap by retaining and leveraging experienced workers while integrating AI and Robotics capabilities will gain significant competitive advantages. This makes the retention and engagement of older workers not just a demographic necessity but a strategic imperative.

The future of work is not about age—it's about creating inclusive, dynamic workplaces that leverage the strengths of all workers, regardless of their generation. That said, the cohort of 55+ workers is growing into a force to be reckoned with, not just because of their size but because they are uniquely skilled to address a critical need in the workplace of tomorrow – human wisdom.

About the Author



Steven Hatfield

**Future of Work Expert, Organizational Advisor,
Retired Principal Deloitte**

Steve is a recently retired Principal from the Human Capital practice of Deloitte Consulting. He has over 30 years of experience advising Global Organizations on issues of Strategy, Innovation, Organization, Workforce, Culture, and Change. Most recently, Steve served as the Global Leader for Future of Work Initiative for Deloitte, a role he held since 2017, where he led the inception and growth of this practice to over \$1.5B in 5 years. Steve is a well-known Thought Leader and drove the research and marketplace dialogue on Future of Work for the firm. He has significant experience collaborating across multiple disciplines to bring to life the ongoing trends impacting changes to work, workforce and workplace at organizations across all industries. Steve is a sought-after speaker and author on the Future of Work and has numerous publications and media interviews to his credit including Forbes, Yahoo Finance, Fortune, Bloomberg Radio and Wharton Business Daily. He has a Masters in Social Change & Development from Johns Hopkins/SAIS and an MBA in Finance from Wharton.



About OpenWater

At OpenWater, we've built a highly curated community of accomplished professionals—helping them get discovered and unlocking new opportunities. And we're ensuring that corporates tap into this deep well of expertise to fuel their next wave of growth.

We've led through every major technological shift, built companies in times of uncertainty, and adapted to change time and again—proving that experience isn't just relevant, it's essential to the future of innovation. The biggest breakthroughs will come from experienced leaders collaborating with emerging talent to shape what's next.

Seth Potter, Head of Business Development

seth@openwater.group

