

Labour Market Report



Calgary & Area Labour Market Report

Retirements and Mature Worker Retention Practices
Results from the 2012 Employer Survey



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Disclaimer

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Introduction

Alberta Human Services provides career and labour market information products and resources, with both a provincial and local/regional focus, to enable Albertans to acquire the skills, and to access supports and information they need to succeed in the labour market.

This report provides labour market information and analysis for use by Albertans in learning about the labour market and career planning; by employers and industry in understanding and addressing labour market issues; and by the Alberta Human Services Calgary Region in strategic planning for programs and services.

Recruitment and retention of older workers is an important issue for policy makers and employers in an aging society. The objective of this report is to provide a better understanding of older workers in Canada and Alberta along with results from the *2012 Calgary and Area Employer Survey* around retirement policies and older worker retention practices.

Aging Population

Canada's population is aging rapidly. In 2012, approximately 28 per cent of Canadians and 23 per cent of Albertans were aged 55 years and older. Seniors aged 65 years and older accounted for 15 per cent of Canada's population and 11 per cent of Alberta's population.¹ By 2036, the proportion of seniors aged 65 years and older in Canada's population is projected to increase to 25 per cent, or one in four Canadians.²

“According to all selected scenarios, the number of people aged 65 years or over would surpass the number of children aged less than 14 years or under. This shift, a first in the history of the Canadian population, would occur between 2015 and 2021.”³

By 2036, the proportion of seniors aged 65 and older in Canada's population is projected to increase to 25 per cent or one in four Canadians. - Statistics Canada

These demographic changes are expected to impact the labour force supply and the ability of employers to attract and retain a skilled workforce.

¹ Statistics Canada, CANSIM table 051-0001.

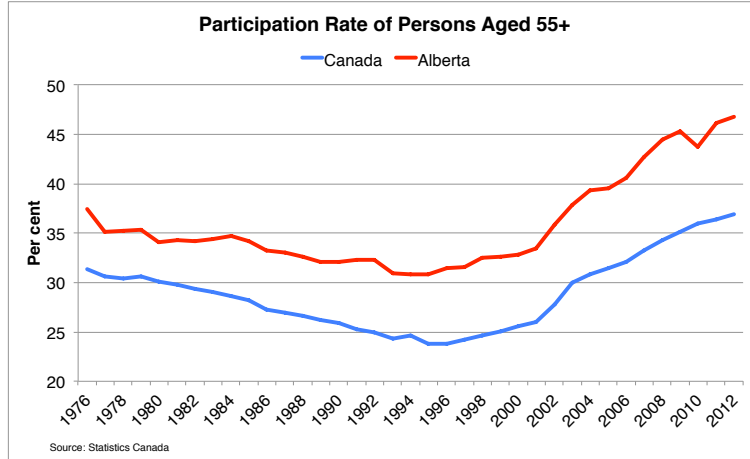
² Statistics Canada, *Population Projections for Canada, Provinces and Territories*, Catalogue No. 91-520-X, June 2010.

³ Ibid.

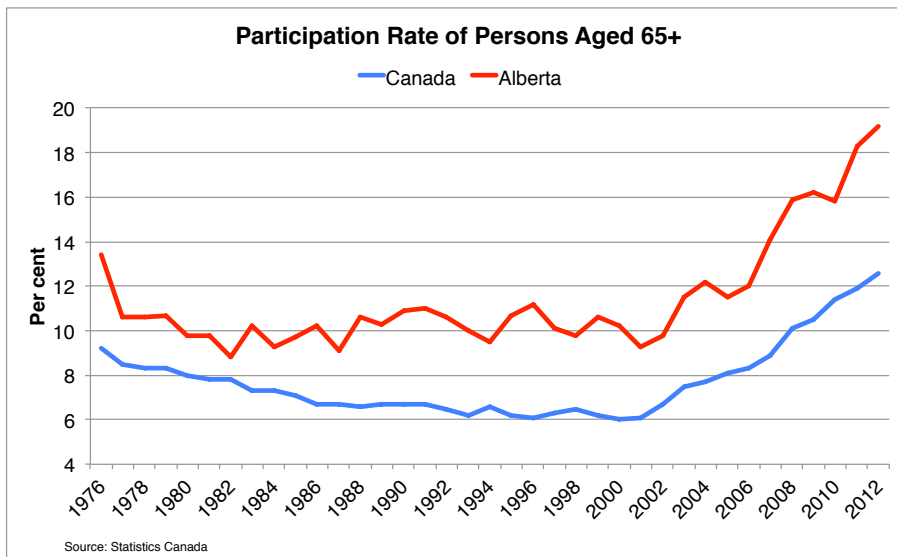
Older Workers in the Labour Force

PARTICIPATION RATES

Older Canadians are increasingly participating in the labour force, and participation rates of workers aged 55 years and older have been on the rise since 1995. In 2012, 37 per cent of Canadians aged 55 years and older were engaged in the labour force, up from 24 per cent in 1995. The increase has been equally dramatic in Alberta - 47 per cent of Albertans aged 55 and older participated in the labour force in 2012, which represents a 52 per cent increase from 1995, when 31 per cent of Albertans aged 55 years and older participated in the labour force.⁴



