

## PROJECT TITLES

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The Status of Senior Entrepreneurship in Canada

A Snapshot

## PROJECT PARTNERS

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Sheridan Centre for Elder Research, Sheridan College & CERIC



**Sheridan** | Centre for  
Elder Research

# FINAL PROJECT REPORT

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Draft 2 (Submitted May 11, 2018)

## THE PROJECT TEAM

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### Sheridan Centre for Elder Research, Sheridan College Project Team Members

[elderresearch.sheridancollege.ca](http://elderresearch.sheridancollege.ca)

The Centre for Elder Research conducts innovative Lab to Life® research that enhances the quality of life of older adults while serving as an education and research hub for Sheridan and the broader community. The Centre was launched in 2003 at the Oakville, Ontario campus of Sheridan College and has an established track record in applied research and a reputation as a leader that challenges traditional thinking, creating possibilities that transcend historical boundaries. Underpinning all initiatives at the Centre is our commitment to promoting positive images of aging and challenging outdated stereotypes and ageist attitudes and beliefs.

The applied research conducted at the Centre has contributed to the implementation and evaluation of programming at all levels of society, from the general public and industry partners to regional and municipal policy-makers. Our applied focus, Sheridan's institutional strengths and our strong network of academic, community and industry stakeholders positions the Centre to ensure that knowledge is effectively translated into goods, services, programs and policies that directly benefit older adults and their families. The Centre is a leader in transforming research results into practical solutions.

At the project outset, Pat Spadafora, Director (and founder) of the Centre, was the lead researcher (and had been the grant applicant). Pat received her Bachelor of Arts from Carlton University in Ottawa and her masters of Social Work from Wilfred Laurier University in Waterloo. Between 1992 and 2003 she worked as a professor and program coordinator of the Social Service Worker program at Sheridan College and was the founding coordinator of the Social Service Worker – Gerontology program, creating the gerontology stream for students to receive specialized training to work with older adults in their professional careers. In addition to her curriculum work and her work establishing the Centre, Pat was the International Federation of Aging's representative at the Department of Public Information at the United Nations in New York and was awarded the 'Leadership Excellence Award' by the Association of Canadian Community Colleges in 2002. Pat's role as a member of the research team for this project was to provide high-level oversight and direction for the work, and management of the team and the research.

The other members of the research team included:

Lia Tsotsos (Principal Researcher and Project Manager, Centre for Elder Research). Lia's role included ensuring ethical standards were upheld for the research (as mandated by Sheridan's Research Ethics Board) and contributing to the development of data collection methods (e.g. the online survey and interview/focus group questions) and data analysis approaches.

Wendy Watts (Project Coordinator). Wendy was the 'on the ground' researcher and coordinator for the majority of the project work. She acted as the primary external contact for the project and led the explicit outreach efforts to organizations and agencies operating in the space. She dealt with much of the project correspondence and managed the scheduling of interview, focus groups and other recruitment efforts. She also conducted interviews, facilitated the focus group, completed recording

transcriptions and conducted thematic data analysis of the interview and focus group. Wendy was also part of dissemination efforts such as the Knowledge Exchange Forum and the presentation at Cannexus18.

Thomas Howe (Student Research Assistant/ Field Practicum Student, Centre for Elder Research). Thomas was a student in Sheridan's Social Service Worker – Gerontology program completing his field practicum at the Centre. While he was not brought on explicitly to support this project, his experience conducting interviews was a valuable addition to the team and he helped Wendy conduct interview and facilitate the focus group. He also supported the transcription and data analysis efforts.

Kathryn Warren-Norton (Communications/Project Coordinator). In her role at the Centre Kathryn manages broad external communications, including social media. She supported this project by engaging with potential supportive organizations and participants through the Centre's multiple social media platforms (i.e. Facebook, Twitter, LinkedIn) and supporting Wendy's recruitment efforts wherever possible.

Renee Devereaux (Manager, Entrepreneurship and Changemaking, Sheridan College). Renee's role supporting entrepreneurship at Sheridan meant that she had valuable insight to share throughout the project. She contributed to the creation of the data collection materials, supported the recruitment efforts and co-hosted the Knowledge Exchange Forum.

Adele Robertson (Centre Advisory Board Member). Adele supported the initial application to CERIC based on her past interaction with the organization and provided valuable consultative feedback throughout the project.

In October 2017 the Ontario college system was involved in a labour dispute with their faculty members (discussed in more detail elsewhere in this report), and in December 2017 Pat Spadafora retired from the college. Lia Tsotsos was appointed Director of the Centre for Elder Research in January 2018 after nearly 7 years as a member of the Centre team, most recently as Principal Researcher and Project Manager. Lia has contributed significantly to the Centre's national recognition as a leader in the field by being instrumental in the management and completion of over 25 projects in recent years, including designing new apps, launching innovative online platforms and developing evidence-based services for community and industry use. She also spearheaded the creation of the first 5-year ethics approval package for research with human participants at Sheridan, a first for the Ontario college system. Lia's research interests include cognitive neuroscience, health promotion, sensory systems and accessible design, and she has a keen interest in scientific literacy and interdisciplinary research. She holds a PhD in neuroscience from McMaster University and an undergraduate degree in Kinesiology and Health Science from York University.

As a result of this appointment, Lia took over the project in January 2018 and provided high-level supervision for the project, supporting the final data collection and analysis and preparing all final reports. All other team member roles remained the same following this change. She is also now the lead for the knowledge dissemination efforts planned as part of this project and will explore additional partnerships and collaborations to expand upon this work and increase its impact.

**Website/LinkedIn Profile:**

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Lia Tsotsos: <https://ca.linkedin.com/in/lia-tsotsos-ab5a2730>

Aside from the project team members listed above there were no formal partners or partnering organizations who supported this work (aside from CERIC). There were a number of informal, collegial relationships forged for the purposes of supporting recruitment for this project; these have been described in more detail below.

## EXECUTIVE SUMMARY

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### **State the over-arching need or gap that you identified that warranted such a project. How does this fill a 'gap' in the career counselling field?**

The impact of Canada's aging population on the economy is largely understudied from the perspective of the impact on the labour market when individuals 50+ start their own businesses. We live in an era in which we have a shrinking youth demographic and an increasing older demographic, the implications of which are just starting to be recognized.

While the number of older adults starting their own businesses continues to grow, there will also be a growing need for professional career development counsellors to better understand entrepreneurship in general as well as any unique characteristics of senior entrepreneurs.

The results of this research will fill an information gap by providing much needed Canadian data about the needs and interests of senior entrepreneurs, the results of which could be used by career counsellors to coach and guide senior entrepreneurs.

### **Describe how the project meets CERIC's mission, vision and strategic priorities.**

The project aligns well with CERIC's mission statement as it resulted in research that supports the development and assessment of counselling and career development practices in Canada by bridging an information gap about a growing group of entrepreneurs.

Strategically, this project supports CERIC's first and third strategic objectives (Research & Learning and Advocacy & Profile) through explicit research-based activities that are intended to engage a wide range of stakeholders who represent multiple sectors. The results of this research will, through a report prepared in both English and French, increase the profile of senior entrepreneurs with members of the career development field by highlighting their needs and interests as a group and sharing their stories and insights. We hope that this report will also inspire conversations about the role and value of older entrepreneurs and how to best support them at multiple levels.

In addition, the research dovetails with and complements CERIC's redirection initiative. Both focus on older workers but from very different perspectives and with different deliverables.

### **Describe the project in broad strokes – clearly state the problem you have identified needs to be addressed, the project purpose, goals, objectives and rough timelines.**

In 2011, an estimated five million Canadians were 65+; that number is expected to double to reach 10.4 million by 2036. By 2051, about one in four Canadians is expected to be 65+ (Human Resources and Skills Development Canada, 2011). This demographic shift, its speed and its impact and implications will dominate the Canadian social, political and economic landscape for the foreseeable future.

A subset of older adults represented by the preceding numbers is that cohort known as 'senior entrepreneurs', 'seniorpreneurs' and, by one organization in the U.S., as 'experienced entrepreneurs'. Benjamin Tal, the Deputy Chief Economist at the Canadian Imperial Bank of Commerce (CIBC), conducted a study released in 2012 regarding entrepreneurship in Canada at that time. Tal found that individuals 50+ made up the fastest growing age demographic for start-ups in Canada, accounting for approximately 30% of the total number of start-ups in the country. Since 1990, the rate of entrepreneurs 50+ more than doubled itself, and the trend continues to rise (Tal, 2012).

Despite having these 2012 statistics, very little else is known about the characteristics of senior entrepreneurs in Canada or their needs, challenges and interests when it comes to career guidance and support.

This research study addressed gaps in knowledge about the status of senior entrepreneurship in Canada by investigating the experiences, needs and interests of senior entrepreneurs. For purposes of this study, a senior entrepreneur was defined as 'an individual 50+ who has either launched his/her own business after the age of 50 or who would like to start their own business'. There are different terms used to reference this cohort (e.g. experienced entrepreneurs, silver economy) and, in the absence of a widely agreed upon term, the research team will hereafter use the term senior entrepreneurs.

