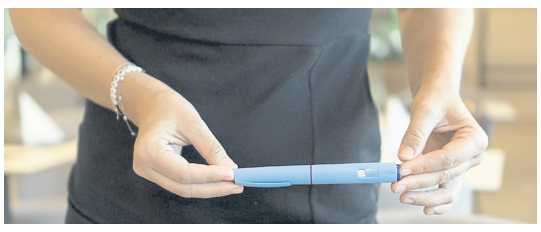
Local: Rain likely to return by weekend. **B1**



Business: FDA adds vision-loss warning label to GLP-1 drugs. **C7**



Sports: San Jose's PWHL team finally has a name. **C1**

SAN JOSE SEA LIONS

Nation: Hegseth faces impeachment call. **A3**



The newspaper of Silicon Valley

The Mercury News

BayArea NewsGroup ★ $3.00 | TUESDAY, NOVEMBER 10, 2026 | MERCURYNEWS.COM

A GROWING CALIFORNIA SEGMENT

Recruiting, retaining an older workforce



Keith Collins, 73, of San Jose, a client of the Felton Institute, works as a local real estate referral agent for Coldwell Banker Realty. A fair amount of adults work past their retirement age. **DAI SUGANO — STAFF PHOTOGRAPHER**

Employers try to keep up as adults continue to work past retirement age

By Panashe Matemba-Mutasa
PMATEMBA@BAYAREANEWSGROUP.COM

At 73, Keith Collins won't let his age determine whether he should work.

A Navy veteran and former U.S. Department of the Treasury employee, Collins, who lives in San Jose, has spent decades in the workforce and now works as a real estate agent. And while many Americans envision retirement as a time to step away from employment, Collins continues working both because he enjoys it and because he wants to maintain his financial independence, especially as the cost of living rises in the Bay Area.

"I want to have some money in my pocket," Collins said. "Age has no significance to the economic situation. Young or old, you need some money."

Collins is among a growing number of older Californians who work well beyond the traditional retirement age, whether out of financial necessity or a desire to remain professionally engaged.

According to an October report from the Public Policy Institute of California, the number of Californians age 65 and older in the workforce increased by more than 750,000 between 2006 and 2024, accounting for roughly 30% of the state's labor force growth. By 2040, the state's older labor force is projected to reach 1.8 million, up from approximately 1.3 million in 2024.

As California's workforce ages, advocates say employers have been slower to recognize the needs and contributions of older workers, who continue to face age-related stereotypes and discrimination in hiring and employment.

To help employers better recruit, retain and support older workers, the California Commission on Aging partnered with researchers behind Age-Inclusive Management Strategies.

"The biggest challenge is ageism," said Karol Swartzlander, executive director of the California Commission on Aging, one of six state agencies that piloted a new program.

The commission has been concerned about older adults' place in the workforce for more than two decades, Swartzlander said. While California has invested heavily in workforce development, many employment programs historically focused on younger workers, leaving older adults overlooked.

"Some need to work, some want to," Swartzlander said. "Regardless, we should be considering this overlooked group."

The initiative was founded in 2024 by Bryan Kaskie and Karen Brown, who began examining how employers could better accommodate an aging workforce.

When they began asking employers whether they were preparing for an aging workforce, the responses showed there was work to be done.

"A lot of employers aren't aware how many people aren't ready to retire," Kaskie said.

The initiative has since worked with employers across the country to examine hiring practices, workplace policies and ways to retain experienced employees. Kaskie recalled a study the group did with a township near Chicago in which employers reviewed two otherwise identical resumes for a driving position. One applicant was presented as 30 years old, while the other was 70.

The younger applicant was favored, he said, partly because of assumptions that the older applicant didn't need the income and wouldn't be as capable behind the wheel.

"The guy assumed he didn't need the job and also that he wouldn't drive well," Kaskie said. "That's bias."

Earlier this year, the AIMS initiative brought together six California state agencies for a series of workshops to help departments identify age-related assumptions and develop more inclusive employment practices.