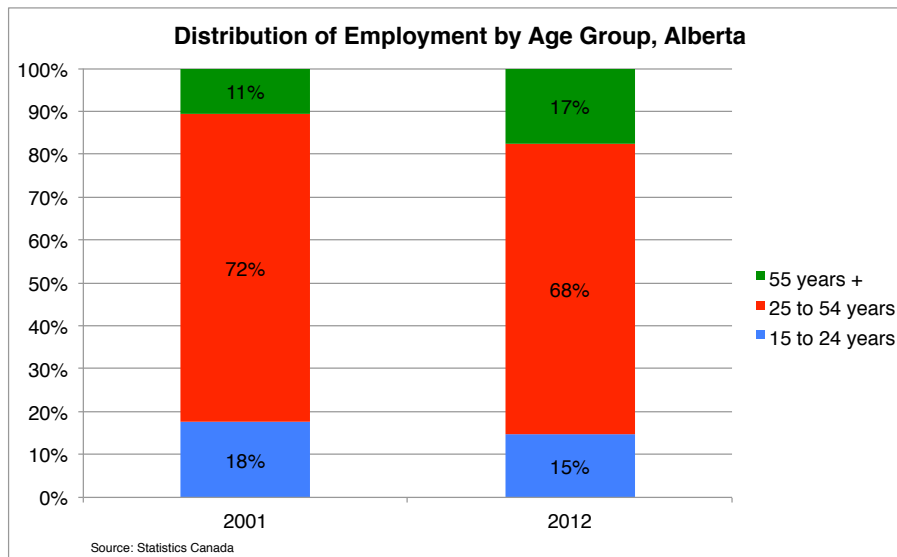
For those aged 65 years and older, participation rates have been on the rise for both Canadians and Albertans since 2001. Over this time period, the percentage of Canadians aged 65 years and older engaged in the workforce more than doubled, from 6.1 per cent in 2001 to 12.6 per cent in 2012. By 2012, close to one-fifth of Albertans aged 65 years and older participated in the labour force, up from 9.3 per cent in 2001.



⁴ Statistics Canada, CANSIM table 282-0002.

EMPLOYMENT

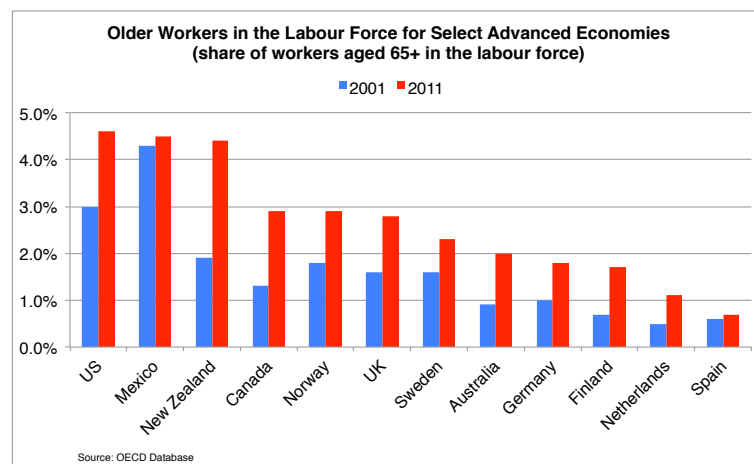
Among all employed Albertans in 2012 (2.15 million), 17 per cent or 376,000 workers were aged 55 years and older, up from 11 per cent or 172,000 workers in 2001. While many positive factors, such as increased life expectancy, better health and higher education levels may be the reason older workers are choosing to stay in the labour force into their senior years, several negative factors, such as the most recent economic downturn, higher personal debt and inadequate retirement savings may be deterring these older workers from retiring. In addition, the end of mandatory retirement, an increasing number of less physically strenuous occupations and businesses facing labour shortages have contributed to the rising presence of older workers in the workplace.⁵



GLOBAL TREND

This trend is not isolated to Canada. There is a broader trend amongst advanced economies where the share of older workers in the labour market has increased since 2001.⁶ In Canada, nearly 3.0 per cent of the labour force in 2011 was comprised of workers aged 65 years and older, up from 1.3 per cent in 2001. In the U.S in 2011, 4.6 per cent of the labour force was workers aged 65 years and older, up from 3.0 per cent in 2001.

The trend toward later retirement can also be seen across Europe, where the choice to work later is very likely economically driven.⁷



⁵ TD Economics, *Older Workers Stampede into the Labour Market*, February 23, 2012.

⁶ Ibid.