This 8-month study used a mixed-method approach that included online surveys, in-depth interviews and focus groups. We intentionally attempted to recruit a diverse group of established and new senior entrepreneurs to ensure a comprehensive understanding of this emerging area. Based on the research results, the research team will produce a comprehensive report that includes program and policy recommendations for key stakeholders including career development professionals and others who may be guiding or coaching senior entrepreneurs.

As the face of aging and retirement in Canada continues to change, the role and impact of senior entrepreneurs is expected to increase in the coming years and decades. This study will result in increased knowledge about and, a greater understanding of, senior entrepreneurs in Canada and the factors that may help them succeed. It is, in turn, reasonable to suggest that their success will have a positive ripple effect on the Canadian economy. This study represents an important first step into this burgeoning field, responding to an information gap for career development professionals and others by providing them with greater insight with which to more effectively guide senior entrepreneurs.

#### **Talk about your target audience, stakeholders and any partners/collaborators.**

A broad range of stakeholders can be expected to benefit from the results of this research. These include:

- Senior entrepreneurs themselves
- Organizations that specifically support entrepreneurship (e.g. Halton Regional Innovation Centre - HalTech, Chambers of Commerce, Boards of Trade, Economic Development Offices, Better Business

Bureaus)

- Career Development Practitioners
- Small- to medium size businesses (SMEs)
- Potentially large corporations, such as banking institutions, that may advise senior entrepreneurs
- Academics and students in relevant fields
- Human Resource Professionals
- Career and guidance counselors
- Life coaches
- Workforce Planners (e.g. second career)

There were no formal partners or collaborators on this project (other than the team members described above), however, members of the research team did form collegial working relationships with a number of groups and organizations nationally who supported project promotion and participant recruitment efforts. While it would not be appropriate in the context of this report to provide a list of every group or organization, the table below shows a breakdown both by type of group and by province/territory. Our Project Coordinator Wendy Watts conducted this outreach by leveraging existing contacts and connections and through cold calls or directory searches.

PROVINCE/ TERRITORY	BUSINESS CENTRE	BUSINESS ASSN	CHARITY/ NOT FOR PROFIT	GOVT OFFICES <b>Fed / Prov / Municipal</b>	EDUCATIONAL INSTITUTION	EMPLOYMEN T CENTRE / AGENCY	MISC	TOTAL
National	3	11	7	5	1		3	30
Alberta	9	2	4	3	1			19
British Columbia	3	4	1	1			3	12
Manitoba	2	2		1			2	7
New Brunswick	1	1						2
Newfoundland/ Labrador	1	1		1				3
Northwest Territories	1	1		2	1			5
Nova Scotia	2	1			1			4
Nunavut	4	2		6	1		2	15
Ontario	9	3	5	8	4	2	14	45
Prince Edward Island	1	2		1			1	5
Quebec	2	3		2		1	1	9
Saskatchewan	3	2					1	6
Yukon	2		1	3	1			7
<b>TOTAL</b>	<b>43</b>	<b>35</b>	<b>18</b>	<b>33</b>	<b>10</b>	<b>3</b>	<b>27</b>	<b>169</b>

**Clearly state the project deliverables.**

Based on the proposed activities described above, the key deliverable of this research study is a report (in both English and French) about the status of senior entrepreneurship in Canada.



Supplemental/corollary to this final research report there will be relevant presentations (e.g. Cannexus18), a final CERIC report, articles (e.g. manuscript submitted to the Canadian Journal of Career Development) and research materials (e.g. the survey) shared.

**Was the project carried out as intended? If yes, what was different? If no, skip to next question.**

In general, the project was indeed carried out as intended, though there was a brief slow-down of work as a result of the labour dispute that occurred at Ontario colleges during October and November of 2017 as well as a change of project leadership with Pat Spadafora retired and Lia Tsotsos was appointed Director of the Centre for Elder Research. The change in leadership had a relatively small impact on the project. Lia had already been part of the project team and was well-aware of the outcomes, challenges and progress to date and so there was no lag time for her to 'get up to speed' when she took over.

The strike, however, had a larger impact. As described elsewhere in the report, the project was formally suspended for the duration of the labour dispute. Lia stepped in at a nominal level during this time; she was not allowed to actively work on the project, but there was a limited ability to field urgent or pressing issues related to the project. During this time, and immediately following the resumption of work, Lia and the other members of the project team were constantly re-evaluating the project outcomes within the context of the proposed timelines and budget to assess the project's feasibility given the work interruption. The decision was made to extend the data collection phase of the work (rather than extend the lifetime of the project globally) because the team expected that we would be able to re-engage effectively with external groups and organizations as we had been doing before the strike. The impact of the strike on this process is described elsewhere in the report and proved to be more challenging than expected.

**Did the nature of any of the deliverables change over the course of the project? If so, how and why? If not, skip to the next question.**

No, the nature of the deliverables did not change over the course of the project.

**Did the timelines change? If so, how and why? If no, skip to the next question.**

The timelines changed slightly over the course of the project as a result of the labour dispute that occurred at Ontario colleges for 5 weeks in October and November 2017. We extended our data collection efforts and re-scheduled the date for the Knowledge Exchange Forum we hosted. A comparison of the planned and actual timeline of the work is described below.

**What was the anticipated outcome?**

The anticipated outcome was that we would collect a minimum of 100 survey responses, conduct a minimum of 8 focus groups and conduct a minimum of 20 in-depth interviews in order to better

understand the needs and interests of senior entrepreneurs. These collective responses would be used to produce the final report, which will be shared in hard copy and digital format.

In the context of how this work was positioned, there were no explicit hypotheses or predictions that we sought to confirm/deny through this research. This was always intended to be exploratory in nature; the literature and our own work in the area had suggested that senior entrepreneurs represent a population of increasing interest for the Canadian society and economy, and we sought an opportunity to learn more about their needs and interests. The outcomes and insights gleaned from this project might then be used to drive work or initiatives in other areas that have an impact on older entrepreneurs (for instance, supporting lifelong learning initiatives with a local library to examine how that supported community-dwelling adults)

**Were there changes to any other components of the project? If so, what was the nature of the change and what was its impact on the project?**

No, there were no changes to any other components of the project.

## THE NEED FOR THE PROJECT

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Despite the fact that there are some Canadian statistics about senior entrepreneurship in Canada, this cohort has been largely ignored in entrepreneurship research and by funders, resulting in a relative lack of information about the changing face of entrepreneurs. Who are these older entrepreneurs? How can we leverage the experience, existing networks, and perhaps different motivations and skills of senior entrepreneurs to benefit the Canadian economy?

What are some of the unique challenges that an older entrepreneur might face – e.g. obtaining financing, risk management, overt and covert ageism, etc.? What supports are available to senior entrepreneurs, and how can existing supports be improved? How can older entrepreneurs support each other for mutual benefit? What are the lessons that new senior entrepreneurs can learn from those who have already established businesses after age 50+?

Based on preliminary literature reviews, think tanks, focus groups and explicit outreach strategies, the Centre identified this significant gap in knowledge and awareness. As a result, we designed this research study to begin to address and fill this gap.

The aging Canadian population's impact on the economy is largely understudied from the perspective of the impact on the labour market when individuals 50+ start their own businesses. We live in an era in which we have a shrinking youth market and an increasing older market, the implications of which are just starting to be recognized.

While the number of older adults starting their own businesses continues to grow, there will also be a growing need for professional career development counsellors to better understand entrepreneurship in general as well as any unique characteristics of senior entrepreneurs.

The research aims to fill an information gap by providing much needed Canadian data about the role and experience of senior entrepreneurs in the labour market, the results of which could be used by career counsellors to coach and guide senior entrepreneurs.

## **PURPOSE, GOALS AND OBJECTIVES**

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Research Goal:

To investigate the lived experiences, needs and interests of men and women 50+, living in Canada, who have started or, who want to start, their own businesses.

Additional Project Goals:

1. To produce a comprehensive report detailing the findings and recommendations emerging from the research goal.
2. To present this report at a future CANNEXUS conference and at other relevant forums.

Objectives:

1. Collect a minimum of 100 survey responses from senior entrepreneurs 50+ (new and/or established) in Canada
2. Facilitate a minimum of 8 focus groups with senior entrepreneurs in Canada (4 with those who have established businesses and 4 with those who want to start their own businesses)
3. Conduct a minimum of 20 in-depth interviews with senior entrepreneurs in Canada (10 with those who have established businesses and 10 with those who want to start their own businesses)
4. Produce a comprehensive report that can be shared in both hard copy and digital form.

**Did your originally proposed objectives change over the course of the project? If so, detail what objectives changed, how they changed and why they changed (provide sufficient detail to elaborate on specific internal and external factors).**

Our originally proposed objectives did not change over the course of the project.

## PARTNERSHIPS AND COLLABORATIONS

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### **Briefly describe intended partnerships and collaborations**

There were no formal partnerships or collaborations as part of this project. There were, however, collegial relationships developed as part of the project promotion and recruitment phase of the work. As referenced in the table presented earlier in this report, our Project Coordinator reached out to over 150 groups or organizations across the country to share details about this project and request support with our recruitment efforts. This support could be as nominal as sharing the recruitment notice with their database/constituents/social media subscribers, or could be as engaged as offering space/time to support the facilitation of a focus group at their site/location.