One result was the launch of an aging and caregiving resource webpage by the California Department of Human

See **WORKERS** on Page A5

ESPIONAGE

China denies spying claims

Rumors of woman with Nvidia CEO Huang being an agent are 'pure fabrication,' official says

By Adam Satariano
THE NEW YORK TIMES

SEOUL, South Korea — A Chinese government spokesperson on Monday rejected claims that a woman romantically involved with Jensen Huang, the CEO of Nvidia, was a Chinese spy. The spokesperson dismissed the reports as "pure fabrication out of thin air" and "nothing but a smear against China."

The response by China's Ministry of Foreign Affairs underscored how the revelations involving one of the world's most prominent technology executives have spilled into the intensifying rivalry between Washington and Beijing.

On Sunday, Huang acknowledged having a relationship with Alice Huang, a Chinese business

INSIDE: Investigation puts spotlight on chip billionaire's personal life. **C7**

See **NVIDIA** on Page A5

OAKLAND

Motivations of central witness under scrutiny in Sheng Thao trial

By Jakob Rodgers
JRODGERS@BAYAREANEWSGROUP.COM

OAKLAND — Two days before his first extended interview with federal investigators, Mario Juarez sent a longtime associate a blunt message: "I need to f— the Duongs."

Defense attorneys highlighted that text Monday in the federal corruption trial of former Oakland Mayor Sheng Thao, pressing the government's star witness about whether his cooperation was driven by revenge against the business family accused of helping bribe her.

Under a second full day of cross-examination, Juarez again struck a defiant and combative tone as attorneys questioned his reasons for taking the

See **TRIAL** on Page A5

ELECTION 2026 AFTERMATH

Presumed insurance czar's wildfire plan raises doubts

By John Woolfolk
JWOOLFOLK@BAYAREANEWSGROUP.COM

California's efforts to repair its troubled home insurance market could be headed for a rethink under Jane Kim, who has proposed a state-run wildfire insurance plan that has little precedent elsewhere.

While outgoing Commissioner Ricardo Lara has sought to persuade private insurers to sell more policies by giving them greater flexibility in pricing coverage, Kim would have the state insure wildfire losses, leaving private companies to cover other homeowner risks.

The proposal has drawn skepticism from insurers and consumer advocates alike. But advocates frustrated with Lara's reforms, which they characterized as giveaways to the industry, said Kim may prove a stronger voice for consumers even if her public insurance idea faces obstacles.

"Maybe they'll realize it's a privilege to do business in California," Consumer Watchdog founder Harvey Rosenfield said.

Kim emerged as the apparent winner of the insurance commissioner's race after rival Ben Allen conceded Friday. Both Democrats promised to champion consumers and be tough on insurers, but Allen, a state senator from Los Angeles, ran on expanding Lara's Sustainable Insurance Strategy rather than pursuing Kim's public insurance proposal.

Kim points to a similar program in New Zealand, though she has acknowledged that her proposal would require further study.

"She wants to turn the applecart upside down," said Steven Maviglio, a Democratic strategist who has worked with the insurance industry.

The competing approaches come after a series of devastating and costly wildfires prompted insurers to abandon coverage for thousands of homeowners in high-risk regions over the last five years. The companies blamed the state's regulations for preventing them from

See **KIM** on Page A5



Insurance Commissioner-elect Jane Kim, shown in San Diego on June 24, has proposed that California insure wildfire losses while private carriers cover other homeowner risks. **KRISTIAN CARREON — SAN DIEGO UNION-TRIBUNE**

SUBSCRIPTION
Call 408-508-5554 for a subscription.
To place a classified ad, call 408-920-5111.
Copyright © 2025, Mercury News
24/7 coverage at mercurynews.com

WEATHER FORECAST
H: 73-78 **L:** 47-50
Full report on B8

INDEX

Business C7
Classified A8
Comics/TV B6
Local B1
Lottery A2
Obituaries B5
Puzzles B2, C5
Sports C1
Weather B8

Volume 176, issue 144

6 40493 00001 1