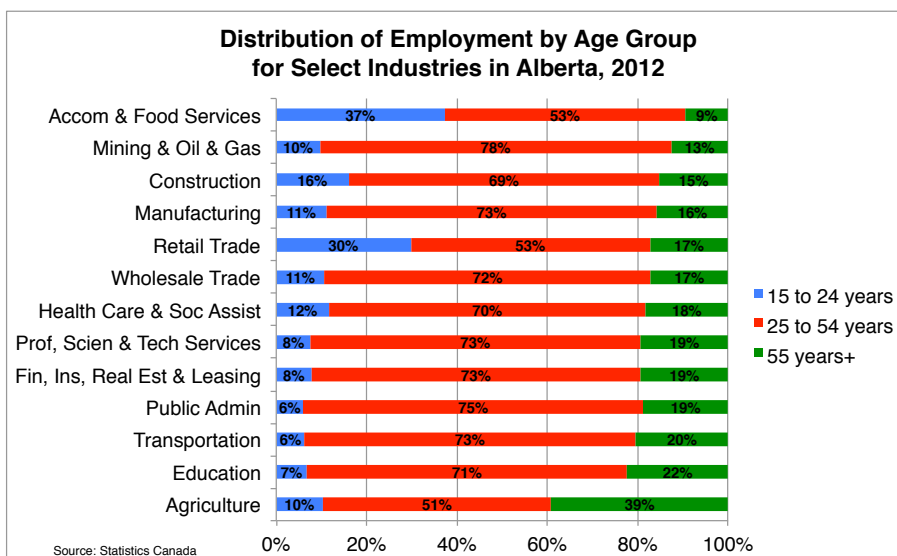
⁷ CBC News, *Rising retirement age can be good for your finances*, Shenaz Kermalli, Jan 4, 2013.

INDUSTRY

While 17 per cent of all employed Albertans are aged 55 years and older, this figure varies significantly by industry. In 2012, the agriculture (39 per cent), education services (22 per cent) and transportation (20 per cent) industries in Alberta had the highest percentage of workers aged 55 years and older, making them more susceptible to skill shortages⁸, while the accommodation and food services (9 per cent), mining and oil and gas (12 per cent), construction (15 per cent) and manufacturing (16 per cent) industries came in below the provincial average.

It should be noted that while an older age structure within an industry may make it more susceptible to skill shortages, an aging population is not the only cause of potential shortages.

“Other factors, such as working hours, wages, stress levels and the physical demands of certain occupations, are also important factors.[...] Although a widespread skill shortage due to an aging labour force is unlikely, pockets of skill shortages may continue to emerge.”⁹



In 2009, Statistics New Zealand and Department of Labour examined the age structure variations in businesses' hiring patterns.¹⁰ Prompted by concerns that job opportunities available to older job seekers (aged 55 years and older) may be more limited than for youth and core-aged job seekers, the paper examines variations in the recruitment of older workers by industry. Across industries, the research found a strong positive correlation between the proportion of existing employees that were older and the proportion of new hires that were older. This implies that the industries that employ older workers are open to recruiting older workers from the external labour market.

It is well known that some firms, occupations and industries employ older workers to a greater extent than others.
 - Statistics New Zealand and Department of Labour

⁸ Alberta Employment and Immigration, *Alberta's Aging Labour Force and Skill Shortages*, February 2009.

⁹ Ibid, p.14.

¹⁰ Statistics New Zealand, *Who hires older workers? A first look at industry variations in the recruitment of mature workers*, Sylvia Dixon, Statistics New Zealand and Department of Labour, March 2009.

“Across the 72 largest two-digit industries, the percentage of jobs that were held by persons aged 55 plus ranged from a low of 4.3 percent in computer systems design, to a high of 20.6 percent in residential care services. The proportion of new hires that were aged 55 plus ranged from a low of 2.0 percent in telecommunication services, to a high of 17.1 percent in residential care services – a range that is fairly similar.”¹¹

The research showed that the industries that recruited the highest shares of older adults (as a proportion of their total recruitment) included preschool and school education; adult, community and other education; residential care services; medical and other health care services; social assistance services; road transport; public administration; personal and other services; and building cleaning, with education, social services and transportation prominent in this group. In absolute numbers, preschool and school education was the largest recruiter of older workers, followed by residential care services, professional, scientific and technical services, agriculture, and administrative services.

The industries that recruited the lowest shares of older workers were quite diverse, though many of the industries have many jobs that are physically demanding or have high technology skill requirements.

“The industries with the lowest shares of older workers among their new hires included agriculture; building construction; sport and recreation activities; construction services; administrative services; insurance and superannuation funds; broadcasting; forestry and logging; food retailing; Internet service providers; computer systems design; food and beverage services; and telecommunication services.”¹²

Recruiting and Retaining Older Workers

Economic uncertainty over the past few years has had a measurable impact on Canadians' retirement plans, according to Sun Life Financial. Based on the company's annual Canadian Unretirement Index, a survey of 3,017 working Canadians aged 30 to 65 conducted between November 29 and December 6, 2012, the number of Canadians who expect to be retired at age 66 plummeted to 27 per cent in 2013, from 51 per cent in 2008. In addition, 26 per cent of Canadians expect to be working full-time at age 66, essentially equal to the number of Canadians who expect to be retired at 66, while another 32 per cent expect to be working part-time.