### **If the project involved collaborating with another/other organization(s), including any not referred to in your proposal, please comment on the collaboration's effect on the project and how this process influenced you, your organization and your partner organization(s). What role did your collaborator(s) play? How often and in what manner did you meet with your collaborator(s)?**

While not formal collaborators, a number of national, regional or community organizations supported the work by recruiting participants from their constituent groups and sharing notice of the research project. Correspondence with these groups was done either over email or by phone and occurred in bursts as contact was first established, information about the project was shared, and recruitment began. With groups who provided a greater level of support (i.e. by personally supporting the facilitation of interview or focus groups), ongoing contact was maintained through our Project Coordinator. The assistance from these organizations was invaluable to our efforts to gain national representation from senior entrepreneurs as the Centre's network is primarily in Ontario. Every group and organization engaged through this process will receive the final research report when it is disseminated. It is possible that some of those organizations will be able to directly benefit from the insights of the report to support older entrepreneurs.

### **Similarly, if you engaged key informants, an advisory or steering committee, who were they and what role did they play in shaping and executing the project?**

There were no formal key informants engaged as part of this project.

### **What non-financial supports did you request and/or receive from CERIC (eg. marketing, etc.)? How did this impact your project?**

The CERIC team supported this work by sharing notice of the online survey through their channels, advertising the Knowledge Exchange Forum we hosted and by highlighting our project on their website. There may have also been other instances where CERIC staff members discussed, or shared information about, the project in the context of other meetings or events they attended. While we do not have a

way to evaluate the role CERIC's outreach specifically played in supporting our outcomes (i.e. we can't tell how many respondents participated because of a CERIC connection), the website profiling and the additional advertising efforts were appreciated and recognized as valuable support from CERIC.

## ACTIVITIES AND RESEARCH METHODS

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The study was designed to address gaps in knowledge about the status of senior entrepreneurship in Canada by investigating the experience, needs and interests of senior entrepreneurs. For the purposes of the study, a senior entrepreneur was defined as 'an individual 50+ who had either launched his/her own business after the age of 50 or one who would like to start their own business'.

The study used a mixed-method approach of quantitative and qualitative data collection that included an online survey, in-depth interviews and focus groups.

The online survey tool was offered in French and English and was created for national distribution aiming for broad representation in terms of gender, age, geographic location and cultural diversity (settled and recent immigrants). Our project coordinator identified and contacted 150+ groups, agencies and stakeholders (including regional small business centres, business associations, community agencies and government organizations across Canada that support entrepreneurship) to assist with survey dissemination and the identification of potential participants for the in-depth interviews and groups. The majority of stakeholders were contacted by email outlining the details of the study and links to the survey, with a request to promote the survey and/or circulate through their preferred communication channels. The online survey was also promoted through the Centre for Elder Research's social media channels on Facebook, Twitter and LinkedIn.

A similar process was used to support the recruitment of potential interviewees and focus group participants. The research team could physically facilitate focus groups or interviews in person within the Greater Toronto Area (which is what Wendy Watts and Thomas Howe ultimately did), but sought organizations who might be interested in hosting a focus group in their own provinces/territories /regions that the research team could facilitate virtually. The vision for how this would work required an individual at the organization to 1) reserve space, 2) advertise for the focus group, 3) set up a way to audio/video conference with the research team, and 4) provide refreshments (that the Centre provided compensation for). These individuals were never expected to facilitate, record or even engage in the focus groups; rather, they provided logistical, ground-level support to create the physical environments in which the research team could virtually facilitate a group of assembled participants. Support of this kind is not unheard of in the context of many collegial relationships we currently have, and have had, in the past. Indeed, we have provided the same level of support for other groups on multiple occasions and so did not perceive this to be requesting something that was unduly burdensome.

Ultimately, whether the interview/focus group was conducted in-person or virtually, the sessions were recorded to enable greater in-depth analysis of the responses.

**Detail your activities, milestones etc. and any changes therein over the project life-cycle. Consider a chronology of actual events/activities and milestones to tell the story of how your project unfolded.**

Activity	Planned Timeline	Actual Timeline	Reasons for changes to timeline
Project start-up (signing of agreements, establishment of funding accounts)	Late June – July 2017	Late June – July 2017	
Hiring (for Project Coordinator role, processing paperwork)	Late June – July 2017	Late June – July 2017	
General planning (e.g. on-boarding Project Coordinator, previewing work plans)	Late June – July 2017	Late June – July 2017	
Community outreach to potentially supportive stakeholders and organizations	July 2017	July-August 2017	Given the actual start date of the project being later in the summer, we purposefully allowed greater time to conduct community outreach in the summer months, gearing up for a recruitment push and survey launch in September (when people are more likely to be back from holidays and more engaged with work and email correspondence)
Survey development, field testing and translation	July 2017	July-August 2017	Related to the rationale above
Online survey deployed	July 2017	September 2017	Related to the rationale above
Interview/focus group questions developed and field tested	July 2017	August-September 2017	Not wanting to dilute the survey recruitment efforts we postponed the interview/focus group protocol development and recruitment slightly
Survey/interview/focus group recruitment continues	August-October 2017	September-January 2018	The initial plan was to collect data for 3 months. In October 2017 the college was involved in a labour dispute lasting for 5 weeks. During that time we could not continue our recruitment efforts. To compensate, we extended data collection by two months to allow for time to re-engage with potential participants and organizations supporting recruitment.
Data collection ends, data analysis begins	November 2017	January 2018	Related to rationale above

Host Knowledge Exchange Forum (to share initial findings and solicit feedback on preliminary results)	December 2017	January 2018	As a result of the strike there was a backlog of work and events that had to be rescheduled. The decision was made to not rush the Knowledge Exchange Forum (especially as data collection was still ongoing) but rather to postpone it until January 2018 when we had collected more data and could engage in more detailed conversation with attendees.
Begin preparing final report	December 2017	January 2018	Related to rationale above
Present at Cannexus18	January 2018	January 2018	
Complete/translate/disseminate CERIC final report and final research report	February 2018	February 2018 and beyond	Revisions are ongoing
Final project follow-up	February 2018 and beyond	February 2018 and beyond	

**As applicable to your project, for each of your activities or milestone, detail factors that were helpful, factors that were challenging or presented obstacles and areas where changes were required as a result.**

#### Factors that were helpful

It was very helpful to engage with Sheridan's on-campus entrepreneurship hub from the beginning of this project. The head of that group, Renee Devereaux, supported the project and co-hosted the Knowledge Exchange Forum with us while also bringing to the table the valuable insight and experience of youth entrepreneurs. Another helpful factor was that some of the groups or agencies we reached out to went above and beyond to support the project and our recruitment efforts, for example, by doing targeted mail-outs (as opposed to generic ones), introducing our Project Coordinator to new contacts, or by personally reaching out to other groups or individuals on our behalf. Sometimes an initiative and a relationship aligns perfectly and we truly valued the contribution of some of the stakeholder contacts we made and how they helped advertise and promote the work to facilitate data collection. It may have been that we just found the ideal person to move our request forward, or the initiative happened to hit upon an area of interest for people or groups, or the timing just worked out well. For example, a group in Orillia, Ontario was very helpful in offering space for a focus group, supporting recruitment efforts and being gracious hosts for the research team and part of their willingness to engage came from the fact that this was an area of great interest to them.

#### Factors that were challenging

The labour dispute that occurred at Ontario colleges in October and November 2017 was undoubtedly the most challenging factor that impacted this project. The former Project Director, Pat Spadafora, was a faculty member and was therefore directly involved in the strike. Quite appropriately, applied research projects led by faculty members were suspended during the strike, which meant there could be no active recruitment, outreach or data collection (through focus groups or interviews; the online survey

was passively still able to collect responses). Our part-time Project Coordinator was, correspondingly, not able to continue her relationship building and outreach efforts. We were fortunate that Lia Tsotsos is not a faculty member, and was therefore able to field any pressing questions or issues relating to the project during the strike so as not to lose momentum completely. Unfortunately though, we did see a significant reduction in community engagement for this project as a result of the strike, and this occurred in multiple ways. Some groups who knew the strike was imminent contacted us pre-emptively to inquire about the status of the focus groups we were working to arrange, and many indicated that we should 'keep them posted' on how things went. We lost some connections entirely because we were unable to respond to their emails or phone calls during the strike period. Finally, following the strike some groups were hesitant to re-engage with a college system that had just gone through this labour dispute; there was a level of caution observed in some of the outreach. Furthermore, by the time the strike ended in mid-November, some groups that had been willing to support our focus group facilitation had already segued into 'holiday mode' (i.e. the busy period before the winter holidays) and were no longer able to support our recruitment efforts in the way they had initially identified earlier in the fall.