Employers have an enormous opportunity to design and implement strategies to recruit, retain and re-engage older workers. - HRSDC

"The dream of being able to afford a full retirement at age 66 is declining among Canadians, it's being replaced by the reality that many people expect to be working beyond the traditional retirement age. The aftermath of the financial crisis of 2008 has had a lasting impact with more Canadians expecting they will need to work longer as a result."¹³

In addition, while 63 per cent of respondents expect they will need to work past the age of 66, a large proportion – 37 per cent – want to work.¹⁴ Employers have an enormous opportunity to design and implement new strategies to recruit, retain and re-engage older workers.¹⁵

¹¹ Statistics New Zealand, *Who hires older workers? A first look at industry variations in the recruitment of mature workers*, Sylvia Dixon, Statistics New Zealand and Department of Labour, March 2009, p.16.

¹² Ibid, p.19.

¹³ Sun Life Financial, *Sun Life Canadian Unretirement™ Index, 2013 Canadian Unretirement Index Report*.

¹⁴ Ibid.

¹⁵ Human Resources and Skills Development Canada, *Age-Friendly Workplaces: Promoting older worker participation*.

Offering flexible arrangements or alternative work options such as part-time, flexible hours, compressed work weeks, on-call, seasonal employment or working from home could significantly increase an employer's ability to retain the skills of their older workers. Other arrangements that are being flagged as best practices and are starting to find their way into organizational HR practices include: delayed retirement, reverse mentoring and encore career opportunities. Phyllis Segal, VP of Civic Ventures, a think tank on work and social purpose, believes the concept of retirement won't disappear but rather will become a matter of retiring to something else.

"Our research confirms that there's an interest in doing work that has social significance, offers a degree of flexibility for work-life balance, that leverages and values experience, and that offers the level of income needed for financial sustainability. [...] I see it as a pull and not a push: wanting to try new things, wanting to contribute to solving community problems, wanting to combine work with other things in life."¹⁶

Some organizations are beginning to experiment with mature worker practices based on their own unique needs. For example, tech giant Intel in the U.S. offers their eligible retirees the opportunity to apply for a paid Intel Encore Fellowship. The Fellowship, which is a six to 12 month assignment with a local non-profit organization, offers a \$25,000 stipend and six months of paid health insurance.

"Intel is stunning because it's a human resources initiative, not a philanthropic one. I think Intel sees that the Encore Fellowships can be a differentiator for them in finding talent. I have great hopes that the Intel example will be a model for a new kind of HR."¹⁷

Other organizations, such as the Canadian Security Intelligence Service (CSIS) and CH2M HILL Canada have been recognized as Top Employers for Canadians over 40 in 2010 for their flexible work arrangements.

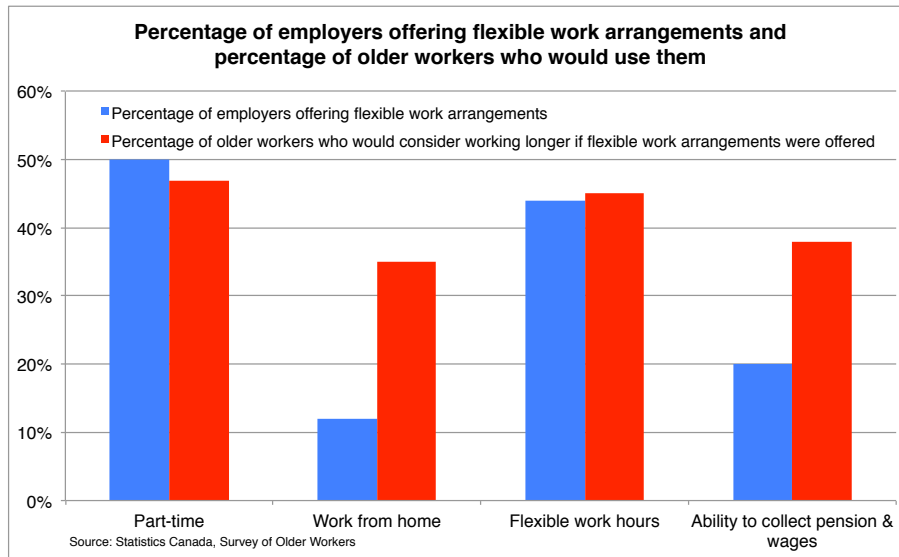
"In particular, CSIS provides such options as compressed work weeks, phased retirement, as well as a self-funded leave program. CH2M HILL Canada has gained its reputation as a top employer by investing in a range of retention and attraction strategies that include flexible scheduling and teleworking options. [...] To attract mature workers, CH2M HILL focuses on being a value-based and socially-responsible organization, as well as enhancing their communications strategy, which involves community outreach, a recruitment website and other marketing materials for mature workers."¹⁸

According to Statistics Canada's *2008 Survey of Older Workers*, however, most older workers are not offered alternative work options. The survey found that while only 12 per cent of older workers are given the option to work from home, 35 per cent of older workers stated they would stay employed for a long period of time if offered such an option. In addition, only 20 per cent of employers allow older workers to collect their pension as well as wage, however 38 per cent of older workers would remain in the workforce longer if this option were available to them. The most popular option among both employers and older workers was part-time work.

¹⁶ Canada.com, Post Media News, *Aging workers embrace 'encore careers'*, Misty Harris, March 21, 2012.

¹⁷ Forbes, *Encore Careers for the Rest of Us*, Richard Eisenberg, February 15, 2013.

¹⁸ Public Policy Forum, *Canada's Aging Workforce, A National Conference on Maximizing Employment Opportunities for Mature Workers, Summary Report*, February 2011, p.12-13.



Calgary & Area Employer Survey

The purpose of the quarterly survey is to gather information from Calgary and area employers on their recruitment and retention practices, as well as various other employment issues they are facing. Over the course of the year, employers were divided into four categories based on the number of employees in the company and results of the survey were reported on as follows:

- ❖ Q1 2012: Large-sized companies with 100+ employees
- ❖ Q2 2012: Medium-sized companies with 50 – 99 employees
- ❖ Q3 2012: Small-sized companies with 10 – 49 employees
- ❖ Q4 2012: Micro-sized companies with <10 employees

In addition to the general questions about recruitment and retention practices, employers were asked specific supplemental questions about retirement and retention practices of mature workers. The results of the supplemental questions validated a lot of the issues, trends and varying practices with respect to attraction and retention of mature workers. The complete 2012 Survey Results can be found in the *Annual 2012 Calgary & Area Labour Market Report* at <http://humanservices.alberta.ca/services-near-you/2395.html>.

PROFILE OF COMPANIES

In 2012, a survey was conducted of 816 Calgary and area companies.¹⁹ The 816 companies surveyed employ approximately 73,899 people. Of this total, 75 per cent are full-time employees, 13 per cent are part-time employees, 7 per cent are contract workers, and 3 per cent are seasonal workers.

Number of Employees and Companies Surveyed in 2012

Industry	Total Employees	Number of Companies
Mining & Oil & Gas	11,264	80
Construction	6,232	81
Manufacturing	5,931	82
Wholesale & Retail Trade	7,041	81
Transportation & Warehousing	7,607	81
Professional, Scientific & Technical Services	8,058	82
Health Care & Social Assistance	6,593	82
Accommodation & Food Services/Arts & Entertainment	6,774	84
Finance, Insurance, Real Estate & Leasing	6,677	82
Other	7,722	81
Total	73,899	816

Note: "Other" represents companies from the remainder of the industry categories: Agriculture, Utilities, Information and Culture, Management of Companies, Administrative and Support Services, Educational Services, Other Services, and Public Administration.

Summary of 2012 Survey Results: Retirements and Mature Worker Retention Practices

RETIREMENT POLICY

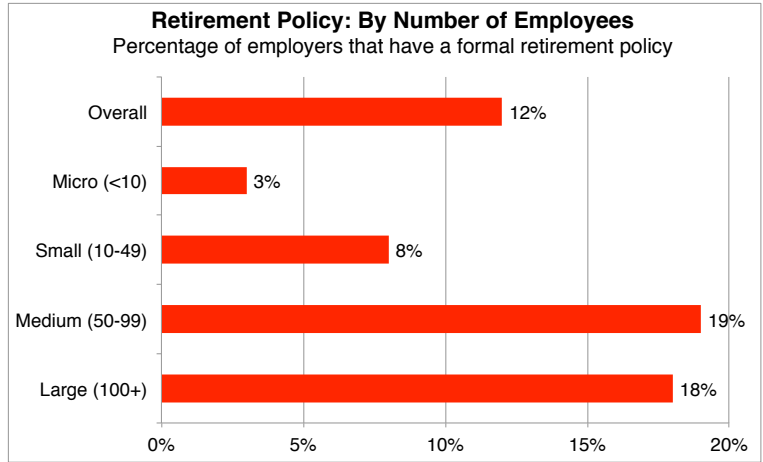
Results suggest informal retirement policies are more commonplace than formal programs. In addition, large and medium-sized employers are more likely to have a formal retirement policy than small and micro-sized employers.

The first question employers were asked was, "Does your company have a formal retirement policy." Some of the characteristics that may distinguish a formal retirement policy from an informal one include a management structure where the employee is required to get formal approval, clear, documented retirement eligibility criteria, or information available to employees that is included in discussions about benefits.²⁰

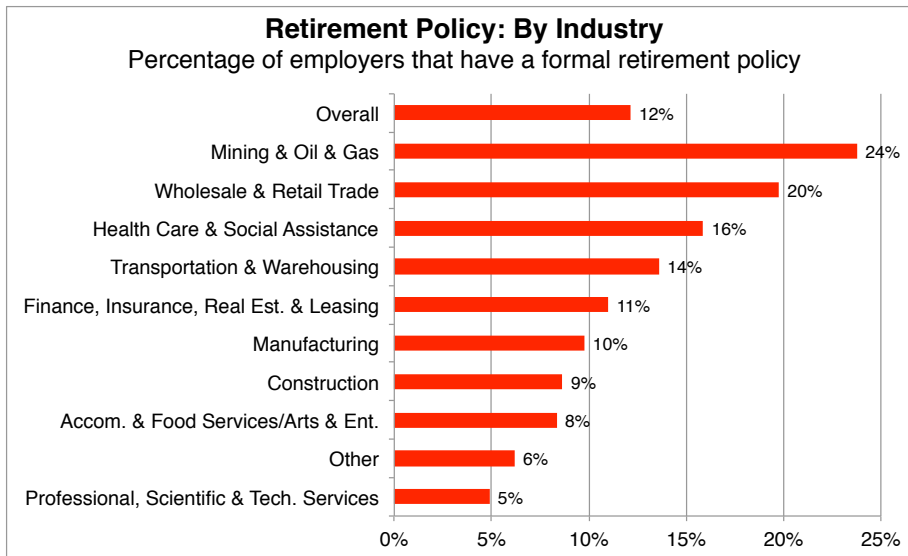
¹⁹ For additional information on survey methodology, see Appendix A.