The one other significant challenging factor was identifying all the groups across the country who might be in a position to support senior entrepreneurs and selecting which ones to reach out to first (and which ones to pursue more strongly). It also proved difficult to navigate through some of these websites and telephone directories in order to reach the appropriate individuals who may be in a position to support the project. This was a time-consuming process and required a number of follow-up attempts by our Project Coordinator before appropriate connections were made. The lag-time between outreach and response, the changes in time zones across the country and some of the language barriers (e.g. requests for additional correspondence/materials in French or Inuktitut) also represented unique challenges or barriers to building recruitment relationships. From the beginning we had planned to translate the online survey into French, and the French version of the survey was launched simultaneously with the English one with appropriate introductory comments (i.e. the cover email was also in French). However, as we had no team member fluent in French, we could not facilitate interviews/focus group in that language. This likely resulted in some missed opportunities as neither the time nor the cost to hire and train a facilitator/interpreter and/or facilitate translation back to English for analysis were built into the budget and workplan. With respect to the Inuktitut language, the suggestion was made to us to have the survey translated into Inuktitut and change certain questions because of the way they might be received; unfortunately, it was too late in the data collection process to be able to do this, and again, we did not build in a budget for translations into additional languages. Given these challenges, it became surprisingly difficult to actually reach senior entrepreneurs across the country, even though we were consistently told that there were a great many of them. In particular we did not have strong representation from French speakers. While our Project Coordinator amassed an impressive list of over 150 stakeholder contacts through her work, and we did hear from over many individuals over the course of this project, this is an area that, for future work in this space, we would adjust accordingly by enlarging the role and budget devoted to outreach, for instance.

#### Areas that required changes

As a result of the above challenges some of our timelines had to be adjusted. We had hoped to have



completed all data collection (surveys, interviews and focus groups) by October-November 2017 but we extended that by one month to the end of January 2018 in an attempt to boost our interview and focus group numbers. Additionally, the Knowledge Exchange Forum planned for December 2017 was rescheduled for January 2018. As such, the results presented at the Knowledge Exchange Forum and Cannexus18 were slightly more preliminary than we had intended (since we had not had as much time to conduct analyses), though still covered the high-level themes that emerged from the work.

**Clearly state where activities differed or deviated from activities proposed in your application.**

No intended activities differed or deviated from those proposed in the application with the exception of some of the timelines that had to be adjusted as a result of the labour dispute at Ontario colleges. These adjustments resulted in more time being devoted to recruitment and outreach in attempts to re-engage with groups and organizations who were interested in the work and an extended time period for data collection.

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## **TIMELINES AND DELIVERABLES**

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**Were reporting and other deliverables given on time and what possible adjustments needed to be made to proposed timeline given outside considerations (e.g., ethics approval from outside agencies; unanticipated delays or interruptions).**

Formal reports were submitted on time. The timeline for the completion and translation of the final report may be extended slightly from late February to late March to compensate for the faculty strike that occurred at Sheridan and to allow the integration of helpful reviewer comments.

**Describe the intended deliverables from your proposal. List in bullet form all of the project deliverables.**

The key deliverable from this project is a research report in English and in French about the state of senior entrepreneurship in Canada which will include in Appendices the relevant research material (i.e. survey, interview/focus group guide). A final CERIC report will also be produced, and a variety of presentations (i.e. Cannexus18) and other dissemination opportunities (i.e. Canadian Journal of Career Development) will be pursued.

**If different from what was initially stated, specify and explain. Provide details of each project deliverable in the Appendix.**

N/A

**Describe any deliverables including specific documents or learning materials developed over the course of the project. Detail the target audience(s) for each deliverable.**

The key deliverable from this project is a final report about the project outcomes and resulting recommendations. The target audiences include:

- Senior entrepreneurs themselves
- Organizations that specifically support entrepreneurship (e.g. Halton Regional Innovation Centre - HalTech, Chambers of Commerce, Boards of Trade, Economic Development Offices, Better Business Bureaus)
- Career Development Practitioners
- Small- to medium size businesses (SMEs)
- Potentially large corporations, such as banking institutions, that may advise senior entrepreneurs
- Academics and students in relevant fields
- Human Resource Professionals
- Career and guidance counselors
- Life coaches
- Workforce Planners (e.g. second career)

**If your project involved data collection, including surveys, focus groups, participant's feedback, quotes that informed product development, etc. provide some details – purpose of the data collection, what type of data was collected? Where was data stored?**

This project involved data collection in the form of survey responses, in-depth interviews and focus groups. The purpose of these collection activities was to better understand the needs and interests of older entrepreneurs. In general, we collected basic demographic information (e.g. age, gender, geographic location), details of individuals' entrepreneurial activities (e.g. sector, nature of current business) and reflections on the process of seeking support for their entrepreneurial activities (e.g. nature of help sought, type of help sought).

Survey responses were securely and anonymously collected through the Survey Monkey platform. The results were password protected and only accessible to select members of the project team. Summary data were exported into spreadsheets and pdf formats to enable further analyses. In-depth interview and focus group data were collected through audio recordings and notes taken by the facilitator(s). The audio files were used to supplement notes taken during the interview/focus group and support thematic analysis. The audio files were also used to extract representative participant quotes as necessary. The notes and digital audio files were stored on password protected computers used by the project team members.

**Were there any ethical considerations? Any challenges or setbacks? How did you mitigate these?**

The Centre for Elder Research holds approval from Sheridan's Research Ethics Board for all the methodologies and participant populations included in this project. As such there were no challenges or setbacks from an ethical perspective.

**If you had an opportunity to do this project again, are there things that you would do differently?**

As previously referenced in this report, we were surprised at how occasionally difficult it was to connect with organizations that support senior entrepreneurs in order to gain their assistance in study promotion and participant recruitment. Given the challenges we encountered finding, identifying and connecting with older entrepreneurs across Canada (even given the unique extenuating circumstances of the labour dispute) we would 1) extend the project timeline to allow for more time spent on relationship building and recruitment; 2) hire a project coordinator full time (as opposed to part-time); and 3) hire part-time project staff members in other parts of the country to be 'on the ground' support for recruitment and data collection nationally.

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## **MARKETING AND DISSEMINATION**

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**How will the initiative be promoted and marketed to its intended audience?**

We presented the preliminary findings of this project at the Cannexus18 conference and had the opportunity to make connections with interested individuals and groups. In addition to this, we intend to seek out other conference, presentation and publication opportunities (which included CERIC's Career publication, for instance) to share the results of the work. Earlier on in the project we also conducted a great deal of outreach to career development-related associations and employee resource centres who may be interested in supporting or, who may benefit from, the research. These groups supported the recruitment phase of the work and will once again be contacted upon project completion with the final report.

**How were deliverables shared? How did you market and/or disseminate outputs/findings/learnings of the project?**

The key deliverable of this research study is a forthcoming research report (in both English and French) about the status of senior entrepreneurship in Canada. We intend to share this report directly to the stakeholder contacts made over the course of the study, to survey/interview/focus group participants, through the Centre for Elder Research and Sheridan College social media channels and online platforms (e.g. LinkedIn, website), and through presentations at events and relevant forums as appropriate. Furthermore, we intend to seek opportunities to share the learnings of the project internally with Sheridan faculty and staff who are part of the career development/counselling field or services.

We will also be preparing a webinar as per the research agreement with CERIC and have already presented findings from this work at Cannexus18, and to MPP Dipika Damerla's Seniors Advisory Group (she was the Minister of Seniors Affairs for Ontario until Ontario election proceedings began). Finally, the CERIC final report on the project could be used to inform future work in this area.

**For Research Projects, tell us about the status of your research being published in the CJCD (either already published at time of final report submission or publishing in the journal is in progress).**

The work has not yet been prepared or submitted to the CJCD but we plan to prepare an article to submit after the completion and initial dissemination of the final report. After a conversation with CJCD editor Robert Shea we will aim for submission in early Fall 2018 so that the article can be publication-ready in time for the 2019 Cannexus conference.

**What was your plan? What strategies did you use? What were critical factors that impacted the successful implementation of your plan?**

Our plan is to share our report and findings broadly to multiple stakeholders, as described above. While this will be done primarily through email outreach, we also intend to share hard copies of the report with key stakeholders (e.g. CERIC, our internal colleagues, some government entities, the small business enterprise centres in our local area) in cases where we think a hard copy be of use. We will also distribute the report through our social media channels and engage in dialogue on those platforms as appropriate.

**Was the dissemination successful? How could you tell?**

It is too early to measure the success of our dissemination efforts, but we have a great many individuals and organizations interested in receiving a copy of the final report. We hope that they will find it useful and will share it with their respective stakeholders and constituent groups who will be able to take action based on our recommendations. We will also be open to additional dissemination opportunities and/or forums (e.g. regional meetings, local events, etc.). If CERIC were interested we would be happy to engage in a follow-up discussion, perhaps closer to the end of 2018, to share highlights and further correspondence or opportunities that emerged as a result of this project and the dissemination of the report.