²⁰ AARP, *Phased Retirement and Flexible Retirement Arrangements: Strategies for Retaining Skilled Workers*, p.3.

Of the 816 employers surveyed throughout 2012, 12 per cent (or 99 employers) reported their company has a formal retirement policy, 78 per cent said their company does not have a formal retirement policy, and 10 per cent were unsure. Almost one-fifth of the large and medium-sized employers reported their company has a formal retirement policy, compared to only 8 per cent of the small-sized employers and 3 per cent of the micro-sized employers.



Examining the results by industry reveals that retirement policies differ across industries. Nearly one-quarter of the mining and oil and gas employers and one-fifth of the wholesale and retail trade employers reported their company has a formal retirement policy. In contrast, 10 per cent or fewer of the manufacturing, construction, accommodation and food services/arts and entertainment, 'other' and professional, scientific and technical services employers said their company has a formal retirement policy.

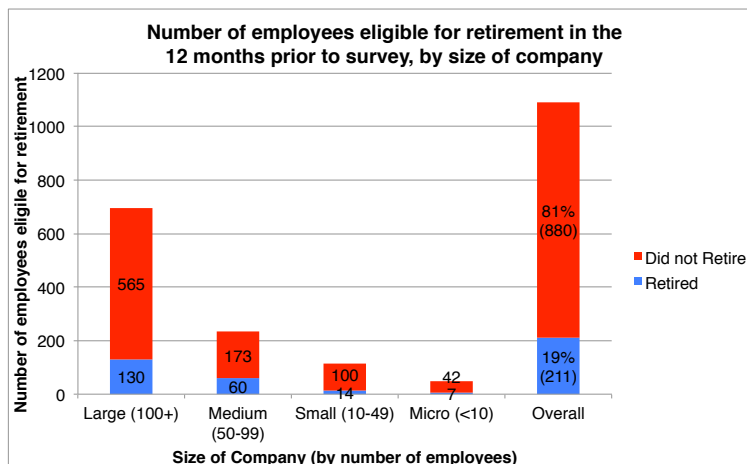


RETIREMENTS

Overall, employers reported approximately 1,090 employees were eligible for retirement in the year prior to their survey. Of these employees, approximately one-fifth actually retired, while the remaining continued to stay employed in some capacity.

Employers were asked, “How many employees in your company were eligible for retirement in the past 12 months?” In addition, “Of the employees that were eligible for retirement, how many actually retired in the past 12 months and how many continued to stay employed?”

Overall, approximately one-third of the employers (or 252 employers) indicated that 1,091 employees were eligible for retirement in the 12 months prior to their survey. Large-sized employers said 695 employees were eligible for retirement in the year prior to their survey, medium-sized employers indicated 233 employees were eligible, small-sized employers said 114 employees were eligible and micro-sized employers reported 49 employees were eligible for retirement.

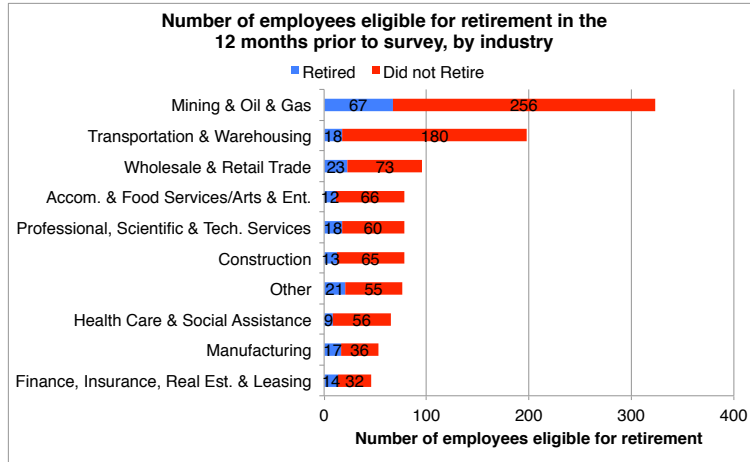


Overall, of the employees eligible for retirement, only 19 per cent actually retired, while the remaining 81 per cent continued to stay employed in some capacity.

Retirements (12 months prior to survey)

	% of Companies with a Formal Retirement Policy	# of Employees Eligible for Retirement	# of Employees that Actually Retired	% of Employees that Actually Retired
Q1 2012 (Large 100+ employees)	18%	695	130	19%
Q2 2012 (Medium 50 - 99 employees)	19%	233	60	26%
Q3 2012 (Small 10 - 49 employees)	8%	114	14	12%
Q4 2012 (Micro <10 employees)	3%	49	7	14%

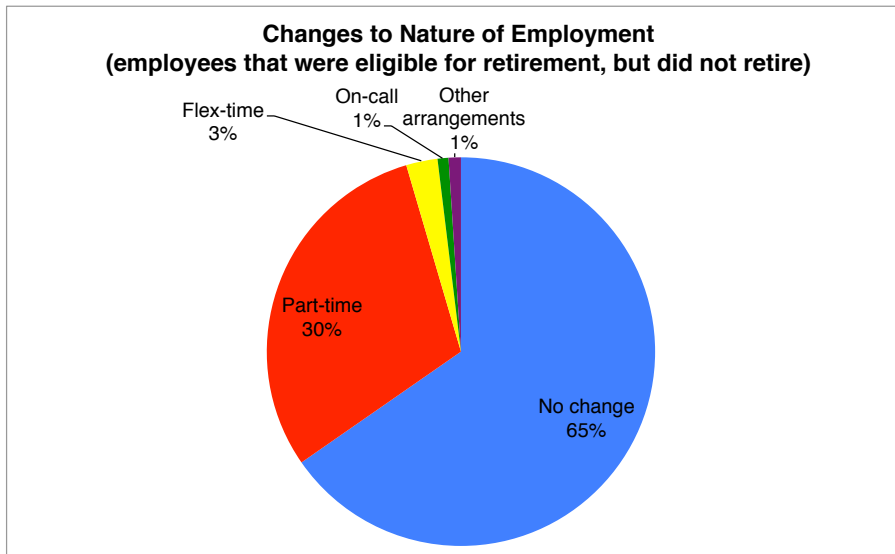
Almost half of the employees eligible for retirement were from the mining and oil and gas and transportation and warehousing industries. Mining and oil and gas employers reported 323 employees were eligible for retire in the year prior to their survey. Of these employees, 21 per cent or 67 employees retired, while the remainder continued to stay employed. Transportation and warehousing employers said 198 employees were eligible for retirement, with only 9 per cent or 18 employees retiring. According to one transportation employer, *“The only policy is just where they can drive to. Once employees hit the age of 70, they can no longer drive across the border internationally. They usually stay within Canada.”*



MATURE WORKER RETENTION

Of the employees eligible for retirement that stayed employed with their company, 65 per cent continued with no change to the way their work was organized, while 30 per cent moved to part-time.

Employers were then asked to provide additional information on the employees that stayed employed with their company (did not retire). Specifically, they were asked, *“Of the employees that were eligible for retirement that continued to stay employed, were there any changes to the way their work was organized?”*



Of the 880 employees that were eligible for retirement, but stayed employed with their company (did not retire), 65 per cent continued with no change to the way their work was organized, 30 per cent moved to part-time, 3 per cent moved to flex-time²¹, 1 per cent changed to on-call, and 1 per cent had other arrangements (more holidays and time off, lighter work load, compressed work week, seasonal employment).

Conclusion

As the population ages and the demand for workers grows, participation of mature workers in the labour force is gathering increased attention. Developing supports for recruiting and retaining mature workers will take the cooperation of employees, employers, industry, training providers and government.²²

From an employee's point of view, many are delaying retirement and choosing to work longer. Results from the *2012 Calgary and Area Employer Survey* of over 800 employers support this trend. Overall, of the employees eligible for retirement in the year prior to the survey, only 19 per cent actually retired, while the remaining 81 per cent continued to stay employed in some capacity. In addition, various research shows that while many older workers who could retire continue to work for financial reasons, others do so because they want to; they may enjoy working or simply want to stay active.

However, research indicates that many older workers desire more flexible work options, such as part-time, flexible hours, compressed work weeks, seasonal employment, working from home, delayed retirement or encore career opportunities. These programs and initiatives that may be relevant to mature workers are not necessarily being offered by the majority of employers, or alternatively, employees are not taking advantage of these options. According to the *2012 Calgary and Area Employer Survey*, of the employees that were eligible for retirement, but did not retire, 65 per cent continued with no change to the way their work was organized, 30 per cent moved to part-time, 3 per cent moved to flex-time, 1 per cent changed to on-call, and 1 per cent had other arrangements.

As an employer, implementing appealing work arrangements that attract and retain older workers may become increasingly important to ensure organizations are positioned for the labour force impact of the demographic shift that lies ahead. While many organizations are concerned about their aging workforce, a variety of research shows that most do not have HR policies and programs targeting mature workers. According to the Conference Board of Canada, *"the few organizations that have adapted their HR policies and programs to meet the needs of older workers report being more successful at attracting and retaining individuals over the age of 50."*²³

Some organizations are beginning to experiment with mature worker practices based on their own unique needs. Intel in the U.S. offers their eligible retirees the opportunity to apply for a paid Intel Encore Fellowship; a six to 12 month assignment with a local non-profit organization which offers a \$25,000 stipend and six months of paid health insurance. Other organizations, such as the Canadian Security Intelligence Service and CH2M HILL Canada have been recognized as Top Employers for Canadians over 40 for their flexible work arrangements.