## REVENUE GENERATION / COST RECOVERY

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**If you had developed strategies for to generating revenues within the project, describe these and speak to how you did in relation to how you expected to do (as per your proposal).**

N/A

## EVALUATION AND MONITORING

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**Explain how you will know whether the project has achieved success.**

We have previously outlined specific targets for how many surveys, interview and focus groups we hope to conduct; meeting these targets will be one indicator of success. Based on our actual results we would categorize our progress towards these targets as a qualified success. A number of factors impacted our ability to conduct interviews and host focus groups, but we greatly exceeded our target for online surveys and successfully engaged every province and territory. We consider this as a definition of success as our goal was to better understand the state of senior entrepreneurship in Canada. Furthermore, in a recent study the Centre completed with Revera Living, the goal was national engagement and Revera had retained the services of a large market research and consulting firm to manage the recruitment and participant outreach. Despite the investment of significant amounts of time and money, that study was not able to capture insights from anyone living in the territories. For that reason, the fact that we received a response from every province and territory is a meaningful metric of success.

In addition, we will use web-based metrics related to the final report (such as downloads, views, likes/shares et cetera) as a measure of how broadly the information has been shared.

**What evaluation tools did you use? How did you evaluate? Describe the inputs to the project, the process and the results, including the impacts.**

We monitored the responses to our online survey regularly (e.g. on a weekly basis, if not more frequently) to evaluate the success of our recruitment and outreach efforts. This, in turn, motivated some of our more targeted outreach, for example, when we tried to engage the social media accounts and followers of individuals and group in certain provinces/territories that were under-represented in the survey responses. N/A

**Describe the connections between evaluation tools you used for the project and the goals you have identified.**

N/A

**What specific marketing activities (website tracking; presentations; exhibits; blog posts; Twitter) were used in terms of project evaluation metrics?**

When the final report is disseminated online we will track the shares/likes/downloads as a metric of the reach of the project and its outcomes. We will also note which of the many stakeholder groups and community organizations who receive the report share it themselves (i.e. by re-posting on social media, adding it to their website) as a metric of the engagement.

**You provided three letters of support from key stakeholders. What impact did your project have on them? Was the impact different from what they anticipated from the project?**

The impact described by our support letter writers was mostly in terms of the value of the information that will be gleaned from the study and how that would contribute to enhancing the field on the whole. As such, we expect that they will find great value in the final report when it is disseminated more broadly and intend to follow up with them and others about what the “lessons learned” were for them.

## **IMPACT ASSESSMENT/OUTCOMES:**

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**Explain the intended outcomes from your proposal and describe data collections methods and tools.**

The intended objectives of the project were:

1. Collect a minimum of 100 survey responses from senior entrepreneurs 50+ (new and/or established) in Canada
2. Facilitate a minimum of 8 focus groups with senior entrepreneurs in Canada (4 with those who have established businesses and 4 with those who want to start their own businesses)
3. Conduct a minimum of 20 in-depth interviews with senior entrepreneurs in Canada (10 with those who have established businesses and 10 with those who want to start their own businesses)
4. Produce a comprehensive report that can be shared in both hard copy and digital form.

The specific methodologies used have been described in section A1.

**What were the actual outcomes of the project?**

**Online Survey**

There were 260 respondents who opened and started the online survey (8 in French, the remainder in English). Of those 260, only 163 (2 in French) completed the survey, where completion was defined as reaching the final question and formally exiting the survey even if the respondent chose to not answer specific questions along the way (as was their right). Nearly half of these respondents were between 50-59 years old and we had close to equal representation of men and women. While the largest group of respondents came from Ontario, we were very pleased to have at least one response from every single province and territory, and a nice spread of geographic areas represented (e.g. from rural vs more urban areas).

<b>Age (n=161)</b>	<b>Response Percent (%)</b>	<b>Response Count</b>
50-59	47	76
60-69	38	61
70-79	14	23
80+	1	1
<b>Gender (n=161)</b>		
Female	56	90
Male	43	70
Prefer not to say	1	1
<b>Highest level formal education (n=161)</b>		
Grade school	1	1
High school	18	29
Trade school	4	6
College diploma	25	40
University degree	30	49
Post-graduate degree	18	29
PhD	4	7
<b>Province/territory of residence (n=162)</b>		
Ontario	65	106
Newfoundland/Labrador	10	16
Alberta	6	9
British Columbia	5	8
Nova Scotia	4	7
Quebec	2	4
Yukon	2	3
Prince Edward Island	1	2
Manitoba	1	2
Northwest Territories	1	2

Nunavut	1	1
New Brunswick	1	1
Saskatchewan	1	1
<b>Location of residence (n=162)</b>		
Rural area (under 50,000)	35	57
Town/small city (51,000-150,000)	14	23
Medium size city (151,000-400,000)	21	34
Large city (over 400,000)	30	48
<b>Annual household income (n=161)</b>		
Under \$45,000	21	34
\$46,000-90,000	25	40
\$91,000-140,000	21	34
\$141,000-200,000	9	14
More than \$200,000	7	11
Prefer not to say	17	28

We offered three ways respondents could identify as entrepreneurs: new (actively exploring a defined business idea), established (consider themselves an entrepreneur for less than 5 years) or established (consider themselves an entrepreneur for more than 5 years). We had 30%, 27% and 43% representation for each of those categories respectively, highlighting the mix we had of entrepreneurs at multiple points along the business development pathway.

n=155						
	Aspiring		New		Established	
Age	%	Count	%	Count	%	Count
50 to 59	17	27	15	24	16	25
60 to 69	9	14	10	15	17	26
70-79	3	4	1	2	11	17
80+	0	0	0	0	1	1



The top three reasons identified by our respondents as to why they started a business after 50 were 1) interest in continuing to use their skills, 2) wanting greater ownership and control of their work and lifestyle, and 3) needing or wanting to generate a new source of income. Related to the third reason, respondents reported that the extra income generated from their entrepreneurial activities allows them to 1) pay for basic needs such as food and shelter, 2) give back to the community and create a financial safety net for their future (tie for second most common response), and 3) engage in recreational and travel pursuits.

The top services that respondents accessed to assist them were small business enterprise centres, chambers of commerce and economic development offices, though many individuals reported accessing multiple kinds of services and training opportunities. Respondents, when asked to select which factors most contributed to their success indicated that 1) their accumulated work experience and expertise, 2) their perseverance and determination, and 3) their knowledge of customer needs/service were what helped them the most. It was gratifying to see that most respondents reported not facing any age-based discrimination along their entrepreneurial pathway, but rather, felt valued because of their experience. When they did experience discrimination, the two most common scenarios were that there were services they would have liked to access that were only available to youth entrepreneurs, and the process for navigating the 'system' as an older entrepreneur was less defined than it was for younger entrepreneurs.

When asked how older entrepreneurs could support each other, the top response was actually that it shouldn't only be older entrepreneurs supporting each other, but rather there should be opportunities to foster intergenerational mentoring. Other supports included promoting each other's businesses and acting as peer mentors.

#### Interviews and Focus Group

We conducted 11 interviews (4 men, 7 women, ages 52-73) with 8 of these individuals being established entrepreneurs and 3 considering themselves as new or aspiring entrepreneurs. They represented a diverse group of sectors and geographic areas, coming from 8 provinces/territories and a split between urban and rural areas.

We hosted a focus group in Orillia, ON, a more rural area, with 11 individuals (4 men, 7 women, ages 50-72). They represented a diverse group of sectors and skewed slightly young in their ages, with 8 of the 11 participants being in their 50's. Ten of these participants were established entrepreneurs, and one considered themselves as a new or aspiring entrepreneur.

The themes that emerged from the focus group and the interviews were very similar and centered around financial support, programs/services and mentorship. With respect to financial support, many participants reported difficulty in obtaining financial support from financial institutions to start and grow their business, and gaps in loan or financing programs that don't take into account the unique needs of older entrepreneurs. For instance, there was a perception that many financial programs were geared to youth entrepreneurs or minority groups and thus older entrepreneurs were prevented from accessing them. There was also a perception that much of the funding was earmarked for innovation or technology development, or specific types of products or services, which doesn't take into account

many of the small businesses started by older adults which often offer knowledge or expertise instead of a defined product or service.

In terms of services and programs, many participants felt that there was a disconnect between the true and perceived needs of senior entrepreneurs. The available programming was either not targeted or accessible to older entrepreneurs, and there was a desire expressed to have more funding, education and training options created for senior entrepreneurs. There are also programs that support employers who wish to train or support older adults, but none that allow older adults to train themselves.

The value of mentorship and supportive networks was also discussed, again, in the context of being more tailored to the needs of older adults. The participants were seeking opportunities to engage with peers for mutual support, business promotion and sharing of expertise. There was also value ascribed to having a way to help build trust in the services or training opportunities that might be accessed by an older entrepreneur; as much of the content of educational materials for these individuals is not regulated, how do they know what is legitimate and valuable? Support more broadly could also take the form of intergenerational mentorship, and growing awareness of programs and services targeted to senior entrepreneurs.

**What were your measures of success? Be specific. For example, in the case of a website project, talk about the usability and navigability of the site, speak to the content of the site, etc. If tools or guides were being developed, provide examples of tools and plans for the use of the guide.**

For the surveys, interviews and focus groups our primary measure of success was the number of participants and this is described further in the Evaluation and Monitoring section above. For the final report, we will use web-based metrics (e.g. downloads, views, likes/shares) as a measure of how broadly the report has been shared.