²¹ Flextime is a scheduling arrangement that permits variations in an employee's starting and departure times, but does not change the total number of hours worked in a week.

²² Government of Alberta, *Engaging the Mature Workers, An Action Plan for Alberta*,

²³ Conference Board of Canada. *Harnessing the Power: Recruiting, Engaging, and Retaining Mature Workers*. October 2008.

Employers have an opportunity to explore and become more open to alternate ways of managing their aging work force, which will benefit mature workers who may need more flexibility of work scheduling and training. According to the *2012 Calgary and Area Employer Survey*, 44 per cent of the 816 employers surveyed had difficulty recruiting qualified employees and 14 per cent anticipate having more difficulty recruiting qualified employees in the next year. Given the demographic trends, it would be in the best interest of all stakeholders to make increasingly greater efforts to address the expectations and needs of mature workers.

For social, economic and demographic reasons, engaging the mature worker is becoming a critical issue, not only in Alberta and Canada but around the world. Mature workers offer an incredibly rich resource, with valuable skills, experience and commitment. - Government of Alberta

In 2012, 37 per cent of Canadians and 47 per cent of Albertans aged 55 years and older were engaged in the labour force, up from 24 per cent and 31 per cent respectively in 1995. Trends indicate that the increased labour market participation of older workers is likely to continue into the future.

“Despite the positive outlook, it will be necessary to ensure that age-based policies remain fair and appropriate amid changes in life stages and life expectancy. Furthermore, additional barriers to employment, such as existing skills gaps, need to be addressed in order to increase opportunities for mature workers.”²⁴

While this changing dynamic in the labour force poses challenges, it also presents some opportunities. All stakeholders, including employees, job seekers, employers, industry, training providers and government, need to be aware of, understand and adjust to the aging population and its implications for the workforce. By acknowledging the opportunities and benefits mature workers bring to the workforce, stakeholders will be better equipped to design effective policies and strategies to deal with this challenge.

²⁴ Public Policy Forum, *Canada's Aging Workforce, A National Conference on Maximizing Employment Opportunities for Mature Workers, Summary Report*, February 2011, p.5.

Appendix A

Survey Methodology

The Q1 2012 Calgary and Area Employer Survey was based on responses to a telephone questionnaire conducted in February and March 2012. The survey sampled 203 Calgary and area employers with 100+ employees. Following are the number of respondents from each industry sector included in the sample:

Q1 2012 Survey Respondents

Industry	Number of Respondents
Mining & Oil & Gas	20
Construction	20
Manufacturing	20
Wholesale & Retail Trade	20
Transportation & Warehousing	20
Professional, Scientific & Technical Services	20
Health Care & Social Assistance	20
Accommodation & Food Services/Arts & Entertainment	23
Finance, Insurance, Real Estate & Leasing	20
Other	20
Total	203

The Q2 2012 Calgary and Area Employer Survey was based on responses to a telephone questionnaire conducted in May and June 2012. The survey sampled 208 Calgary and area employers with 50 - 99 employees. Following are the number of respondents from each industry sector included in the sample:

Q2 2012 Survey Respondents

Industry	Number of Respondents
Mining & Oil & Gas	20
Construction	20
Manufacturing	22
Wholesale & Retail Trade	21
Transportation & Warehousing	20
Professional, Scientific & Technical Services	22
Health Care & Social Assistance	20
Accommodation & Food Services/Arts & Entertainment	20
Finance, Insurance, Real Estate & Leasing	22
Other	21
Total	208

The Q3 2012 Calgary and Area Employer Survey was based on responses to a telephone questionnaire conducted in August and September 2012. The survey sampled 204 Calgary and area employers with 10 - 49 employees. Following are the number of respondents from each industry sector included in the sample:

Q3 2012 Survey Respondents

Industry	Number of Respondents
Mining & Oil & Gas	20
Construction	21
Manufacturing	20
Wholesale & Retail Trade	20
Transportation & Warehousing	20
Professional, Scientific & Technical Services	20
Health Care & Social Assistance	22
Accommodation & Food Services/Arts & Entertainment	21
Finance, Insurance, Real Estate & Leasing	20
Other	20
Total	204

The Q4 2012 Calgary and Area Employer Survey was based on responses to a telephone questionnaire conducted in November and December 2012. The survey sampled 201 Calgary and area employers with <10 employees. Following are the number of respondents from each industry sector included in the sample:

Q4 2012 Survey Respondents

Industry	Number of Respondents
Mining & Oil & Gas	20
Construction	20
Manufacturing	20
Wholesale & Retail Trade	20
Transportation & Warehousing	21
Professional, Scientific & Technical Services	20
Health Care & Social Assistance	20
Accommodation & Food Services/Arts & Entertainment	20
Finance, Insurance, Real Estate & Leasing	20
Other	20
Total	201

The 'Other' industry category includes a variety of companies from the remainder of the industry categories: Agriculture, Utilities, Information & Culture, Management of Companies, Administrative & Support Services, Educational Services, Other Services and Public Administration.