We acknowledge here that we did not meet our specified targets for the interviews and focus groups. We intended to conduct 20 interviews and only conducted 11, and host 8 focus groups and we only hosted 1. As referenced elsewhere in the report, the strike impacted timelines and engagement from potentially supportive groups and organizations. While it was not the length of time dedicated to data collection that hindered our success in this case, the break in engagement in early fall and the resumption of engagement just before the holiday period was the reason that we struggled to secure interviewees and focus group sites. In all research projects the Centre has ever conducted, late November to mid-January is a poor time for individual participant recruitment because of competing demands from holiday engagements and schedules. We have had difficulty with recruitment at this time in the past, and this project followed the same pattern and impacted our ability to find interested older entrepreneurs who had both the interest and time to be interviewed. With respect to the focus groups, many organizations who had been willing to support us through the use of their space or personnel early in the year now found their schedules to be too busy to accommodate us. It is also important to note that when the strike was initially predicted, we had already secured 3 focus groups and were well on pace to secure all 8. Two of those could not be rescheduled after the strike, and we were not able to

set up any new ones. While we made every effort to be accommodating to the schedules of potentially supportive organizations, and we extended data collection to increase our own availability, unfortunately that's just the way the situation unfolded. We would have certainly valued the insight gleaned from additional focus groups especially, as we were only able to convene a focus group in Ontario. Insights from other regions in that format would have been very interesting.

### **Were there any unexpected outcomes or unintended consequences?**

There were no unexpected outcomes (as we did not have any hypotheses with respect to what respondents would share) or unintended consequences, per se. However, we were occasionally surprised by how difficult it was to create meaningful connections with organizations that support older entrepreneurs. Despite weeks of dedicated outreach by one of our team members we struggled in some ways to secure community partners (as described in more detail elsewhere) to support/host focus groups and refer potential interviewees, especially since we were seeking national representation. These difficulties highlighted to us something that was echoed by our survey respondents and interview/focus group participants, namely that resources and information are highly dispersed in this space (i.e. senior entrepreneurship support), and it is critical to find the single correct person or group who can be a help or a guide.

## **KEY FINDINGS / INSIGHTS:**

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### **Share your key findings from the project. Provide any insights and any learning from the project.**

Perhaps the single greatest finding of this project is that senior entrepreneurs represent a highly diverse group with diverse needs. While this may seem intuitive, being able to document the variety of pathways these individuals take to become entrepreneurs can help guide career or counselling professionals advise this group accordingly. Furthermore, this understanding can help regional, provincial and national agencies provide more centralized and tailored support, training and funding opportunities.

Another key finding was the senior entrepreneurs do not like the label of 'senior entrepreneurs'. We heard many comments about the value (or lack thereof) of labels, with many respondents (and attendees at our Knowledge Exchange Forum) suggesting that segregating entrepreneurs into older and younger cohorts was not a helpful distinction. Entrepreneurs of all ages share so many of the same challenges (e.g. to obtain funding, to market their idea, etc.) that a more unified strategy to support entrepreneurs would be valuable.

With respect to this unification, we also heard that the pieces of the entrepreneurship puzzle, so to speak, are highly dispersed. Many respondents sought support, advice and training from many different groups or agencies, with varying levels of success. Ensuring that information is centrally and equitably accessible is critical to ensuring entrepreneurs of all ages in all parts of the country can access them.

### **Provide any reflection on project implementation process and learnings from the project.**

Upon reflection, this project resulted in very rich data and insight, but that came with a number of interesting challenges. With respect to project implementation, it is difficult to underestimate the impact the labour dispute at Ontario colleges had on the latter half of the planned timeline. This was an exceptional circumstance that could not have been predicted or avoided. Our team attempted to mitigate the risk posed by the labour disruption in multiple ways, including pro-actively advising contacts about what was occurring, constantly reviewing planned timelines and making adjustments and by simply putting in more hours than intended to complete the work. In spite of our best efforts, our outreach and recruitment efforts stalled, and this has a corresponding impact on our data collection and analysis and resulted in the postponement of our Knowledge Exchange Forum.

The time of year when the strike occurred also created its own ripple effect of challenges. When we were able to re-engage with the community organizations and agencies in late November 2017, some were no longer able to assist with recruitment of focus group hosting because we were entering the holiday season and they no longer had the capacity to take on additional projects. The holiday season is often busy for agencies with year-end activities, but it also is not an ideal time for recruitment since most potential participants are themselves busy with holiday activities. This double impact on recruitment resulted in our numbers for focus group and interviews being lower than planned.

As part of the initial dissemination efforts, we planned to host a Knowledge Exchange Forum in early December 2017. The goal of this event was to share preliminary findings with relevant local stakeholders and older entrepreneurs and elicit their feedback on the initial results and moderate a discussion about the role of intergenerational mentorship in this space. As a result of the strike, this was re-scheduled to January 2018. We happen to have experienced a rather severe winter in the Toronto area this year, and on the date of our rescheduled Knowledge Exchange Forum, a winter weather system significantly impacted attendance with nearly half of our attendees being unable to attend (approximately 25 out of a planned 50). The event was still highly successful though, with a variety of stakeholder groups being represented, including career development professionals, providers of services for older adults, entrepreneurs and aspiring entrepreneurs, and entrepreneurship service providers. The conversations focused on the challenge of naming and defining who older entrepreneurs are, the contrast inherent in the entrepreneurship journey (e.g. being driven by a need for income vs. a desire to create something) and the challenges of information sharing for this demographic (i.e. the pieces of this field are very isolated from each other).

Our project team had been meeting regularly from the beginning, but the meetings took on a greater level of importance both as we prepared for the labour dispute and returned from it. During the dispute, as referenced before, Lia Tsotsos was able to field some questions and try to retain some of the momentum of the project, and she was regularly engaged in contingency planning with the rest of the Centre team to minimize the impact of the disruption on the project. Together, this process was a valuable learning opportunity as we had to plan effectively for multiple potential outcomes and manage relationships while maintaining the integrity of the work. Open communication between project team members is the best strategy when dealing with uncertainty, and this certainly is what allowed us to complete the project with the level of success that we achieved.

Beyond the strike, and as referenced before in this report, we learned a great deal about the challenges of working nationally with only a local team. We had to rely on other organizations and agencies to support recruitment and promotion of the project, and while we had many groups that were extremely helpful, we had just as many who never responded to our queries or didn't follow through on their promised levels of assistance. This is not to fault those agencies; they have their own goals and we were under no illusion that they would necessarily be able to take on our project as well. However, as so much in our digitally connected world relies on sharing information in one way or another, we were occasionally surprised at the low levels of support we received from some groups. In future, we would adjust this type of project to include more funds and personnel time to create those relationships but also to support recruitment in other ways (perhaps including paid research databases or more travel to other provinces/territories).

We also encountered great variation in the policies and procedures that were encountered as part of this effort. Some organizations were able to easily share the recruitment notice with their constituent groups, through their social media channels or passed it on to more appropriate disseminators within their networks. Others were not able to share the notice, but did not describe why it was not possible or provide any alternative offers of assistance. Others still charged a fee for this type of promotion even though there was a pre-existing collegial relationship with the Centre, or promised assistance but never followed through with it. Even though this recruitment phase was relatively short, only lasting a few months total, the research team also encountered scenarios where the contact point left the organization and therefore the connection was lost. This challenge faced by the research team was reflected in the comments and experiences of the senior entrepreneurs. They too sought guidance, support and assistance from a large range of groups and associations, but felt that information was dispersed, and had differing levels of success with their outreach efforts. We believe there is value in recognizing these inconsistencies and checking any assumptions about how uniformly information is distributed or available in this space.

Finally, as described in the Key Insights above, the label of 'senior entrepreneur' may have predisposed people to ignore our work from the beginning. Indeed, in some of the comments written into our online survey we received criticism about how we made assumptions by using the word senior. While we made every attempt to keep our language neutral and unbiased, the name alone may have been enough to impact participant engagement. The challenge of labels or setting age ranges is one we have seen in other work at the Centre; there will always be someone who believes that any limits or exclusion criteria set are wrong or restrictive, even when there may be a justified reason for including them. In the absence of a better name for this group of older entrepreneurs, we may experience similar criticism even as we disseminate the findings. The field as a whole will have to come to some consensus about how to refer to these individuals in a way that is perceived as inclusive and neutral in order to continue the discourse in the most engaging way possible.

**Did the project partnership funding lead to any capacity-building within your organization? Within your community stakeholders?**

This project helped the Centre for Elder Research foster collegial relationships with a variety of groups and organizations that are somehow involved in supporting senior entrepreneurs. These relationships may serve us well in the future as we continue work in this area and seek community or agency-based partners. We also had the opportunity to work with Sheridan Entrepreneurs, our recently created on-campus hub for entrepreneurship. While this hub's focus is on youth entrepreneurship, by co-hosting the Knowledge Exchange event together, with its emphasis on intergenerational mentorship, we have planted the seeds for future collaborations together.

**How might the learnings from the project impact your service, methods and future thinking?**

The Centre for Elder Research has long had an interest in the 'business of aging', and included in this area, certainly, is the role entrepreneurship has to play as part of an approach to healthy aging. While we are not service providers, there is decidedly a need for greater investment and investigation into this area. As we continue to pursue our research program in this space we will be mindful of the outcomes of this work and the insights shared by the participants in this study. From a more logistical standpoint, we learned a great deal about the challenges of national data collection without someone 'on the ground' to facilitate those relationships, specifically for scheduling interviews and focus groups. The data collected through this project was weighted heavily to Ontario respondents, but interestingly enough, we engaged in relatively little outreach and advertising within our home province. Many of the connections in Ontario were pre-existing (at least to some extent) or occurred organically. We put a significantly greater amount of time into outreach and engagement in the remaining provinces and territories. In the future we will design projects differently to either allocate more resources to that particular task, establish more committed partnerships in advance to ensure the conduit for information sharing is established, or refine our target population to be more easily accessible by our local team.

**If the project involved collaborating with another/other organization(s), what lesson(s) did you learn about your collaboration process?**

While there were no formal partners or collaborators on this project, we have referenced the difficulties we had working with community groups or agencies to support the recruitment process. We have learned that we need to refine our approach when exploring these collegial partnerships and include more time/funds/personnel to support that outreach effort. Specifically, we would also engage with key stakeholders in the planning stages, prior to project initiation, to ensure there was buy-in and a commitment to engaging with the project from individuals who have the ability to make that commitment on behalf of the organization. If more time up front had been invested in forming those partnerships, it may have resulted in greater follow-through when it came time to the actual recruitment phase of the work.

**If your project included revenue generation/cost recovery strategies, what lessons did you learn?**

N/A

**Did you undertake any anticipated or unanticipated political activities with funds provided for this project partnership?**

No political activities were undertaken over the course of this project.

## **NEXT STEPS AND RECOMMENDATIONS:**

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**What next steps would you recommend to enhance work done through the project or contact information for those interested in their area of work or, again, future projects to continue to support evaluation?**

As a general next step we believe there is a need to better capture a picture of the diverse range of supportive programs, educational opportunities and services (financial or otherwise) currently being provided to older entrepreneurs and where they can be accessed. As part of this project we did not track that data, but creating some sort of asset map to identify hot spots or service gaps would be of great value to those designing and delivering programming and to policy makers. It might also provide a valuable reference tool for older entrepreneurs themselves to both better access services or advocate for their creation.

There is also certainly a need to create more entrepreneurship networks that are geared towards, or at least be open to, older adults and that share information and resources relevant to this group. This would address the comments from respondents suggesting that they felt resources were geared towards younger entrepreneurs and that much of the information relevant for an older demographic was too highly dispersed. Creating suitable hubs in both rural and urban areas all across the country could help these individuals provide peer support to each other and share best practices or ideas. This work could include developing forums or platforms to nurture intergenerational mentorship and engagement, such as co-working spaces, educational opportunities or even networking events.

Now that we know more about the needs and interests of older entrepreneurs, it is up to all relevant players in this space (e.g. small business centres, regional innovation centres, libraries) to explore ways that through their services and programs they can support entrepreneurs of all ages. When the final research report is shared with all the groups and organizations contacted as part of this work, hopefully it will highlight for them some of the ways that they might be able to enhance their offerings. We at the Centre will continue to do that through our research, outreach and advocacy work and encourage other groups working in this area to do the same.

## Canadian Entrepreneurs 50+

You have been invited to share your thoughts in a survey to help us to learn more about new and established entrepreneurs age 50+ living in Canada. This nation-wide study is being conducted by the Centre for Elder Research, based at Sheridan College in Oakville, Ontario and is funded by the Canadian Education and Research Institute for Counselling (CERIC).

### PURPOSE OF THE SURVEY

Individuals 50+ represent the fastest growing age demographic for founders of start-up businesses in Canada and the trend continues to rise. Despite this, we know very little about older entrepreneurs. The purpose of this study is to address gaps in knowledge by investigating the experiences, needs and interests of new and established entrepreneurs 50+.

### CONFIDENTIALITY

Any information that is obtained in connection with this survey will remain confidential. You will never be identifiable based on your data. Your personal data and notes will be associated with a code, which will be stored in a secure file accessible only by the Centre staff.

### PROCEDURE

Once you click 'I agree' below, you will be taken to the survey and from there you can move through the questions. The entire survey should take approximately 10-15 minutes to complete.

### POTENTIAL RISKS AND DISCOMFORTS

There is the possibility that you may feel uncomfortable answering some of the questions asked in the survey. You are not required to answer any question if you feel uncomfortable doing so and you may close the survey window at any time.

### POTENTIAL BENEFITS

The results of this survey will help the Centre for Elder Research to learn more about the experiences of Canadian entrepreneurs 50+. The results will inform a report and recommendations that will be made public with the intent that supports offered to older entrepreneurs truly reflect their needs and interests. This may be of interest to you or someone you know.

### PARTICIPATION AND WITHDRAWAL

Your participation in this survey is voluntary. You are under no pressure to participate in the survey and, if you choose to participate you are free to stop at any time, with no penalty to yourself. You may also exercise the option of removing your data from the survey. If you have any questions or concerns about the research, please feel free to contact:

Pat Spadafora M.S.W., Director, Sheridan Centre for Elder Research, Sheridan College, Ontario  
905-845-9430, extension 8615; pat.spadafora@sheridancollege.ca

### RIGHTS OF RESEARCH PARTICIPANTS

You may withdraw your consent at any time and discontinue participation without penalty. You are not waiving any legal claims, rights or remedies because of your participation in this research study. This study has been reviewed and received ethics clearance through the Sheridan Research Ethics Board (SREB). If you have questions regarding your rights as a research participant, contact:

Dr. Kirsten Madsen, Chair, Sheridan Research Ethics Board 905-845-9430, ext. 2795  
kirsten.madsen@sheridancollege.ca  
1430 Trafalgar Road, Oakville, Ontario L6H 2L1

*Please note that this online survey is hosted by Survey Monkey which is a web survey company located in the USA. All responses to the survey will be stored and accessed in the USA. This company is subject to US laws, in particular the US Patriot Act that allows authorities access to the records of Internet Service Providers. If you choose to participate in the survey, you understand that your responses to the questions will be stored and accessed in the USA. The security and privacy policy for Survey Monkey can be viewed at <http://www.surveymonkey.com>.*



\* 1. By clicking "I agree", you you acknowledge that you have read and understand the information above and freely consent to participate in the survey.

I agree

I do not agree; I do not consent to participate

Section 1: Please tell us about yourself

2. What is your age?

- 50-59
- 60-69
- 70-79
- 80+

3. What is your gender?

- Male
- Female
- Gender non-binary
- Prefer not to say

4. What is your marital status?

- Single
- Married
- Divorced
- Living with a partner
- Widowed
- Prefer not to say

5. What is the highest level of formal education you completed?

- Grade school or equivalent
- High school or equivalent
- Trade school
- College Diploma
- University Degree
- Post-graduate degree
- PhD

6. What location best describes the area where you live?

- In a rural area (under 50,000)
- Town/small city (51,000 - 150,000)
- Medium size city (151,000 - 400,000)
- Large city (Over 400,000)

7. In what part of Canada do you live?

- British Columbia
- Alberta
- Saskatchewan
- Manitoba
- Ontario
- Quebec
- New Brunswick
- Nova Scotia
- Prince Edward Island
- Newfoundland and Labrador
- Nunavut
- Yukon
- Northwest Territories

8. Which of the following best describes your current living arrangements?

- Own a house/condo
- Rent a house/condo
- Live with family
- Live with friend(s)
- Live in a retirement residence or community
- Other (Please specify below)

9. What language(s) do you speak at home?

10. If the primary language spoken at home is not English, how would you best describe your understanding of English?

- Very good
- Good
- Fair
- Poor
- Very poor
- Not applicable

11. Where were you born (country)?

12. If you were born outside of Canada, how many years have you lived in Canada?

- 0-4
- 5-9
- 10-14
- 15+
- Not applicable

13. What is your current annual household income?

- Under \$45,000
- \$46,000- \$90,000
- \$91,000 - \$140,000
- \$141,000 - \$200,000
- More than \$200,000
- Prefer not to say

Section 2: Your experience as an entrepreneur

There are many ways in which one can be a business entrepreneur. We recognize that many individuals have engaged in entrepreneurial activities throughout their lives. For the purposes of this study, however, ***we are specifically interested in new businesses and entrepreneurial activities that were established after the age of 50. If you started/are growing more than one business after the age of 50, please pick one to use as your frame of reference for answering the following questions.***

14. Do you think of yourself as a new or established entrepreneur?

- New (I am actively exploring a defined business idea)
- Established (I have considered myself an entrepreneur for *less than 5 years*)
- Established (I have considered myself an entrepreneur for *more than 5 years*)

15. At what age did you start your current business?

- 50-59
- 60-69
- 70-79
- 80+
- I do not have my own business and am in the process of exploring a defined business idea

16. How long have you owned your current business?

- Less than a year
- 1-2 years
- 3-5 years
- 6-10 years
- More than 10 years
- I do not have my own business and am in the process of exploring a defined business idea

17. How confident were you in your ability to succeed when you first started your business?

- Very confident
- Confident
- Somewhat confident
- Not particularly confident
- Not at all confident
- Not applicable at this time

18. Is this the first business you have launched (or are actively exploring) at any age?

- Yes
- No, I have started 1 or more businesses prior to the age of 50

19. How important were the following factors in your decision to start a new business after the age of 50?

	Very important	Important	Somewhat important	Not important	N/A
I was interested in continuing to use my skills	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I needed/wanted to generate a new source income	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I wanted to try something different from what I had done in my previous working life	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have always wanted to have my own business but didn't have an opportunity until now	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I wanted to contribute to my community	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I did not have a defined pension plan	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have started/owned businesses in the past and wanted to start a new one	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I had to leave my previous employer/career (for any reason)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I wanted greater ownership and control of my work and lifestyle	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I was looking for something new in retirement	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
A new opportunity presented itself	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please describe)



Section 3: Your business

20. Which of the following sectors best describes your current business? (Please select all that apply)

- Finance/banking
- Technology
- Real estate
- Health care
- Legal
- Arts/Design
- Food industry
- Communications
- Entertainment
- Consulting
- Agriculture
- Social entrepreneurship
- Community/social services
- Manufacturing
- Education
- Energy/environment
- E-commerce
- I do not have my own business at this time
- Other (please specify)

21. How many paid employees do you have (not including yourself)?

- 0
- 1-19
- 20-50
- 51-99
- 100-499
- 500+
- I do not currently have my own business

22. How do you operate your business?

- Online
- Face-to-face
- Both online and face-to-face
- Not applicable at this time

23. How is your current business structured? (Please select all that apply)

- Sole proprietorship
- Partnership
- Corporation
- Co-operative
- Franchise
- For profit
- Not for profit
- Not applicable at this time

24. How many hours a week does your business operate?

- As required/on a contract basis
- Under 24
- More than 24 (full time)
- Not applicable at this time

25. On average, what is the annual gross revenue of your business?

- Pre-revenue
- 0 - \$50,000
- \$50,000 - \$100,000
- \$100,000 - \$250,000
- \$250,000 - \$500,000
- \$500,000 - \$1,000,000
- Over \$1,000,000
- Not applicable at this time

26. The income from my business allows me, or would allow me, to do the following (please select all that apply):

- Pay for my basic needs (food, shelter, transportation, health)
- Pay off outstanding debts (e.g. mortgage)
- Give back/support my community
- Engage in recreational and travel pursuits
- Re-invest in my business to scale up/continue to grow
- Create a financial safety net for my future
- Start another new business/venture
- Support family members
- Other (please describe)

Section 4: Starting your business

27. Did you access services (in-person, by phone or online) from any of the following organizations to assist you in starting or growing your business? (Please select all that apply)

- Banks
- Financial institutions other than banks
- Small business enterprise centres
- Career counselling organizations
- Employment centres
- Economic development offices
- Chambers of commerce
- Better business bureaus
- Libraries
- Educational institutions (colleges/universities)
- Newcomer information services
- Ethno-specific organizations
- Regional innovation centres
- Not applicable at this time
- Other (please specify)

28. Building on the previous question, which of the following services/resources did you make use of?  
(Please select all that apply)

- I connected with a business mentor
- I obtained a financial advisor
- I participated in a webinar
- I took a course/workshop
- I obtained a new credential
- I used business planning tools
- I consulted with family and friends
- I looked for information on the internet
- I followed appropriate groups/people on social media (blogs, Twitter, etc.)
- I connected with networking groups
- I connected with an ethno-specific organization that assists business start-ups
- I sought legal advice
- I connected with investors
- I read books/explored other resources about entrepreneurship/building a business
- Not applicable at this time
- Other (please specify)

29. Which areas of information/advice/training did you find the most helpful in assisting you with starting or growing your business?

	Very helpful	Helpful	Somewhat helpful	Not very helpful	N/A
Financial	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Registering a new business	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Tax laws	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Government regulations	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Bookkeeping	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Legal	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Business model development	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Marketing	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Sales	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Social media	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Raising capital/attracting investments	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Human resources	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Peer support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Coach/mentor support	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
E-commerce	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
Technical/IT	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)

30. Generally, how easy was it to access the supports/services that benefitted your business?

- Very easy
- Easy
- Neither easy nor difficult
- Difficult
- I have not yet attempted to access supports/services

31. Were there gaps in support that you needed/wanted?

- Yes, many
- Yes, a few
- I'm not sure
- No
- Not applicable at this time
- If you responded "Yes", please describe the gaps you encountered:

32. How important were the following factors in contributing to your success to-date?

	Very important	Important	Somewhat important	Not important	N/A
My ready access to capital	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My accumulated work experience and expertise	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My network of contacts	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My knowledge of customer needs/customer service	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My willingness to take risks	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My schedule (e.g. I had more free time to devote to my business)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My reputation	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My timing (e.g. my business sector is growing)	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My geographic home base	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My perseverance and determination	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Other (please specify)



33. Did you experience any of the following types of discrimination in establishing/growing your business after the age of 50? (Please select all that apply)

- I was refused financing because of my age
- There were services that I would have liked to access but they were available only to youth entrepreneurs
- It was hard to establish a customer base because of my age
- People assumed that I wouldn't be competitive because of my age
- People assumed I had nothing to contribute
- I wasn't discriminated against; I was valued because of my experience
- The services I accessed didn't reflect the particular skills and concerns of older entrepreneurs
- The process for navigating the 'system' as an older entrepreneur was less defined than it was for younger entrepreneurs
- Not applicable
- Other (please specify)

34. How can older entrepreneurs support each other for mutual benefit? (Please select all that apply)

- Promoting each other's businesses
- As peer mentors
- Sharing services, space and/or resources
- Sharing learning and ideas with age peers
- It shouldn't only be older entrepreneurs supporting each other; we should foster intergenerational mentoring
- Other (please specify)

Thank you for your participation!

Thank you so much for taking the time to complete our survey. We will be analyzing the data from this survey and preparing a final report about the status of entrepreneurs 50+ in Canada.

As part of this project, we will be conducting additional focus groups and stakeholder interviews. If you might be interesting in sharing more details of your entrepreneurship journey, and are willing to be contacted by our research team, please leave us your email address in the box below. Between now and the end of November 2017 we may reach out to invite you to participate in additional research. (Your email will not be shared or added to any database other than for the purposes of this project.)

35. Email address:

Thank you once again!

## **CERIC**

### **Interview questions**

*Thank you for taking the time to speak to us about your experience as an entrepreneur. You may notice that some of these questions mirror ones we asked you in the survey. The purpose of this interview is to get more in-depth stories and information than we can get from an online survey.*

Tell me a little bit about your business.

- what sector best describes it

Tell me about how your business is structured.

- prompts about operating online/face to face

Tell me about factors you considered when you started your own business?

- using my skills, wanted/needed an income, try something different, didn't have an opportunity until now, contribute to community, have done this in the past, had to leave previous employer, wanted ownership, looking for something new

Tell me about any organizations that helped you grow or start your business.

- potential probes: banks, small business centres, employment centre, libraries, newcomer services, career counseling, etc.
- how did these organizations help you?

Which areas of information/advice/training did you find most helpful in assisting you with starting or growing your business?

- potential probes: financial, tax laws, legal, marketing, sales, social media, HR, mentorship, educational institutions

How easy was it to access the support/services that benefitted your business?

- how did you find these services? (online, word of mouth)

Were there any gaps in support that you needed/wanted?

- please describe

Did you encounter any barriers? Were there any factors that facilitated this process?

- potential probes – personal (fear, self-confidence etc) financial, training/ education, cultural, age

Did you experience discrimination of any type in establishing/growing your business?

- tell me more, get the story
- if they say no, ask what may have helped them avoid discrimination (we've heard from others that they experienced this type of thing...)

How can older entrepreneurs support each other?

- promote each other's businesses, as peer mentors, sharing services/space/resources, sharing learning and ideas

If you were to imagine an ideal support system for older entrepreneurs, what would that look like?

"Based upon your experience, if you were to do this over again, is there something you would do differently? And, is there anything you wish you had known in the beginning?"

## **CERIC**

### **Focus group questions**

*Thank you for taking the time to speak to us about your experience as entrepreneurs.  
Please introduce yourself by stating your name, business sector and number of years' experience as an entrepreneur.*

Tell us about factors you considered when you started your own business?

- using my skills, wanted/needed an income, try something different, didn't have an opportunity until now, contribute to community, have done this in the past, had to leave previous employer, wanted ownership, looking for something new

Tell us about any organizations that helped you grow or start your business.

- potential probes: banks, small business centres, employment centre, libraries, newcomer services, career counseling, educational institutions, etc.
- how did these organizations help you?

Which areas of information/advice/training did you find most helpful in assisting you with starting or growing your business?

- potential probes: financial, tax laws, legal, marketing, sales, social media, HR, mentorship,

How easy was it to access the support/services that benefitted your business?

- how did you find these services? (online, word of mouth)

Were there any gaps in support that you needed/wanted?

- please describe

Did you encounter any barriers? Were there any factors that facilitated this process?

-potential probes – personal (fear, self-confidence etc) financial, training/ education, cultural, age

Did you experience discrimination of any type in establishing/growing your business?

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